

# Getting the BARE ESSENTIALS

It's a no-brainer to say everyone needs good health insurance. The opportunity for you to open a new market comes when you know that corporations are cutting their employees' health insurance benefits — going for less expensive plans, hiking employee participation costs and in general offering less health care coverage. The difference is that employees have counted on full coverage for their health protection. UA's supplemental products can help pick up the slack left by corporations large and small. See the UA products below that offer "basic" or "supplementary" protection.

## BASIC COVERAGE OPTIONS

The plans below offer clients who have no health insurance a way to receive some type of "Basic" insurance. While these plans do not cover 100% of the costs, they do provide excellent protection. There are over 44 million people (one in six Americans) without health insurance currently and that number is expected to grow to more than 50 million in the next few years.

### THE GOOD SENSE PLAN — GSP Standard 15 and GSP Select 25

The GSP offers affordable hospital/surgical expense coverage to help ensure customers' finances don't get turned upside down by an unexpected illness.

The Good Sense Plans have issue ages of 0 to 63. Some of the main features of the GSP Standard 15 and GSP Select 25 include a choice of a miscellaneous

hospital benefit which pays up to \$15,000 or \$25,000\*, surgical expense benefit of up to \$5,000 or \$7,500\*, radiotherapy benefit up to \$5,000 or \$7,500\*, and the choice of a daily hospital room benefit of \$100, \$200, \$300

or up to \$400. The GSP is guaranteed renewable and covers many preexisting conditions through the Select Benefit Rider Program.

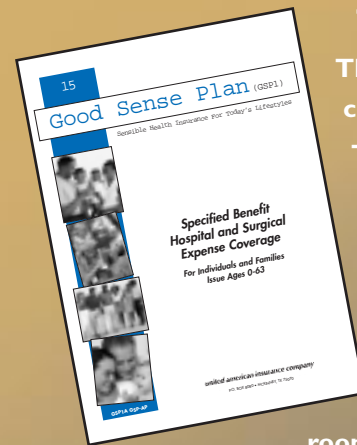
\*Depending on plan selected.

### HSXC 2500 or HSXC 7500 — Does the client need a supplemental plan that costs less than the GSP?

The HSXC 2500 and HSXC 7500 are structured like the GSP and may be the answer. The HSXC has issue ages of 0-63. This hospital/surgical plan provides a choice of

Miscellaneous Hospital benefits paying up to \$2,500 or \$7,500\*, choice of daily hospital room benefit from \$60 to \$300. Also provides benefits for intensive care, surgery, assistant surgeon, anesthesiologist, radiotherapy treatment, in-hospital private duty nurse, ambulance, in-hospital medical treatment and outpatient hospital expense.

\*Depending on plan selected.



The GSP is available in jurisdictions marked "X" at press time.

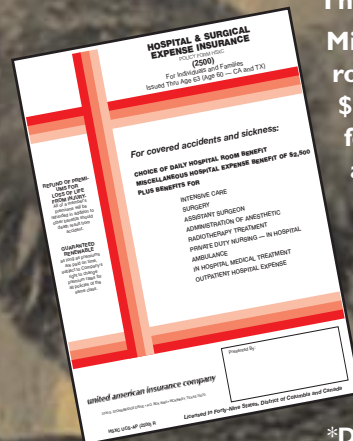
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Plans and benefits may vary by state.

The HSXC is available in jurisdictions marked "X" at press time.

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## SUPPLEMENTARY COVERAGE OPTIONS

The plans below offer supplementary benefits to clients who have already have some health insurance like a managed care plan or hospitalization plan, but it's not enough to cover their needs.

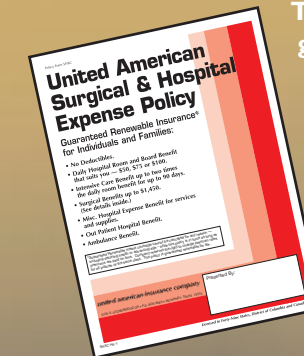
### SHXC Hospital Surgical Plan —

The SHXC is a strong complement to group insurance coverage and has no deductibles, depending on plan selected. The SHXC has issue ages of 0-63. The plan provides a choice of daily hospital room benefit of \$50, \$75 or \$100, Intensive Care benefit up to two times the Daily Room Benefit for up to 90 days and Surgical benefits up to \$1,450. In addition, the SHXC provides a Miscellaneous Hospital and Expense benefit for Services and Supplies, an Outpatient Expense benefit and an Ambulance benefit.

The SHXC is available in jurisdictions marked "X" at press time.

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Plans and benefits may vary by state.



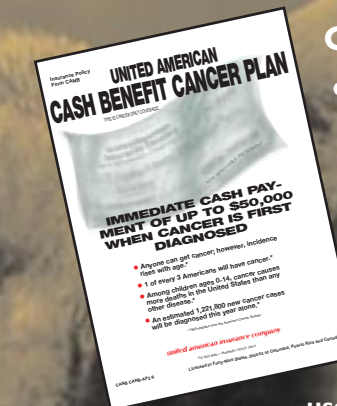
### CANB Cash Benefit Cancer Plan — The CANB is a first diagnosis cancer plan

designed for individual and family protection and is issued to ages 0-69. What sets this product apart is the immediate payoff! Upon first diagnosis of cancer, clients receive a cash benefit of up to \$50,000! No medical exam is needed and clients can use their own discretion as to spending the cash — it doesn't have to be used for cancer treatment. It can also be used for other types of ancillary costs such as being out of work or paying the mortgage.

The CANB is available in jurisdictions marked "X" at press time.

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CA	X	IN	X	MO	X	OR		WA	
CO	X	IA		MT	X	PA		WV	
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Plans and benefits may vary by state.



### MMXC Hospital Surgical Plan — The MMXC Plan is another affordable UA

hospital/surgical expense policy for individual and family supplemental protection. The MMXC is issued at all ages as long as the customer is not enrolled in Medicare. The plan provides Hospital Room benefits for as long as two years and Miscellaneous Hospital Expense benefits of 20 times the Daily Room benefit selected.

Additional benefits included are for Intensive Care Confinement, Surgical Expense, Private Duty Registered Nursing Care (in-hospital) and Ambulance Service.

The MMXC is available in jurisdictions marked "X" at press time.

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Plans and benefits may vary by state.

