

# United Business Association Terms & Conditions



last updated 6/1/23

## SCOPE

The following Terms and Conditions will apply exclusively to the current and future business relationships between United Business Association (UBA) and the member.

## UBA MEMBERSHIP DUES

Any quotation or price information of UBA membership dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. Your payment information is protected on a PCI-DSS certified secure server. We showcase our name UBA GAP and our number 866-438-4274 on all transactions (shown as UBAGAP8664384274) on your account statement, and it is your responsibility to check the transactions occurring on your account every month and to cancel with us when desired. Every month we pay for the membership services and the insurance premiums for any applicable group insurance programs on your behalf, whether you use the membership services or file a claim with the group insurance programs. Please refer to our Refund Policy for details on refunds.

Billing is administered by the Third-Party Administrators: H A Partners, Inc. and HealthyAmerica Insurance Agency, Inc. (depending on state). Questions regarding billing of dues, Contact us at 866-438-4274.

## MEMBER MAILING LIST PERMISSIONS

As part of my terms and conditions of purchasing UBA's membership product(s), I am agreeing to register my permission to be placed on the United Business Association's member mailing list for either email newsletters or mailings. United Business Association periodically sends out important membership newsletters or notices concerning your membership as well as benefit and service updates which could include new benefit or product offerings. UBA also maintains a page on our site to view membership newsletters we have previously sent to members. I agree that the email and mailing address provided on my membership application are the email and mailing address to be used as my registration for my permission to be included in United Business Association's member mailing list sent from either the Association: United Business Association, the TPA: H A Partners, Inc., or the Marketing Agency: HealthyAmerica Insurance Agency, Inc. I maintain that I will grant this permission to be included on the United Business Association's member mailing list for either email newsletters or mailings until my membership is canceled. I understand that the United Business Association will not use my email or mailing address for any other purpose as to what is outlined above.

## PAYMENT

Member's initial and recurring dues' payment will be made via Bank Draft (EFT) or Credit Card (MasterCard or Visa). Subsequent dues will be drafted each month unless UBA is informed of your decision to cancel your membership. Also, recurring payments are made on the 5th of every month (if 1st effective date) or the 15th of every month (if 15th effective date) unless otherwise noted in your membership materials.

TPA: **H A Partners, Inc & HealthyAmerica Insurance Agency, Inc.**

Address: **409 W Vickery Blvd | Fort Worth, TX 76104**

Website: **ubamembers.com**

Toll Free: **866-438-4274**

Email: **info@ubamembers.com**

Member Portal: **https://members.ubaapplication.com**

## AGREEMENT & DISPUTES

The agreement entered between you and UBA is governed by the laws in the State of Texas. The State of Texas shall be the exclusive forum for any disputes arising out of this agreement. Both the member and UBA agree to the personal jurisdiction and venue of these courts in any action related to such agreement.

## REFUND & CANCELLATION POLICY

If you are not completely satisfied with your UBA Membership, Benefit Boost Subscription and/or any optional supplemental UBA Gap Membership plans, please call your Personal Member Concierge at 866-438-4274. We will be happy to issue a complete refund of membership dues within the first thirty (30) days. We want you to be 100% satisfied with your UBA benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed (if you enrolled in a plan that included group insurance). Note: This membership is separate from any other insurance or supplemental products you have purchased outside of UBA. Please contact your agent for any plans other than a UBA Membership, UBA Gap Membership plan, or the a la carte health and wellness non-insurance Benefit Boost Subscription plans. If you are canceling, please make sure to cancel using our cancellation phone number at 866.438.4274 or our cancellation form located at [ubamembers.com/billing.html](http://ubamembers.com/billing.html). Please do not cancel through your agent. Cancel directly with your Personal Member Concierge to make sure your cancellation request is handled promptly and correctly. The billing phone number for cancellations is also located on your ID card.

## WARRANTY

Unless specifically set forth in a written agreement between you and UBA or as required by law, the goods and services purchased by you are provided "as is" without any representation or warranty of any kind. We cannot warrant or guarantee the performance of any service. Services and plan cost are subject to change.

## PARTIAL NULLITY

In the event that any provision of these Terms and Conditions is unenforceable or invalid, such unenforceability or invalidity shall not render these Terms and Conditions unenforceable or invalid as a whole.

## DISCLOSURES FOR UNITED BUSINESS ASSOCIATION (UBA)

If insurance is included in any UBA Plan, it is not basic health insurance or major medical coverage and does not qualify as minimum essential coverage M.G.L. c. 111M and 956 CMR 5.00 under the Affordable Care Act. You must be a member of United Business Association in order to access and enroll in association group insurance programs and to apply for association short term medical insurance. Various insurance companies, as described, have issued group insurance policies to the United Business Association as the group master policyholder. This is not a Medicare prescription drug plan. The range of discounts for membership will vary depending on the provider type and services provided. UBA cannot warrant or guarantee the performance of any discount or service. The United Business Association reserves the right to modify any benefits and services with a comparable benefit or service. If your state requires that we notify you of changes to your benefits, United Business Association will do so. Please review the membership guide for full benefits and services, terms, conditions, details, definitions, age limits, state availability and limitations. By selecting the UBA Membership Plan, you are enrolling in the United Business Association.