

Healthy America Association Terms & Conditions

SCOPE

The following Terms and Conditions will apply exclusively to the current and future business relationships between Healthy America Association (HAA) and the member.

HAA MEMBERSHIP DUES

Any quotation or price information of HAA 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 HAA's membership product(s), I am agreeing to register my permission to be placed on the Healthy America Association's member mailing list for either email newsletters or mailings. Healthy America 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. HAA 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 Healthy America Association's member mailing list sent from either the Association: Healthy America 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 Healthy America Association's member mailing list for either email newsletters or mailings until my membership is canceled. I understand that the Healthy America 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, Visa or Amex). Subsequent dues will be drafted each month unless HAA is informed of your decision to cancel your membership. Also, recurring payments are made on the 5th of every month unless otherwise noted in your membership materials.

AGREEMENT & DISPUTES

The agreement entered between you and HAA is governed by the laws in the State of Illinois. The State of Illinois shall be the exclusive forum for any disputes arising out of this agreement. Both the member and HAA 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 HAA Membership Product, 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 HAA benefits and services. Please be aware that premium & dues can't be refunded if a claim was filed. Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than a HAA Membership, HAA Gap Membership Products, and the a la carte health and wellness non-insurance Benefit Boost Subscription Products. If you are canceling, please make sure to cancel using our cancellation phone number at 866.438.4274 or our cancellation form located at healthyamericaassociation.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.

WARRANTY

Unless specifically set forth in a written agreement between you and HAA 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 membership product costs 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 HEALTHY AMERICA ASSOCIATION (HAA)

If insurance is included in any HAA 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 Healthy America Association in order to access and enroll in all association group insurance programs. Various insurance companies, as described, have issued group insurance policies to the Healthy America 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. HAA cannot warrant or guarantee the performance of any discount or service. Services and membership product costs are subject to change. The Healthy America 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, Healthy America 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 HAA Membership Plan, you are enrolling in the Healthy America Association.

