

# UAatWork®

United American is a natural fit with worksite marketing. Our niche has long been supplemental insurance made available to individuals at affordable prices. Thus, our product portfolio bridges perfectly the gaps left by traditional major medical insurance or acts as a basic safety net where full benefits are not available. Of course, policyholders still enjoy the quality, stability, and superior customer service which accompany every UA policy.

Until now, typical worksite products have been disability, accident, dental, life, and cancer insurance. Voluntary hospital indemnity/medical supplement plans constituted only 7% of the total worksite sales in 2003. Obviously, during the formative years for voluntary benefit packages, hospital/medical/surgical coverages have been neglected. With the implementation of UAatWork, all that changes. UAatWork's medical insurance offerings will fill a major void in the worksite marketplace.

## Why sell UAatWork?

A recent survey by LIMRA International, found that **79% of small businesses have never been contacted about voluntary benefits, and that 51% of employees would prefer to obtain insurance products at the workplace.** Reason enough? United American has the products, and you have a willing and receptive marketplace.

## Why are employers receptive to voluntary benefits?

The reasons are many. **Worksite lets employers provide access to more coverage choices** to their employees, which helps them attract better employees. **Worksite is of no cost to the employer.** In today's inflationary economy, this is one of the most important issues for employers.

## Why are employees receptive to voluntary benefits?

Employees **view the workplace as a low-pressure environment** in which to make insurance decisions. In a group setting initially, they are free to decide if they want to proceed with the process and have an

individual meeting with the carrier's representative. Employees also feel an **immediate connection** of trust with the carrier's agent, because they know the carrier has been referred by their company. The **convenience of payroll deduction** is also a big factor for employees. They don't worry about missing premium payments or not having the money available. It's all taken care of once they are successfully enrolled.

## What's the advantage of Premium Only Plans?

UAatWork's Section 125 Premium Only Plans also enhance your worksite offering to employers. **Section 125 Premium Only Plans allow employees to pay for their voluntary benefits on a pre-tax basis.** Pre-tax plans lower taxable income, which can save the employee money as compared to a policy paid after-tax. **Employers benefit because they reduce their taxable payroll.**

## UAatWork Products

GSP: \$15,000 and \$25,000

HSXC: \$7,500 and \$2,500

SSXC: 700, 1400, 2100

SMXC: \$15,000 and \$25,000

HMXCB and HIXC with AD & D

Section 125 Premium Only Plan

Also available: UA Partners®, a non-insurance product

UAatWork is available in states marked with an "X" at press time.

AK		GA	X	MD*	X	NC		TX	X
AL		HI		MI	X	ND		UT	X
AR	X	ID	X	MN		OH	X	VT	
AZ	X	IL	X	MS	X	OK	X	VA*	X
CA		IN	X	MO	X	OR		WA	
CO	X	IA		MT	X	PA	X	WI	
CT		KS	X	NE^	X	RI		WV	X
DE		KY*	X	NV*	X	SC	X	WY*	X
DC		LA		NH		SD			
FL*	X	ME		NM	X	TN*	X		

Plans and benefits vary by state.

\*Indemnity policies only.

^Automatic payroll deduction only.