

UA Underage Health Plans:



Something
For Everyone!

Health care can be very expensive, and the cost of medical care is rising. In fact, a report released by the Centers for Medicare & Medicaid Services (CMS) this month states that health care spending in the United States rose to \$1.3 trillion in 2000, a 6.9 percent increase over the previous year. Because of this, many Americans are finding themselves uninsured, or under-insured.

Supplementing is what UA does best! UA offers a wide variety of affordable policies that make sense for anyone (not just Seniors!) searching for basic or supplemental coverage. Basic coverages, like these listed below, offer clients who have no health insurance a way to receive some type of “partial” insurance. Supplemental coverages, featured on page 13, are recommended for customers who already have some health insurance, like a managed care plan or hospitalization plan, but not enough to cover their needs.

Basic Hospital Coverages^{^*}

The Good Sense Plan (GSP)

The Good Sense Plan - GSP Standard 15 and GSP Select 25 - offers affordable hospital and surgical expense coverage to help protect customers' finances against unexpected illness. The GSP is recommended for clients who have **no existing health insurance** and provides coverage (\$15,000 with the GSP Standard and \$25,000 with the GSP Select) for miscellaneous hospital, surgical, radiotherapy, and daily room expenses. This plan is guaranteed renewable and may cover many pre-existing conditions through the Select Benefit Rider.

HSXC 2500 or HSXC 7500

The HSXC is structured like the GSP but is typically less expensive due to a decrease in benefit amounts. This is a hospital/surgical plan which provides coverage for miscellaneous hospital and daily room expenses, but also may include intensive care, surgery, radiotherapy, ambulance, and out-patient benefits depending upon the plan selected. Like the GSP, this plan is **intended for clients who do not have any type of health coverage.**

MMXC

The MMXC is a supplemental policy which provides **hospital room benefits** for as long as two years and **miscellaneous inpatient benefits** of up to 20 times the selected room benefit. Additional benefits are provided for **intensive care, surgery, assistant surgeon, anesthetic administration, private duty registered nursing care, and ambulance service.**

SHXC

A great **complement to group insurance**, the SHXC pays up to 80 percent of eligible expenses for **miscellaneous inpatient hospital and outpatient care.** The plan covers up to 20 times the daily room benefit for miscellaneous inpatient hospital costs as well as up to \$200 per outpatient occurrence.

Medical-Surgical Supplement^{^*}

SMXC

There are two plans with UA's **medical and surgical expense policy**. The SMXC furnishes coverage for doctor treatments, consulting physician and physical exams for the insured and the spouse, X-rays, lab services, radiotherapy, and surgical expenses.



MSXC

This supplementary plan **extends benefits for special medical services or treatments**. Benefits are also provided for doctor visits or surgical operations. A benefit schedule is included. The MSXC is available to all ages, excluding those enrolled in Medicare.



Hospital Insurance Supplement^{^*}

HIXC

UA's indemnity policy **pays daily hospital expense benefits** for up to two years for covered accidents or illness. After the second policy year, customers receive a 20 percent **benefit increase**. Coverage encompasses private duty nursing, ambulance expense, intensive care, and confinement due to pregnancy.



Surgical Supplement^{^*}

SSXC

The SSXC is designed as a **surgical expense safeguard to augment existing coverage** or serve as basic coverage. The plan gives the customer a choice of three benefit ranges for surgery, and also includes a maternity benefit.

Accident Supplement^{^*}

UA-250

With the UA-250, clients choose what is most beneficial to them: a **lump sum** payment of up to \$10,000 for **specified losses** per accident, or a **Hospital Cash Benefit** up to \$6,250 per hospital stay. The plan also features Accidental Death, worldwide 24-hour coverage, and **individual or family protection**.



[^]*All policies have issue ages of 0-63 unless otherwise stated.*

^{*}*Plans and benefits may vary by state.*

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.
6. Read and become totally familiar with all sections in the Underwriting Guidelines.