

UAatWork[®] : A Quick Product Review

GSP – Basic Hospital: For issue ages 0-63, this plan offers **hospital and surgical expense** coverage. It pays a miscellaneous hospital expense benefit up to \$15,000 and a surgical expense benefit up to \$5,000 under the **Preferred 1 Series** and a miscellaneous hospital expense benefit up to \$25,000 and a surgical expense benefit up to \$7,500 under the **Preferred 2 Series**. Each plan offers a choice of daily room benefits from \$100 to \$400. Each also provides benefits for intensive care, surgeon's assistant, administration of anesthetic, radiotherapy treatment, registered nurse, ambulance, physician's treatment, and hospital outpatient.

HSXC – Basic Hospital: For issue ages 0-63, this plan offers **hospital and surgical expense** coverage. It pays a miscellaneous hospital expense benefit up to \$2,500 and a surgical expense benefit up to \$1,500 under the **Deluxe 1 Series** and a miscellaneous hospital expense benefit up to \$7,500 and a surgical expense benefit up to \$3,000 under the **Deluxe 2 Series**. Each plan offers a choice of daily room benefits from \$60 to \$300. Each plan also provides benefits for intensive care, surgeon's assistant, administration of anesthetic, radiotherapy treatment, registered nurse, ambulance, physician's treatment, and hospital outpatient.

SSXC – Surgical Expense Series: For issue ages 0-63, this plan is designed to supplement current medical coverage or serve as **basic surgical expense** coverage. It offers a choice of three levels. **Plan 700** provides a surgical expense benefit up to \$700, a maternity benefit up to \$100 and an administration of anesthetics benefit covering up to 20% of the payable surgical benefit. The **Plan 1400** provides a surgical expense benefit up to \$1,400, a maternity benefit up to \$200 and an administration of anesthetics benefit covering up to 20% of the payable surgical benefit. The **Plan 2100** provides a surgical expense benefit up to \$2,100, a maternity benefit up to \$300 and an administration of anesthetics benefit covering up to 20% of the payable surgical benefit.

SMXC – Surgical Medical Series: For issue ages 0-63, this plan offers two levels of coverage. The **SMXC 15** pays a **surgical expense** benefit up to \$1,500 and a radiotherapy treatment benefit up to \$1,000. The **SMXC 25** pays a surgical expense benefit up to \$3,000 and a radiotherapy treatment benefit up to \$2,000. Each plan provides benefits for **physician's treatment**, medical consultation, physician examination, diagnostic X-ray and lab services, surgeon's assistant, and administration of anesthetics – at varying levels.

HMXC – Hospital Indemnity: For all issue ages, the **Protector Series 1** is escalating **hospital indemnity** coverage. Choose from a \$30 to \$100 initial Daily Hospital Indemnity Benefit, which doubles after 60 days and redoubles after 120 days of each confinement period. There is no limit to the number of confinement periods.

HIXC – Hospital Indemnity: For all issue ages, the **Protector Series 2** provides a **Daily Hospital Indemnity** Benefit ranging from \$50 to \$300 (\$50 to \$200 for those age 64 and up) and a 20% increase in the Daily Hospital Indemnity Benefit after completion of the second policy year. This plan also includes benefits for intensive care, registered nurse, maternity, ambulance and A D & D.

Section 125 Premium Only Plan: Based upon the Internal Revenue Code Section 125, the above policies are **available to employees on a pre-tax basis**, so they pay less taxes and have more benefits. The employer's taxable payroll is reduced because his employees taxable income is reduced.

UA Partners[®]: This optional **discount services program** allows employees to save on prescriptions, over-the-counter medications, vitamin supplements, chiropractic services and offers travel assist and a 24-hour Nurse HelpLine.

UAatWork is not yet available in all states, so be sure to check the states' approval chart (see pg. 6) for your area. As always, plans and benefits can vary by state.