

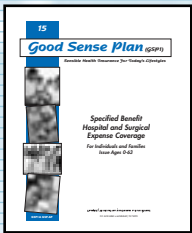
Products & Tools:

Spotlight on Underage Health

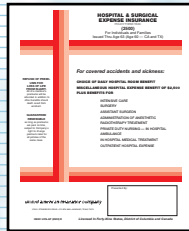
UA is proud of our portfolio of Underage Health products. While UA coverages are not major medical (and should never replace such coverages), these supplemental plans are **guaranteed renewable**, which means the policy will always be in-force so long as the premiums are paid on time.

Partial Coverage Options:

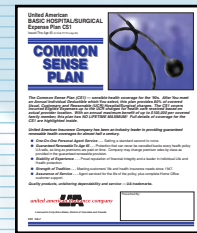
If potential customers have no insurance, these plans would offer some partial coverage.



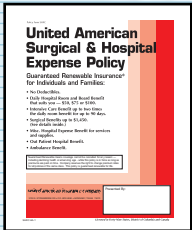
GSP
Basic Hospital
 DRB Maximum: \$400
 Issue Ages: 0-63



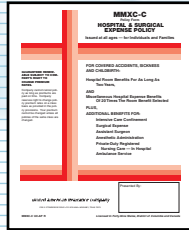
HSXC
Basic Hospital
 DRB Maximum: \$300
 Issue Ages: 0-63*



CS1
Basic Hosp./Surg.
 Choice of Deductible:
 \$500-\$5,000
 Issue Ages: 0-63**



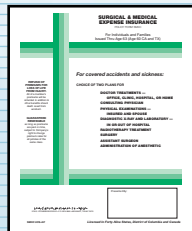
SHXC
Basic Hospital
 DRB Maximum: \$100
 Issue Ages: 0-63*



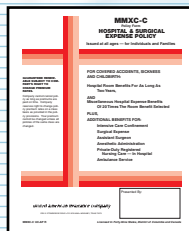
MMXC
Basic Hospital
 DRB Maximum: \$300^
 Issue Ages: All Ages

Supplemental Insurance for Existing Coverage Options:

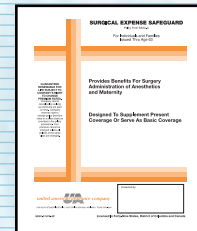
If prospects already have coverage, these plans are excellent supplements.



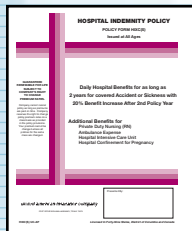
SMXC
Medical/Surgical
 DRB Maximum: none
 Issue Ages: 0-63*



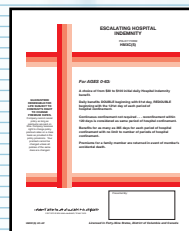
MSXC
Medical/Surgical
 DRB Maximum: none
 Issue Ages: All Ages



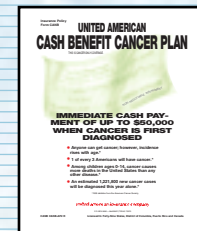
SSXC-C
Surgical
 DRB Maximum: none
 Issue Ages: 0-63



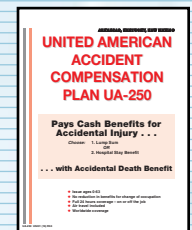
HIXC
Hospital Indemnity
 DRB Maximum: \$300
 Issue Ages: All Ages



HMXC
Hospital Indemnity
 DRB Maximum: \$300
 Issue Ages: 0-63



CANB
Lump Sum Cancer
 Choice of Benefit:
 \$10,000-\$50,000
 Issue Ages: 0-69*^



UA-250
Accident Indemnity
 DRB Maximum: none
 Issue Ages: 0-63

*Ages 0-60 in CA, TX
 **Ages 0-60 in TX
 ^For ages 64+, the maximum DRB is \$200
 *^Ages 0-64 in CA

Check this OUT...

New Underage Health ads!

UA is pleased to introduce a new line of Underage Health ads. These ads are available through the Home Office and are sure to boost your leads and prospects! Please refer to www.uabranch.com/services to check approval in your state.

HEALTH INSURANCE POLICY FEATURES

- GUARANTEED RENEWABLE
- MISCELLANEOUS HOSPITAL EXPENSES, INTENSIVE CARE BENEFITS, IN-PATIENT AND OUT-PATIENT HOSPITAL BENEFITS AND MORE
- 80% COVERAGE WITH LIMITATIONS
- PLANS SUITED TO YOUR NEEDS
- REASONABLE RATES & SIMPLIFIED UNDERWRITING
- A+ (SUPERIOR) RATING BY A.M. BEST COMPANY
- FREE PERSONAL RATE PROPOSAL

united american insurance company

AD156

PRICED OUT OF HEALTH INSURANCE?

Check Out United American Insurance Company's **COMMON SENSE PLAN**

Great features for families, small business owners or those needing basic hospital expense protection

- Up to \$100,000 per person, per year in Hospital/Surgical Benefits (less deductible)
- COVERS HOSPITAL - SURGICAL - SKILLED NURSING FACILITY
- No physical exam to qualify for coverage — answers to application health questions will determine eligibility.
- PAYS 80% OF ELIGIBLE EXPENSES AFTER DEDUCTIBLE IS MET

For Full Details Call or Write:
Agency Name _____
Address • City, State, Zip • Phone # _____

united american insurance company

AD159

What if . . . YOU become seriously ill? What if . . . YOU have to be hospitalized?

DO YOU HAVE THE HOSPITAL/SURGICAL INSURANCE COVERAGE YOU NEED?
CHECK OUT UNITED AMERICAN INSURANCE COMPANY'S **GOOD SENSE PLAN.**

ISSUE ASES 0-63

GREAT FEATURES FOR SMALL BUSINESS OWNERS OR OTHERS NEEDING BASIC HOSPITAL EXPENSE PROTECTION . . . BENEFITS PAID FOR EACH COVERED INJURY OR SICKNESS.

- MISCELLANEOUS HOSPITAL EXPENSE BENEFIT OF \$15,000 OR \$25,000 (LESS \$500 DEDUCTIBLE)
- SURGICAL EXPENSE BENEFIT
- RADIATION BENEFIT
- CHOICE OF DAILY HOSPITAL ROOM BENEFIT
- DAILY INTENSIVE CARE BENEFIT — UP TO TWO TIMES THE DAILY BENEFIT

For Full Details, Call or Write:
Agency Name _____
Address _____ Phone # (Business) _____
City, State, Zip _____

UNITED AMERICAN INSURANCE COMPANY

AD146R02

INSURANCE PROTECTION YOU CAN COUNT ON NOW

United American of Iowa

- GUARANTEED RENEWABLE
- MISCELLANEOUS HOSPITAL EXPENSES, INTENSIVE CARE BENEFITS, IN-PATIENT AND OUT-PATIENT HOSPITAL BENEFITS AND MORE
- 80% COVERAGE WITH LIMITATIONS
- PLANS SUITED TO YOUR NEEDS
- REASONABLE RATES & SIMPLIFIED UNDERWRITING
- A+ (SUPERIOR) RATING BY A.M. BEST COMPANY
- FREE PERSONAL RATE PROPOSAL

For cost and full details, a licensed insurance agent will help you with you at no cost. **CALL OR WRITE:**
Agency Name _____
Address _____ City, State, Zip • Phone # _____

united american insurance company

AD158

QUALITY HEALTH INSURANCE

That's Our Goal

We can help you get the health care you need at a price you can probably afford.

- Guaranteed Renewable
- FREE Personal Rate Proposal
- Plans Suited To Your Needs
- In-Patient & Out-Patient Benefits
- 80% Coverage With Limitations
- Reasonable Rates

For Full Details, Call or Write:
Agency Name _____
Address _____ City, State, Zip • Phone # _____

UNITED AMERICAN INSURANCE COMPANY

AD157

Underwriting Reminders for Underage Health Plans

When closing an Underage Health sale, keep in mind these underwriting rules:

- * Advances are paid only on monthly bank draft business. Other modes are paid as earned.
- * Advances are not paid on conversion policies nor will they be paid on policies issued on Agents or their family members.
- * Be sure to include the proposed Insured's personal gross premium check with the application. The check must be imprinted with the applicant's name and address.
- * We will only advance commissions when drafting on a company account if the insured is the sole proprietor. If the name of the business and the insured do not match, please send a memo of explanation.
- * List bills are not allowed on underage business, nor can you sell our underage plans to groups or small businesses. You may write the owner of a small business and his immediate family members, but not the employees due to ERISA rules. However, employees may purchase policies as private individuals, as long as the premiums are paid by the employee personally.
- * Agents should not submit the gross amount using their own check.
- * The applicant's blank, voided check must be attached to the bank authorization.
- * When writing policies on more than one family member or writing multiple policies for one individual, separate voided checks and bank authorizations are required for each application.

For complete underwriting instructions, please refer to the Underwriting Guidelines manual.