



I.U.P.A.
The Voice of Law
Enforcement Officers



GAP+

Bridging the insurance gap for our officers

Providing health insurance is expensive. The United Workers Assurance Company (UWAC) has redesigned supplemental benefits to make it affordable. Our new GAP+ product can be funded through member engagement in wellness. By combining excellent coverage and access to clinical services, GAP+ is the perfect fit for IUPA members.

GAP insurance **bridges the divide** between the expenses your health insurance will cover and what your members are expected to pay.

GAP+ goes further by adding unique health benefits that reward members for taking an active role in their well-being.

- **Hospital Inpatient Benefits**
- **Outpatient Benefits**
- **Health Screening + Diagnostic Benefits**
- **Health Treatment Benefits**



WHY CHOOSE GAP+?

HEALTH RISK MANAGEMENT



GAP+ drives participation in UWAC's Health Risk Management program to improve both member health and claims utilization.

If you are enrolled in GAP+, you can receive your monthly claim payments by engaging in any of the services offered by UWAC HRM.

FINANCIAL PROTECTION



GAP+ reimburses members for out-of-pocket expenses like deductibles and co-insurance.

CLINICAL SERVICES



UWAC provides members with access to a personal dietitian and additional clinical services like health advocacy.

CLINICAL SERVICES

UWAC Health Risk Management (HRM) consolidates multiple services to help you improve your health. You have the freedom to engage in whatever services best fit your lifestyle. Everyone has a different path to wellness, so whether you want to sprint or stroll to better health, we've got the tools to get you there.

If you are enrolled in GAP+, you can receive your monthly claim payments by engaging in any of the services offered by UWAC HRM.

Health Screening

We have partnered companies like InBody®, Sudoscan® and Higi® to offer biometric screenings for members, which allows us to establish a baseline for your health. All information is kept confidential and secured in our HIPAA compliant database. The data can only be accessed by your health coach, which utilizes it to create a launching point for your journey towards better health.

Wearable Technology

UWAC allows members to sync their wearable devices to their member portal, including Fitbit, Garmin and Nike, which are fully integrated with our platform. Once synced, your device will send a live data feed to your portal so your health coach can view your physical activity, sleep patterns and heart rate.

Employer Assistance

EAP offers several great resources including telephonic counseling sessions with licensed mental health counselors for various topics (anxiety, depression, stress, grief, relationships, addiction, etc.), legal services, financial services, family caregiving services, and more!

Qualified Healthcare Professionals

UWAC HRM provides you with unlimited access to qualified healthcare professionals such as registered dietitians, registered nurses and even therapists. Through regular consultations, these healthcare professionals will provide you with guidance, support and custom-tailored plans that fit your lifestyle.

Telemedicine

Telemedicine is a unique service that provides you with 24/7 access to doctors from your smart phone, tablet or computer. Within minutes, you can be connected to a physician that can provide consultations, prescriptions, guidance or referrals for follow-up care.

Patient Advocacy

Patient Advocacy services guide members through the complex healthcare system by assisting with clinical and administrative issues involving their health. Advocates help members in a variety of ways including: Benefit Education, Coordination of Care and Billing and Claims Assistance.

PAYCHECK EXAMPLE



Officer Reynolds

Age: 36

Salary: \$60,000

GAP+ \$4,000 Inpatient \$2,000 Outpatient

	Current	With UWAC GAP+
Semi-Monthly Pay	\$2,500	\$2,500
GAP+ Premium	-\$0	-\$239
Payroll Taxes	-\$625	-\$565
Net Pay	\$1,875	\$1,696
Eligible Claim Payments	+\$0	+\$200
Net Take Home	\$1,875	\$1,896

