

POPULAR CHOICE

Sensible Health Insurance For Today's Lifestyles



Limited Benefit Basic Hospital, Medical and Surgical Expense Coverage

For Individuals and Families • Issue Ages 0-63

united american insurance company

P.O. Box 8080 • McKinney, Texas 75070 • www.unitedamerican.com

POPULAR CHOICE

HOSPITALIZATION The very word can cause anxiety, due to the reason for the confinement or the financial obligation associated with it. UA's POPULAR CHOICE helps pay for incurred hospital and surgical expenses for you and your family, so you can concentrate on getting well.

This limited benefit insurance policy offers you the flexibility to design hospital protection with your family's needs in mind. POPULAR CHOICE has three benefit levels and a choice of optional benefits for additional physician charges and accident protection.

After a \$500 deductible has been met, benefits are paid based on actual, incurred expenses for each covered injury or sickness according to the policy specifications. **There are no lifetime maximums - the benefit schedule starts again with each new injury or sickness!**

DID YOU KNOW? Almost 9% of the general population has a hospital stay annually and, as you get older, your chances for being hospitalized increase.¹

Even a short hospital stay could be, at the very least, a financial inconvenience or, at worst, a real hardship.

Average length of hospital stay per visit:²

AGE	DAYS
All Ages	4.8
Under 15 yrs	4.5
15-44 yrs	3.7
45-64 yrs	5.0
65 yrs +	6.1

QUICK FACTS:

- ◆ Issue Ages: 0-63
- ◆ Coverage for individuals, families
- ◆ Guaranteed Renewable. UA policies cannot be canceled or non-renewed as long as premiums are paid on time.
- ◆ Flexible Benefits. UA policies are designed to provide protection for individuals and families or serve as a supplement to existing coverage.
- ◆ Freedom of Choice. United American policyholders are free to visit any doctor or hospital they wish. Our customers are not restricted to a network or list of providers.
- ◆ Portability. As UA's plans are all individually written, our policies go where you do. Though you may move to a different state or change jobs, UA's benefits remain the same.

Sources: 1 Centers for Disease Control (CDC), *Vital and Health Statistics*, April 1, 2005;
2 National Center for Health Statistics, *Fast Stats A to Z* at www.cdc.gov/nchs

POLICY FORM GSP2

MAKE CHECK PAYABLE TO UNITED AMERICAN INSURANCE COMPANY

Received of _____ the sum of \$_____ for _____ month's premium, other policy fees and non-insurance charges with application for Policy Form GSP2. If for any reason the policy is not issued, payment is to be refunded in full. Insurance is not effective until policy applied for has been issued.

AGENT'S SIGNATURE

DATE

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POLICY FEATURES	BENEFIT AMOUNT		
Maximum Benefit For Any One Injury Or Sickness:	\$100,000	\$75,000	\$50,000
Daily Hospital Expense Benefit (after \$500 deductible) * For days 1-10 policy pays incurred expenses For the next 30 days policy pays incurred expenses	80% up to \$4,000 per day 80% up to \$2,000 per day	80% up to \$3,000 per day 80% up to \$1,500 per day	80% up to \$2,000 per day 80% up to \$1,000 per day
Daily Intensive Care Benefit	Daily and Maximum benefits are increased \$1,000 each day for up to 10 days in the ICU.		
ADDITIONAL POLICY FEATURES	BENEFIT		
Hospital Admission Benefit If you or your insured family member is hospitalized, the policy will pay an admission benefit.	\$100 per hospital stay - benefit is not tied to incurred expenses - it can be used how you see fit.		
Outpatient (Non-Surgical) Benefit Policy pays incurred expenses for the following outpatient services including: 1. outpatient hospital expenses; 2. diagnostic imaging such as x-rays, MRIs, etc., and; 3. radiation treatment such as for cancer.	80% up to \$500 For any one injury or sickness	80% up to \$400 For any one injury or sickness	80% up to \$300 For any one injury or sickness
Surgical Expense Benefit Policy pays 100% of surgical charges up to the benefit amount listed in the policy schedule whether inpatient or outpatient. The largest applicable surgical benefit will be paid for any one injury or sickness.	Up to \$10,000	Up to \$7,500	Up to \$7,500
	+ up to 20% of surgical benefit for Assistant Surgeon + up to 25% of surgical benefit for Anesthesiologist		
Physician Charges INPATIENT: Policy pays for one doctor visit each day during an inpatient hospital stay.	80% of the doctor's fee, up to \$50 per day Maximum of \$2,000 For any one injury or sickness		
Physician Charges OUTPATIENT: Policy pays for doctor visits at a doctor's office, clinic, or your home for injury or sickness, plus one physical exam each year. Total benefits paid for office visits and exam cannot exceed maximum benefit.	80% up to \$25 per visit 80% up to \$50 for one physical exam per year \$250 maximum per year NOTE: you may choose to double the benefit amount as shown below.		
Registered Nurse Benefit Policy pays incurred expenses for full-time care from a registered nurse during a hospital stay.	80% up to \$100 per 8-hour shift Up to three (3) shifts per day for no more than 90 days For any one injury or sickness		
Ambulance Benefit Policy pays incurred expenses for ambulance service to or from a hospital.	80% up to \$200 For any one injury or sickness		
Return of Premium Benefit In the event the insured family member's death is due to an accident, we will refund double the premiums paid for the insured family member.	Double premiums refunded		
THESE OPTIONAL BENEFITS WILL NOT BE CONTINUED WHEN THE POLICY TERMINATES			
A. Additional Physician Charges Benefit You may double the benefits paid for outpatient physician charges and the annual physical exam. Age 0-63	80% up to \$50 per visit 80% up to \$100 for one physical exam per year \$500 maximum per year		
B. Critical Illness Benefit (including cancer) <i>Applicants must qualify for this optional benefit rider.</i> <i>See the Agent Manual for rules.</i> Choice of \$10,000, \$20,000, \$30,000 or \$50,000 benefit amount. Age 18-63 Rider Form R-CILS2	Eligible Applicants may add a rider which pays a one-time cash benefit of up to \$50,000 for first diagnosis of critical illness including: heart attack, stroke, end stage renal failure, major organ transplant (heart, lung, liver, kidney, pancreas or bone marrow), complete paralysis of two or more limbs, third degree burns to 20% or more of the body, loss of two limbs, total loss of eyesight. In addition the rider covers first diagnosis of cancer (leukemia, Hodgkin's disease, malignant neoplasm). The benefits for this rider will reduce by half at age 65.		
C. Accident Benefit <i>Applicants must qualify for this optional benefit rider.</i> <i>See the Agent Manual for rules.</i> Choice of \$10,000 or \$20,000 benefit amount. Age 0-63 Rider Form R-ACC2	Eligible Applicants may add a rider which pays ONE of the following accident benefits: accidental death benefit (up to \$20,000), a lump sum amount for specified injuries (up to \$20,000), a weekly hospital stay benefit (up to \$500) for no more than 25 weeks for any one accident, or a first aid medical care benefit (up to \$80) for any one accident.		

* For Inpatient And Outpatient Confinement or Surgeries

READ YOUR POLICY CAREFULLY.

KEEP THIS BROCHURE

It highlights the benefits of your policy. It is not a contract. Your actual policy provisions (*which may vary by state*) will govern your benefits.

EFFECTIVE DATES OF COVERAGE

Injury occurring after policy effective date. Sickness first manifesting itself after the policy effective date.

PRE-EXISTING CONDITION LIMITATION

Pre-existing conditions are not covered for the first 12 months after the policy effective date.

LIMITATIONS AND EXCLUSIONS

We will not pay benefits under this policy for:

1. Normal pregnancy (including childbirth, false labor, occasional spotting, physician-prescribed rest, morning sickness, hyper emesis gravidarum, preeclampsia, and similar conditions associated with a difficult pregnancy which do not constitute a distinct complication of pregnancy) or voluntary termination of pregnancy ; or
2. Usual and customary routine nursery care, or well-baby care or immunizations, or any other usual and customary routine care and treatment following full term or premature birth, not incident and necessary to the treatment of injury or sickness; or
3. Convalescent, skilled nursing, educational care or for nervous or mental disorders; or
4. Dental treatment, hearing aids or eye refractive exams, surgery or treatment; or
5. Any hospital stay or other service for which you or a family member do not incur a charge; or
6. Any loss covered by paid Workmen's Compensation or Employers' Liability Law; or
7. Any hospital stay or other service that is not medically necessary, or is cosmetic in nature; or
8. Any expense incurred in excess of the usual, customary and regular charges for any service or materials in the geographic area where furnished; or
9. Charges incurred for professional radiological, pathological or EKG interpretations; or
10. Rehabilitative care services received at a facility not meeting the definition of a hospital; or
11. Treatment or services incurred outside of the U.S. boundaries; or
12. Infertility or sterilization treatment procedures.

GUARANTEED RENEWABLE

This policy is guaranteed renewable as long as premiums are paid on time, subject to Company's right to change premium rates for all policies of the same class.

30-DAY FREE LOOK

If you are not satisfied with this policy for any reason, return it to our Administrative Offices or to the Agent within 30 days after you receive it. Any premium paid will be refunded.



The Company Behind The Coverage

Experience

Since 1947, United American Insurance Company has provided secure protection to hundreds of thousands of Americans. We have a special commitment to our policyholders and offer health insurance policies designed to fit your needs.

Stability

When selecting an insurance provider, customers want a company they can depend upon to pay claims. United American is the company that does what it says it will do.

United American's strength is reflected in our ratings. For over 30 consecutive years, UA has earned the designation of A+ (Superior) for overall financial strength from A.M. Best (as of 6/06) and AA "Very Strong" for claims-paying ability by Standard & Poor's (as of 2/06).

Quality

Clients choose quality when they intend to keep a product for a long time. UA has always operated on the premise that policyholders want quality and value, and, when they buy UA, they get both.