



Product review

An Agent guide to supplemental
health & life products



This Agent training brochure highlights the features of insurance policies offered by United American Insurance Company. Policy provisions govern the specific benefits. Policy availability varies by state.

unitedamerican.com/logon

Medicare Supplement Protection

When you sell United American Medicare Supplements, you are selling the best. Read what these General Agents have to say about UA.



"In almost 40 years of selling for competitive Medicare Supplement insurance carriers, not ONE can compare to United American. UA's continued success is a direct result of the knowledge, communication, hands-on training, and Field Agent support services they provide, which cannot be found anywhere else in the United States. Understanding the real value of lifetime renewal commissions and choosing to make UA my number one carrier dramatically changed my life, and I am thankful for the opportunity to be a part of UA's continued growth and success!"

— **Bill Borosak**, Florida



"With United American, I have exceeded my initial goals, and continue to set even higher sights, confident that I will achieve increased success in the coming years. UA allows me to put the needs of my clients first, something I consider extremely important. I can be confident that help is simply a phone call away, and assure my clients that we will receive top-notch service from the Agent Service Center. I couldn't be more pleased with my relationship with United American. You have made me one very loyal agent, and can expect to see me around for years and years to come. Thank you, United American."

— **Beverly J. Kingsley**, Broker, 65 Medicare Solutions

For a Group proposal, contact Special Markets at 1-800-353-6926.

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Medicare Supplement Insurance

Only applicants first eligible for Medicare Part A before 2020 may purchase Plans C, F, and High Deductible Plan F.



PLANS / BENEFITS	A	B	D	G ▼	K ■	L ■	N ●	C	F ▼
Basic Benefits									
Hospitalization (Part A Coinsurance)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical Expenses (Part B Coinsurance)	100%	100%	100%	100%	50%	75%	Copay ●	100%	100%
Blood	✓	✓	✓	✓	50%	75%	✓	✓	✓
Hospice	✓	✓	✓	✓	50%	75%	✓	✓	✓
Skilled Nursing Facility Coinsurance			✓	✓	50%	75%	✓	✓	✓
Part A Deductible		✓	✓	✓	50%	75%	✓	✓	✓
Part B Deductible								✓	✓
Excess Doctor Charges				100%					100%
Foreign Travel Emergency			✓	✓			✓	✓	✓
Out-of-Pocket Annual Limit ■					\$5,880	\$2,940			

- ▼ Plans F and G also have a high deductible option which requires first paying a plan deductible of (\$2,340 in 2020) before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High Deductible Plan G does not cover the Medicare Part B deductible. However, High Deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.
- Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit (\$5,880 for Plan K, \$2,940 for Plan L in 2020). The out-of-pocket annual limit does NOT include the charges from your provider that exceed Medicare-approved amounts, called 'excess charges'. You will be responsible for paying excess charges. The out-of-pocket annual limit may increase each year for inflation.
- Plan N pays 100% of Medical Expenses (Part B coinsurance) except for a copayment of up to \$20 for an office visit and up to \$50 for an emergency room visit. The emergency room copayment is waived if the insured is admitted to any hospital, and the emergency visit is covered as a Medicare Part A expense.

Some states require designated Medicare Supplement plans also be available to people under age 65 and eligible for Medicare due to disability (different application forms may be required). Policy benefits are identical for people over or under age 65. Premiums are based on Preferred or Standard, age, sex, State/Area*

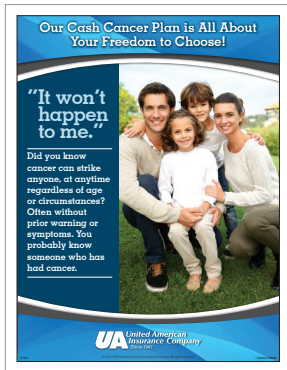
Ancillary Plans

United American offers ancillary insurance products to meet the needs of your customers. These policies are not major medical insurance and are not designed to replace major medical coverage. Benefits are limited and scheduled. UA policies may be a good choice to supplement existing coverage when the customer already has a primary major medical policy. Plan availability and benefits vary by state.

- Policy pays in addition to any other coverage the insured has
- Policy is portable if the customer moves or changes jobs
- Policy is guaranteed renewable and cannot be canceled as long as premiums are paid on time or covered person's one-time cash benefit is paid

Cancer

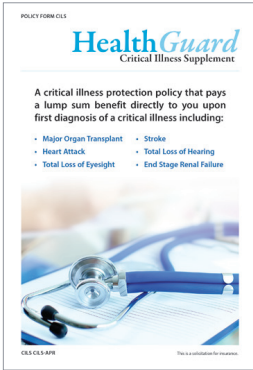
First Diagnosis Cash Benefit Cancer (CANLS) One time cash benefit cancer policy



- Issue ages 0–69
- Pays a one-time lump sum benefit up to \$50,000 upon written proof of first diagnosis of cancer
- Benefit not contingent upon treatment – can be used for anything
- Not available in: CT, MA, MN, NJ, SD, WY
- Policy Form CANB in: MT and NH

Critical Illness

HealthGuard (CILS) Cash benefit critical illness policy



- Issue ages 18-64
- Pays a one-time lump sum benefit up to \$50,000 upon written proof of first diagnosis
- Covered illnesses include heart attack, stroke, total loss of eyesight, total loss of hearing, end stage renal failure, major organ transplant
- Monthly rates starting from \$3
- Not available in: CT, KY, MA, MN, MT, NH, NJ, SD

Hospital Expense

Foundation Signature Series (MMGAP)

Limited benefit hospital expense policy (applicant must have existing or pending group major medical policy).



The advertisement is titled "FOUNDATION Signature Series" and "Managing Your Health Insurance Costs". It features a man holding a book that says "GET WELL SOON". The text describes the product as a way to manage health insurance costs, specifically mentioning deductibles, copayments, and coinsurance. It states that the product is ideal for people who have current or pending major medical coverage and want to keep their premiums low while having a major medical policy. The advertisement also mentions that the product can help manage health insurance costs and keep more hard-earned money in your pocket. The United American Insurance Company logo is at the bottom.

FOUNDATION Signature Series
Managing Your Health Insurance Costs

Imagine a product that could help you manage your health insurance costs.
That product is here!

United American Insurance Company has created an innovative solution to help pay your deductibles, copayments, and coinsurance. You have current or pending major medical coverage, and when you have a hospital inpatient expense, your major medical policy will cover most of your bill. But it won't pay your deductible, Or your copayments, Or any coinsurance your major medical policy requires.

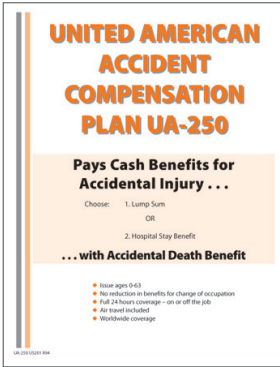
That's why United American created the **FOUNDATION Signature Series**. To help you pay specific out-of-pocket hospital inpatient expenses, such as your deductible, copayments, and coinsurance.

FOUNDATION Signature Series is ideal for:
• People who struggle to high major medical premiums.
• People without health insurance looking to keep premiums low when having a major medical policy.
FOUNDATION Signature Series can:
• Help you manage your health insurance costs.
• Keep more hard-earned money in your pocket.

United American Insurance Company
We're there to help. Your policy covers what we don't. Your policy.

- Issue ages 0-63
- Calendar-year maximum benefit amounts up to \$10,000
- Helps cover major medical deductibles, copayments, and coinsurance associated with hospital inpatient treatment
- Optional rider for additional premium: hospital outpatient expense
- Monthly rates starting from \$6
- Not available in: CT, FL, IA, ID, IN, KS, KY, MA, MD, ME, MN, MT, ND, NH, NJ, OH, OR, PA, RI, SC, TN, UT, VA, VT, WA

Accident Compensation Plan (UA-250) Accident policy



- Issue ages 0-63
- Choice of either lump sum accident payment up to \$10,000 or hospital cash benefit
- Accidental death benefit (pays instead of all other benefits)
- Monthly rates starting from \$8
- Not available in: AL, CA, CT, FL, IN, NH, NJ, NM, OR, RI, SC, SD, TN, WA, WV

Whole Life

Final Expense Whole Life

Senior Whole Life insurance with face amounts from \$1,000 to \$25,000*



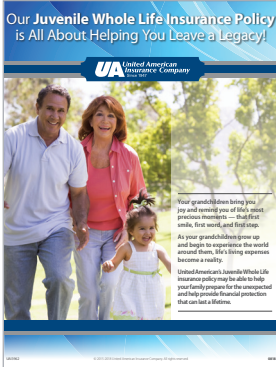
- Issue ages: 50-80
- Graded Death or Sub-Standard Benefit Policy available where state approved.
- Terminal Illness Accelerated Benefit Rider automatically included, at no-cost, on standard issue policies (where state approved)
- Premiums stay the same throughout the life of the
- Policy grades/substandard benefits may be offered for certain health conditions that may be considered uninsurable
- Not available in: MT

*\$5,000 minimum in Washington

Juvenile Whole Life

Juvenile Whole Life

Whole Life insurance policies with face amounts from \$1,000 to \$25,000*

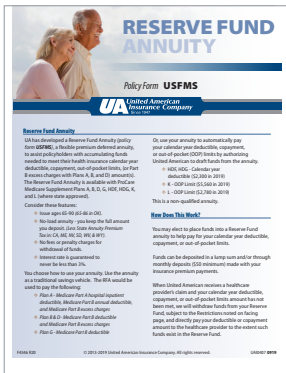


- Issue ages: 0-18
- Terminal Illness Accelerated Benefit Rider automatically included, at no-cost, on standard issue policies (where state approved)
- Premiums stay the same throughout the life of the policy
- Not available in: MT

*\$5,000 minimum in Washington

Annuities

Reserve Fund Annuity (USFMS) Flexible premium deferred annuity



- Available with ProCare Med-Supp plans A, B, D, HDF, G, HDG, K, or L for policyholders age 65-90 (65-86 in OK)
- Guaranteed 3% minimum interest rate
- Funds can help pay for calendar year Part A and B deductibles and Part B excess charges
- Funds may be deposited in a lump sum and/or through monthly deposits made with premium payments (minimum deposit \$50)
- Minimum balance \$10
- No surrender fees
- Maximum deposits over the life of the contract \$20,000
- Maximum initial deposit \$4,480 with Application
- Not available in: MA, MN, NH, NJ, NY

\$3,000 Accidental Death Policy

- \$3,000 death benefit for primary insured
- \$3,000 for spouse
- \$1,000 for each child in household
- \$10 annual premium not due until end of first policy year
- Not available in: MA, MN, NH, NJ, NY

Introductory & Lead Generators

Memorial Guide



- Documents information about an individual's life for use in death notice and eulogy
- Records who to notify at time of death
- Spells out final wishes for funeral service and burial
- Eases stress for survivors by listing location of documents like insurance policies and wills

The Company Behind the Coverage

Since 1947, hundreds of thousands of Americans of all ages have relied upon United American for life and supplemental health insurance protection. The secret to our success, stability, and longevity is the Company's commitment to quality and service. Every decision is made based on what is best for the customer, the Agents, and the shareholders.

For more than 40 consecutive years, United American has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 7/19). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 8/19).



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