

UA has created an innovative solution to help you manage your health insurance costs.

If you have a current or pending major medical policy, United American's

FOUNDATION *Signature Series*

may save you money if you have a hospital inpatient expense*.

FOUNDATION *Signature Series* is designed for:

- Individuals who have major medical coverage (you can add a family member as long as the family member is covered under a major medical policy)



- People challenged by high major medical premiums
- People without health insurance looking to keep premiums low when buying a major medical policy.

Calendar-Year Maximum Benefit - The calendar-year maximum benefit starts Jan. 1 and ends Dec. 31. Your benefit amount starts over on Jan. 1.

Number of Confinements - There is no limit to the number of hospital inpatient confinements you can have during one year. The policy pays out-of-pocket deductibles, copayments, and coinsurance required by your major medical policy up to the calendar-year maximum benefit selected.

Availability - Policy available for people ages 0-63. Premiums based on age at policy issue.

* Limitations and Exclusions apply.

The Company Behind the Coverage



Stability

United American has been in the supplemental health and life insurance business since 1947.

Strength

For more than 30 consecutive years, we have earned an A+ (Superior) Financial Strength Rating from A.M. Best Company (rating as of 6/07). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 11/07).

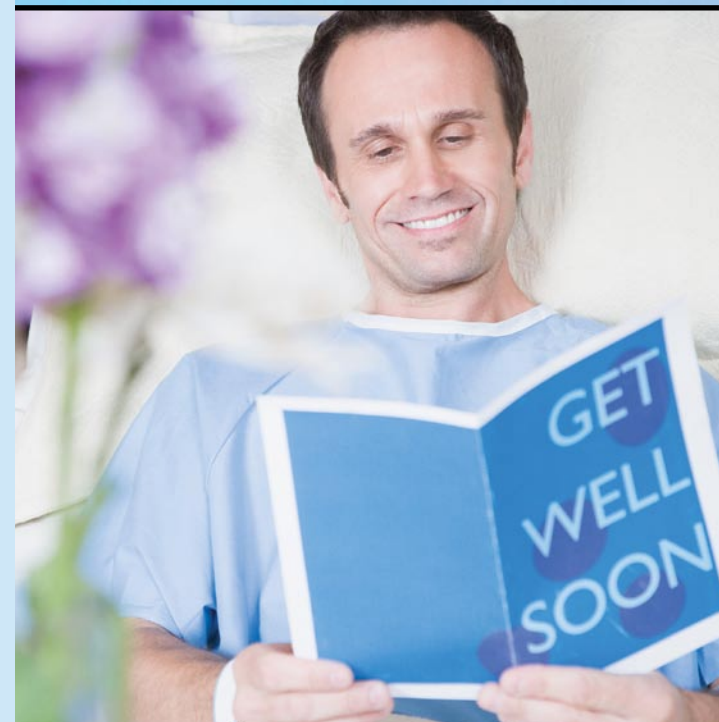
UA *United American Insurance Company*

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FOUNDATION

Signature Series™



Managing Your Health Insurance Costs

Spend less money for health insurance.

UA *United American Insurance Company*

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Managing Your Health Insurance Costs

Maria and Jose are both 38 years old and have two teenagers. They have a \$500 annual deductible on their major medical policy, which also requires a copayment and 20% coinsurance. Their monthly major medical premium is \$1,104.

Maria and Jose increased their major medical deductible from \$500 to \$5,000, which reduced their monthly premium to \$507. Then they purchased United American's \$7,500 Foundation Signature Series for \$150 in monthly premium.

\$1,104	Previous Major Medical Monthly Premium (\$500 Deductible)
.....	
\$507	New Major Medical Monthly Premium (\$5,000 Deductible)
+\$150	Foundation Monthly Premium (\$7,500 Calendar-Year Maximum Benefit)
\$657	New Monthly Health Insurance Premium (Major Medical & Foundation)

Monthly premium savings \$447.

The family reduced its monthly premium from \$1,104 to \$657, saving \$447 by raising its deductible and purchasing United American's Foundation Signature Series.

Rates vary by state. Examples for illustrative purposes only. A Foundation Signature Series does not guarantee payment of all charges. There may be expenses for which you will be responsible.

Limited Benefit Hospital Inpatient Expense Policy

Hospital Inpatient Benefit

UA will pay **100%** of your out-of-pocket deductibles, copays, and coinsurance required by your major medical policy up to the calendar-year maximum benefit selected*.

You Can Add the Following:

Optional Hospital Outpatient Benefit Rider

UA will pay **50%** of your out-of-pocket deductible, copayment, and coinsurance required by your major medical policy for **hospital outpatient treatment**, up to the calendar-year maximum benefit selected*.

Note: The total deductible, copayments, and coinsurance covered under the Hospital Inpatient Benefit and the Hospital Outpatient Benefit combined are limited to the maximum annual benefit per calendar year.

Optional Life Insurance Policy

Whole or Term Life

Select \$1,000 - \$20,000 face amount.

Terminal Illness Accelerated Death Benefit Rider automatically added to your choice of life policy at no additional charge**.

Optional Life Insurance Riders

Deposit Fund Rider

(Available only on Term Life Insurance Policy)

Child Term Life Rider

Choose \$5,000 or \$10,000 coverage for children ages 0-23.

Could you pay \$2,000 or even \$10,000 in one lump sum?

United American offers the following calendar-year maximum benefit levels:

\$2,000	\$5,000
\$2,500	\$6,000
\$3,000	\$7,500
\$4,000	\$10,000

Choose the one that's right for you.



Policy and Rider Forms: MMGAP; R-MMGAP-HO; SWL or RT10; ABR1; DFR; U4272.
 * Limitations and Exclusions apply. Preexisting Condition Limitation applies.
 ** Availability may vary by state.