



Decide TODAY to Protect Tomorrow

Voluntary Insurance & Association Benefits Specifically Designed for



Independent Contractors

WHY UTBA MEMBERSHIP?

1. Access to a full package of insurance benefits as outlined in the following pages

- UTBA provides its members access to *group* insurance plans that have *group* rates. These plans and low rates are not available directly to individuals. The association is *your group* and the only way to get these insurance plans!

2. Access to numerous health and consumer discounts.

- UTBA seeks out a variety of discounts and services to add value to its membership. From Delta Community Credit Union eligibility and 24-hour Roadside Assistance to our National Service Center, UTBA membership has its advantages!

Once you become a member, you can sign up for any of the insurance plans and take advantage of the association benefits and discounts. Members will be responsible for the \$4.99 weekly member fee in addition to insurance benefit costs.

Your Association Membership Discounts Include:

Consumer & Travel Services

- Delta Community Credit Union Membership
 - IRAs, Savings Accounts, Low-Cost Loans
 - www.deltacommunitycu.org
- 24 Hour Roadside Assistance (\$50 per claim)
- Quest Travel Plan (Hotel, Car Rental, and Travel Savings)
- Child ID Safety Network
- Savers Club Book (Theatres, Restaurants, Theme Parks. etc)
- Motel 6 Lodging Discounts
- CLC Lodging Discounts – workforce travel savings

Health Services

- Call MD – 24/7 Doctor On-Call and Prescriptions!
 - www.callmd.com
 - UTBA Members prior to 10/1/14: call UTBA to activate
- RxCut – Prescriptions Savings Card
 - Discounts ranging 15% - 87%
 - 54,000 pharmacies
- AeroFlow Sleep Apnea Discount Program
- Emergency Medical Travel Assistance
- 24-Hour Emergency Nurse Helpline
- Gateway Medical-Card (Lists Medications and Conditions)
- LensCrafters Vision Club
- Vitamin and Nutritional Supplement Discounts (Up to 40%)
- www.GymAmerica.com
- Mail Order Hearing Service
- Online Health Assessment

UTBA National Service Center

- 877-472-5541 or www.utba.com
- Insurance Account Management
- Member Eligibility
- Verification of All Benefits
- General Policy Questions, Cancellations, Additions, Claims, ID cards, etc.
- Guidance for 24-Hour Access to Benefits via www.utba.com website
- Information on Prescription Benefits
- Steerage to PPO Discount Network of Hospitals, Clinics and Doctors
- Member Patient Advocacy Program



Individual Major Medical Insurance

Under the Affordable Care Act you and your family must either be insured under a Qualified Health Plan throughout the year, or possibly be subject to a penalty when you file taxes. A Qualified Health Plan provides 10 essential health benefits (i.e., preventative care, emergency, hospitalization, lab services, prescription, etc.) and is typically a Major Medical plan designed with deductibles, coinsurance, and/or copays. You can choose from private insurance plans inside the State/Federal Marketplaces (and possibly qualify for a subsidy) or choose a plan outside the Marketplace. UTBA agents will walk you through your options, help determine eligibility, and advise you on enrollment procedures.

NOTE: Major Medical policies do not qualify for settlement deductions; premiums must be paid directly to the carrier.

Individual Major Medical enrollment is only available if:

- 1) You sign up during the nation-wide open enrollment period (2017 enrollment is Nov. 1, 2016 – Jan. 31, 2017) **OR**
- 2) You have a Qualifying Life Event (i.e., marriage, divorce, permanently move, birth/adoption)



Marketplace Plans – (www.healthcare.gov)



There are 4 main categories or “metal levels” of coverage in the Marketplace. Plans in each category pay different amounts of the total costs of an average person’s care. This takes into account the plans’ monthly premiums, deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage you’ll pay in total or per service will depend on the services you use during the year.

Plans Options:	BRONZE	SILVER	GOLD	PLATINUM
Rates & Subsidies:	<ul style="list-style-type: none"> Premiums are usually higher for plans that pay more of your out-of-pocket medical costs when you get care. For example, if you have a Gold plan, you'll likely pay a higher premium than for a Bronze plan, but may have lower costs when you go to the doctor or use another medical service. Subsidies (assistance to reduce premium costs) are only available through the Marketplace. For example, in 2016, an individual making up to \$47,520, or a family of 4 making up to \$97,200, may qualify for these lower costs. UTBA agents can help you determine if you qualify for a subsidy. 			

Non-Marketplace Plans – (<http://www.ehealthinsurance.com/?allid=Hay40337>)



Non-Marketplace plans also follow the metallic system of Bronze, Silver, Gold, and Platinum options as in the Marketplace required by the ACA. However, non-marketplace plans are not eligible for subsidies. By partnering with **eHealthinsurance**, UTBA representatives are able to provide quotes from all the major insurance carriers in your area and guide you to our online portal so you can compare plans and complete an application.

SAMPLE Carriers & SAMPLE Monthly Rates Ranges				
For a 40-year-old living in Cook County, IL (zip code 60164); 2017 Single coverage *				
	BRONZE	SILVER	GOLD	PLATINUM
Cigna	\$269.07 - \$279.56	\$329.52 - \$376.15	\$434.65	n/a
Blue Cross Blue Shield of IL	\$323.60 - \$422.39	\$352.06 - \$504.51	\$448.83 - \$592.11	n/a
AmBetter by Celtic	n/a	\$282.59 - \$328.32	\$415.43	n/a

***Plan options and rates will differ based on your zip code and level of coverage (single, family, etc).**

Hospital Indemnity Insurance



Hospital Select IISM can help reduce your financial stress with real dollars that are paid to you quickly so you can focus on recovery. Benefits when you need them most, peace of mind when you don't. Plus, benefits are paid in addition to any other insurance you may have and this protection is available at a competitive cost.*

	Plan 1	Plan 2
Hospital Confinement Indemnity Benefit - Pays each day a covered person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness lasting a minimum of 24 continuous hours from time of admission. Max 1 day per confinement/1 day(s) per calendar year	\$2,500	\$4,000
Daily In-Hospital Indemnity Benefit - Pays each day a covered person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness. Max 31 days per confinement.	\$300	\$500
Surgery and Anesthesia Indemnity Benefit - Pays each day a covered person undergoes surgery, as follows:		
Inpatient Surgery (1 day max per calendar year)	\$2,000	\$2,500
Outpatient Surgery (1 day max per calendar year)	\$1,000	\$1,250
Minor Surgery (1 day max per calendar year)	\$200	\$250
If anesthesia is administered, pays an additional	20%	30%
Intensive Care Indemnity Benefit - Pays each day a covered person is confined to an intensive care unit as the result of a covered accident or sickness. Max 30 days per calendar year.	\$500	\$500
Ambulance Indemnity Benefit - Pays each day a covered person receives ambulance transportation as the result of a covered accident or sickness. Transportation must be provided by a licensed ambulance company within 96 hours of a covered accident or onset of sickness. Air ambulance pays 3 times the amount shown. Max 3 days per calendar year/6 days per lifetime	\$200	\$500
Critical Illness Indemnity Benefit - Pays once when the insured is diagnosed with a critical illness (life threatening cancer, heart attack, stroke, end stage renal failure, or major organ failure). A subsequent benefit is payable when the insured is diagnosed with a different critical illness 60 or more days after the first diagnosis.	\$5,000 <i>Dependents: 50%</i>	\$5,000 <i>Dependents: 50%</i>
Off-the-Job Accidental Injury Indemnity Benefit - Pays each day a covered person receives treatment for a covered accident. Treatment must be provided by a physician within 96 hours of the accident. Max 1 day per accident/5 days per calendar year	\$500	\$700
Weekly Rates	Plan 1	Plan 2
Member	\$25.56	\$36.67
Member & Spouse	\$56.13	\$80.84
Member & Child(ren)	\$42.03	\$60.21
Family	\$66.83	\$96.12

*12-month pre-existing condition limitations apply. Consult policy for full benefit descriptions, limitations, exclusions, and provisions. CA, MA, MN, and VT residents must have major medical to participate. **This is not major medical insurance and does not satisfy the individual mandate for minimum essential coverage under the Affordable Care Act.**

Call UTBA at 1-877-472-5541 to Enroll Now

Dental and Vision Insurance



APL Dental Insurance

- **\$1,500 Calendar Year Maximum Benefit**
- **100% Coverage - Preventative Benefits:**
 - No Waiting Period and NO DEDUCTIBLE
 - Periodic Exams, Bitewing X-rays, Prophylaxis (cleaning & scaling), Space Maintainers, Fluoride treatments for children and Sealants
- **80% Coverage - Radiographs-FMX/Basic/Basic Restorative Benefits**
 - No Waiting Period
 - Full mouth or Panoramic X-rays, Palliative (emergency) Treatment of Dental Pain, Simple Extractions, X-rays (Intraoral Periapical, Extraoral, Vertical Bitewings and Sialography), Amalgams and Resin-Based Composites
- **40% Coverage – Major/Endodontics/Periodontics/Prosthodontic Repairs/Oral Surgery**
 - 12 month Waiting Period
 - Inlay, Onlay, Crown, Fixed Partial Denture (bridge), Partial and Complete Denture; Root Canal (Anterior, Bicuspid and Molar) Therapeutic Pulpotomy; Gingivectomy, Osseous Surgery, Periodontal Scaling and Root Planing; Rebase, Reline, Repair Broken Clasp and Repair Cast Framework; Removal of Impacted Tooth, Frenulectomy, Incision and Drainage of Abscess
- **\$50 Annual Deductible**
 - per person with a max of 3 individual deductibles per family/per year; deductible for 80% and 40% Coverages is combined.

	Individual Only	Individual + Spouse	Individual + Children	Individual + Family
Weekly Rates	\$5.31	\$10.62	\$10.15	\$14.77

United Healthcare Vision Insurance



- **UHC Vision Network** consisting of more than 24,000 private practice/retail chain vision providers
- **Comprehensive Vision Examination covered at 100% after \$10 copay*** – 1 every 12 months
- **Materials* - \$25 Copay**
 - **Lenses and Contacts covered at 100%**– 1 pair every 12 months
 - **Frames covered at 100%**– 1 pair every 24 months

**Enrolled members can choose from any UHC network provider. Lens benefits include standard single or multi-focal vision prescription lenses with over 50 covered varieties to choose from. Members can choose from over 100 varieties of covered frames. Discounted rates for specialized materials.*

	Individual Only	Individual + One	Individual + Children	Individual + Family
Weekly Rates	\$1.85	\$3.24	\$5.50	\$5.50

Universal Life Insurance



TransEliteSM Universal Life

TransEliteSM Universal Life (UL) allows you to feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind. Only six of ten Americans surveyed said they have life insurance, and half said they needed more.² Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.

Get the benefits that fit your needs. Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100 or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Use your benefits when you need them most. Life is unpredictable. TransEliteSM offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better. If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

Take our portable, flexible policy with you. Transamerica lets you build protection and cash value through every stage of your life and career, with some of the best benefits options in the industry. Keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house or retiring.



Policy Highlights:

- **Contingent Guaranteed Issue** up to \$150,000 on driver, \$25,000 on spouse and \$10,000 on children.
- **Accidental Death Rider** pays double the death benefit in the event of an accidental death.
- **Chronic Condition Rider (Living Benefit Rider) with Extension of Benefits Rider and Paid-Up Insurance Benefit** - pays a benefit now if you have severe memory or reasoning problems or if you can't perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting, continence or moving from one activity to another.

Sample Weekly Rates for \$50,000

Age	Weekly Rate (tobacco-user)	Weekly Rate (non-tobacco-user)
35	\$11.23	\$7.80
45	\$17.97	\$11.87
55	\$31.54	\$20.31

Term Life Insurance



Trans SelectSM 20 Term Life + 25% Critical Illness Rider

Term Life insurance can help protect your family's financial security in the event of death. In addition to life insurance protection, this unique policy also provides benefits that can help you and your loved ones financially cope with a critical or terminal illness while the policy holder is living. Plus you get level premiums locked in for five years and optional coverage for your spouse and eligible dependent children.

Benefit Levels	Conditional Guarantee issue up to \$150,000 on member, \$25,000 on spouse, and \$10,000 on children
Evidence of Insurability	Conditional Guarantee issue
Policy Length	20 year Term Life Policy
Critical Illness Rider	When diagnosed and certified by a physician as having one of five specified conditions, you can receive an early, lump sum payment of up to 25% of your life insurance benefit. The five covered critical illnesses are heart attack, stroke, specified cancers, end-stage renal failure and major organ transplant surgery
Terminal Illness Rider	If the insured is diagnosed with a qualifying terminal illness, the Terminal Illness benefits provides an accelerated death benefit payout of up to 50% of the life insurance policy amount up to a maximum of \$100,000
Waiver of Premium Rider	Protects you, your spouse and dependent child's life insurance coverage from lapsing for up to six months if you are totally disabled

Sample Weekly Rates for \$50,000

Age	Weekly Premium (tobacco-user)	Weekly Premium (non-tobacco-user)
35	\$5.75	\$4.45
45	\$13.02	\$7.98
55	\$24.17	\$14.11

Disability Benefits



TransDI® Plus Disability Insurance



TransDI® Plus helps replace income lost from a short-term disability by providing up to 60% of base annual salary if a covered person is unable to work due to total or partial disability if not work-related. This policy's monthly benefit can be used to help cover costs if you are without a regular paycheck such as:

- Mortgage/ Rent
- Car Payments
- Groceries
- Credit Card Payments
- Utilities
- Daily Living Expenses

Waiver of Premium Provision

This benefit goes further to ease the financial burden of disability. Premiums are covered after 90 consecutive days of total disability or the elimination period whichever is longer. Refer to the contract provisions for limitations.

Partial Disability Benefit Provision

When recovering from a disability activating the Waiver of Premium Provision, if an insured can only return to work on a limited basis, TransAmerica will pay up to half of the monthly benefit amount, starting the first day following the end of the total disability.

Accelerated Benefit for Terminal Illness Rider

If a covered person is initially diagnosed with a terminal illness (12 months left to live) by a physician on or after the effective date of the rider, 12 months of disability benefits are paid in advance.

Benefit Type	Payable for	Elimination Period
Off-the-Job Accident	Up to 12 Months	14 Days
Sickness	Up to 12 Months	14 Days

Monthly Income Benefit: This can be elected by the contractor in desired amount (in \$100 increments) between \$400 and \$3,000 monthly, up to 60% of basic monthly earnings.

Weekly Premiums			
Monthly Benefit	Age 18 - 49	Age 50 - 59	Age 60+
\$1,000	\$9.97	\$12.42	\$18.65
\$1,500	\$14.95	\$18.62	\$27.97
\$2,000	\$19.94	\$24.83	\$37.29
\$2,500	\$24.92	\$31.04	\$46.62
\$3,000	\$29.91	\$37.25	\$55.94

Critical Illness Plan

A Critical Illness can happen to anyone at any time. Many times, major medical insurance plans may only pay some of the incurred charges, leaving you with unexpected expenses. Critical Illness insurance is designed to help supplement out-of-pocket expenses associated with covered critical illnesses that are positively diagnosed by a physician. These illnesses can affect individuals with high deductible health plans, traditional health plans, or no health plans. A critical illness policy can offset both medical and non-medical out of pocket expenses.

✦ Guaranteed Issue ✦

\$10,000 Critical Illness Benefit

Benefit Amounts

Heart Attack	100% of the Critical Illness Benefit Amount
• Coronary Artery Bypass Surgery	25% of the Critical Illness Benefit Amount
• Coronary Angioplasty	\$500 Indemnity Benefit Amount
Permanent Damage Due to a Stroke	100% of the Critical Illness Benefit Amount
Major Organ Failure	100% of the Critical Illness Benefit Amount
End Stage Renal Failure	100% of the Critical Illness Benefit Amount
Permanent Paralysis (Accidental Spinal Cord Injury)	100% of the Critical Illness Benefit Amount
Invasive Cancer	100% of the Critical Illness Benefit Amount
• Carcinoma In Situ	25% of the Critical Illness Benefit Amount
• Skin Cancer	\$250 Indemnity Benefit
Complete Loss of Sight	100% of the Critical Illness Benefit Amount
Complete Loss of Hearing	100% of the Critical Illness Benefit Amount
Advanced Alzheimer's disease	100% of the Critical Illness Benefit Amount
Recurrent Diagnosis Benefit Rider	50% of the Critical Illness Benefit Amount
Health Screening Test Benefit Rider	\$50 Indemnity Benefit
Waiver of Premium Benefit	Waive Premium

Weekly Rates	(Non-Nicotine)	age	<u>Individual</u>	<u>Ind/Spouse</u>	<u>Ind/children</u>	<u>Family</u>
		18-25	\$2.27	\$3.37	\$2.57	\$3.68
	26-30	\$2.65	\$3.96	\$2.96	\$4.28	
	31-35	\$3.25	\$4.88	\$3.58	\$5.21	
	36-40	\$4.06	\$6.15	\$4.42	\$6.51	
	41-45	\$5.30	\$8.04	\$5.70	\$8.43	
	46-50	\$6.91	\$10.47	\$7.35	\$10.91	
	51-55	\$8.98	\$13.59	\$9.46	\$14.07	
	56-60	\$11.13	\$16.84	\$11.65	\$17.36	
	61-65	\$13.38	\$20.24	\$13.95	\$20.81	
	(Nicotine)	age	<u>Individual</u>	<u>Ind/Spouse</u>	<u>Ind/children</u>	<u>Family</u>
	18-25	\$2.62	\$3.91	\$2.93	\$4.21	
	26-30	\$3.24	\$4.85	\$3.55	\$5.17	
	31-35	\$4.23	\$6.35	\$4.56	\$6.69	
	36-40	\$5.77	\$8.66	\$6.13	\$9.03	
	41-45	\$8.13	\$12.12	\$8.54	\$12.54	
	46-50	\$11.19	\$16.68	\$11.64	\$17.13	
	51-55	\$15.06	\$22.38	\$15.56	\$22.89	
	56-60	\$19.41	\$28.80	\$19.95	\$29.34	
	61-65	\$23.96	\$35.50	\$24.56	\$36.10	