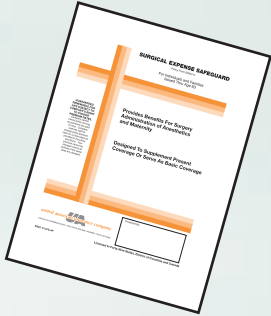
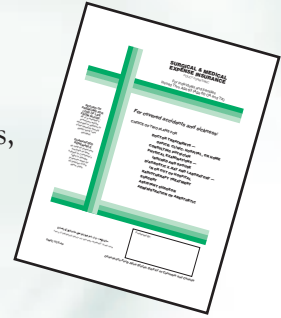


Product Focus: SMXC and SSXC

Looking at the benefits of Underage Health

SMXC

The SMXC is Surgical & Medical Expense insurance for individuals and families, issue ages 0-63*. A choice of two plans — SMXC 25 and SMXC 15 — are available. The policy is guaranteed renewable and provides a refund of all premiums should death result from an accident.



SSXC

The SSXC is Surgical Expense Safeguard insurance for individuals and families, issue ages 0-63*. A choice of three plans — Plan 700, Plan 1400, or Plan 2100 — is available. This policy is guaranteed renewable and is designed to supplement present coverage or serve as partial coverage.

A Quick Comparison of Coverage Features

	SMXC 25	SSXC-2100
Doctor's Office Visit	up to \$25 for first visit for injury or third visit for illness	nothing
Physical	up to \$50 each annually for insured & spouse	nothing
Consultation (Second Opinion)	up to \$50	nothing
Surgery Expense	up to \$3,000 (scheduled)	up to \$2,100 (scheduled) with 25% benefit increase 2nd year
Assistant Surgeon	20% of surgical benefit	nothing
Anesthetics	up to 25% of surgical benefit	20% of surgical benefit
X-Rays/Lab Work	80% of expense incurred up to \$160	nothing
Radiotherapy	up to \$2,000 in or out of hospital	nothing
In-Hospital Doctor Calls	pays same as Doctor's office visits, if no surgery	\$10-\$20 daily up to \$2,000 (optional \$2-\$8 monthly)
Maternity		\$300, \$600 for twins
Accidental Death & Dismemberment		up to \$5,000 (optional \$1.50-\$3 monthly)

*Please check compliance sheets for availability in your state. Plans and benefits vary by state.