

# Concerned About Health Care?

## UA's Underage Products Have Got You Covered!

It is estimated that **16 percent of the American population is without health care coverage** (U.S. Census Bureau, 2000). This number continues to rise as the unemployment remains high, and, with the high cost of COBRA

Insurance, individuals are having a hard time getting the health care coverage they need at a price they can afford. Unemployed individuals are not the only ones having a hard time navigating rising costs. Though the likelihood of being uninsured increases as income decreases, health care costs and spending affect everyone.

With costs in a major upswing, individuals are seeing an increase in their out-of-pocket contributions. According to the *Department of Commerce*, **15 percent of an individual's expenses goes toward medical needs**. Companies are also finding it hard keeping up with the health care costs

problem. Small businesses and mid-sized companies are finding it more difficult to offer health coverage to employees, and some are eliminating these benefits completely.

There is, however, a light at the end of the tunnel. At United American, we specialize in offering supplemental protection. Our underage health care plans do not take the place of Major Medical plans, but they can provide a back-up when your clients need it most. You can offer our underage products to individuals who are in search of a supplemental package to boost their Major Medical coverage, and our products can provide partial coverage to those without any health insurance at all. Check out the product chart below and find out how you can boost your underage sales.

### UA's Underage Coverage — The Solution to Your Clients Health Care Concerns

United American is a supplemental company. While our focus has been and always will be predominantly Seniors, we do have an excellent portfolio of underage health products. Below is a list of our most popular underage products. This list shows you which products can be issued at certain ages and with which products it can be combined for increased protection.

| <b>NO INSURANCE:</b> <u>If prospects have no insurance the plans below would offer some basic protection.</u> |                    |          |           |   |
|---|--------------------|----------|-----------|---|
| Product   | Type               | Max. DRB | Issue Age | Combination of Plans                                      |
| <b>Good Sense Plan (GSP)</b>  | Basic Hospital     | \$400    | 0-63      | Combine with any product in section below, except SHXC    |
| <b>HSXC</b>   | Basic Hospital     | \$300    | 0-63▼     | Combine with any product in section below, except SHXC    |
| <b>MMXC</b>   | Basic Hospital     | \$300▼▼  | All ages  | Combine with any product in section below, except SHXC    |
| <b>EXISTING INSURANCE:</b> <u>If prospects already have coverage, you could supplement with these plans.</u>  |                    |          |           |   |
| Product   | Type               | Max. DRB | Issue Age | Combination of Plans                                      |
| <b>SHXC</b>   | Basic Hospital     | \$100    | 0-63▼     | Cannot be combined with HSXC, GSP or MMXC                 |
| <b>SMXC</b>   | Med/Surgical       | none     | 0-63▼     | Combine with one plan in section above, or any other type |
| <b>MSXC</b>   | Med/Surgical       | none     | All ages  | Combine with one plan in section above, or any other type |
| <b>SSXC-C</b>   | Surgical           | none     | 0-63      | Combine with one plan in section above, or any other type |
| <b>HIXC</b>   | Hosp. Indemnity    | \$300    | All ages  | Combine with one plan in section above, or any other type |
| <b>HMXC</b>   | Hosp. Indemnity    | \$300    | 0-63      | Combine with one plan in section above, or any other type |
| <b>LTC</b>  | Long Term Care     | \$200    | 40-84     | Combine with one plan in section above, or any other type |
| <b>CANB</b>   | Cancer             | none     | 0-69**    | Combine with one plan in section above, or any other type |
| <b>UA-250</b>   | Accident Indemnity | none     | 0-63      | Combine with one plan in section above, or any other type |

\*\* Age 0-64 in CA. ▼ Ages 0-60 in CA, TX. ▼▼ For Ages 64+, the Maximum DRB is \$200