

Getting The Most Out of UA Coverages

United American is a supplemental company. While our niche has been and always will be predominantly seniors, we do have a fine portfolio of underage health products to offer. We've compiled a list of the most popular UA products below that show you which products can be issued at certain ages and even which products can be combined for increased protection.

UNDERWRITING REMINDERS:

1. An insured may have only **one policy** of **one type**, (exception is LTC, not to exceed maximums) but may have any combination of different types of policies.
2. Maximum daily room benefits are limited to \$300 through age 63, \$200 for age 64+, (exception is the Good Sense Plan which has a \$400 maximum).
3. The various types of plans may be combined to bolster coverage, such as for surgery. Each policy will pay its benefits separately.
4. Plans may be converted within types of policies, subject to underwriting approval. Waiting periods and registration fees will be waived in these instances. Special dating is not permitted.
5. **Be sure to check the Underwriting Guidelines and Select Benefit Rider Manual for complete information.**

NO INSURANCE: If prospects have no insurance the plans below would offer some basic protection.

Product	Type	Max. DRB	Issue Age	Combination of Plans
Good Sense Plan (GSP)	Basic Hospital	\$400	0-63	Combine with any product in section below, except SHXC
HSXC	Basic Hospital	\$300	0-63▼	Combine with any product in section below, except SHXC
MMXC*	Basic Hospital	\$300▼▼	All ages	Combine with any product in section below, except SHXC

EXISTING INSURANCE: If prospects already have coverage, you could supplement with these plans.

Product	Type	Max. DRB	Issue Age	Combination of Plans
SHXC	Basic Hospital	\$100	0-63▼	<u>Cannot</u> be combined with HSXC, GSP or MMXC
SMXC	Med/Surgical	none	0-63▼	Combine with 1 plan in section above, or any other type
MSXC*	Med/Surgical	none	All ages	Combine with 1 plan in section above, or any other type
SSXC-C	Surgical	none	0-63	Combine with 1 plan in section above, or any other type
HIXC	Hosp. Indemnity	\$300	All ages	Combine with 1 plan in section above, or any other type
HMXC	Hosp. Indemnity	\$300	0-63	Combine with 1 plan in section above, or any other type
LTC	Long Term Care	\$200	40-84	Combine with 1 plan in section above, or any other type
CANB	Cancer	none	0-69**	Combine with 1 plan in section above, or any other type
UA-250	Accident Indemnity	none	0-63	Combine with 1 plan in section above, or any other type

* Not available if enrolled in Medicare.

** Age 0-64 in CA

▼ Ages 0-60 in CA, TX

▼▼ For Ages 64+, the Maximum DRB is \$200