



# Benefits Plus



**United National Life**  
Insurance Company of America

## Do you have the means to pay for the rising cost of healthcare?

Costs for hospital care, outpatient care and home health care are rising every year. Even if you have insurance, in most cases it does not pay 100 percent of the cost. Most of the time, you will be responsible for out of pocket cost such as deductibles and co-payments. Plus, the money lost due to time off of work, both in the hospital and during a recovery period.

Just look at these statistics...

Each year, more than 1 in 4 persons seek medical attention from an injury.<sup>(2)</sup>

- 2.6 million people are hospitalized
- There are 87 million visits to a doctor's office.
- 40% of Americans seek treatment in hospital emergency rooms annually<sup>(3)</sup>

The average hospital stay is five days at a cost of \$19,700<sup>(3)</sup>



That is why **United National Life Insurance Company of America** has covered all the bases with the **Benefits Plus** plan.

Hospital Care	Home Care
<p>When medically necessary due to injury or illness...</p> <ul style="list-style-type: none"><li>• Daily Hospital Confinement benefit</li><li>• Doctor Office Visits</li><li>• Hospital Outpatient benefit<sup>(1)</sup></li><li>• Emergency Room benefit<sup>(1)</sup></li></ul>	<p>When you suffer from cognitive impairment or cannot perform one of the following activities of daily life... bathing, dressing, eating, continence, toileting, or transferring.</p> <ul style="list-style-type: none"><li>• Home Health Care benefit</li><li>• Homemaker/Companion benefit</li></ul>
Child Rider	
<p>All benefits are identical to the adult plans with the exception of the doctor visits. The doctor visits calendar year maximums are cut in half on the child rider and are shared by all of the children in the household if covered.</p>	

Features of the Benefits Plus plan
<ul style="list-style-type: none"><li>• <b>Guaranteed renewable...</b> Your policy is renewable for life, provided premiums are paid when due.</li><li>• <b>Stable premiums...</b> Your premium can not go up due to declining health. Your premium can only go up if we change the premium for all policies like yours in the state.</li><li>• <b>Policy continuation...</b> If the main insured dies while the policy is in force, and the surviving spouse is a covered person, the surviving spouse will become the insured.</li><li>• <b>30 day free look...</b> If you are not satisfied with your policy, you may return it within 30 days of receiving the policy for a full refund of all premiums.</li><li>• <b>Grace period...</b> Your policy will provide a 31 day grace period. Coverage will continue if premiums are received up to 31 days past the due date.</li></ul>

<sup>(1)</sup> We cannot pay benefits for both hospital outpatient and emergency room services received on the same day at the same facility.

<sup>(2)</sup> National Safety Council, Injury Facts, 1999

<sup>(3)</sup> Healthcare Cost and Utilization Project – Facts and Figures: HCUP Fact Book #7 (Accessed 2006)

## PRE-EXISTING CONDITIONS & EXCEPTIONS

### Pre-Existing Conditions:

We will not cover pre-existing medical conditions for which:

- Medical advice, treatment, or medication was recommended by or received from a doctor within the 6 month period before the effective date of coverage under the policy; or
- Symptoms existed which would have caused an ordinarily prudent person to seek diagnosis, care, or treatment within a 6 month period before the effective date of coverage under the policy.

Pre-existing conditions will only be covered if the loss begins more than 6 months after the Covered Person's effective date of coverage.

### Exceptions:

Please read the policy for more thorough explanations of the Exceptions. The policy does not cover loss for:

- Treatment of an injury or sickness due to war or an act of war whether declared or undeclared. In Oklahoma while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.
- Treatment of intentionally self-inflicted injuries or attempted suicide while sane or insane (while sane in Missouri).
- Treatment of an injury or sickness for which a Covered Person is entitled to benefits under any Workers' Compensation or Occupational Disease law. Unless the Covered Person is self-employed.
- Treatment in a hospital operated by a federal government unless you are required to pay by law (not applicable in Missouri).
- Normal pregnancy and childbirth if conception was before the effective date of coverage; complications of pregnancy are covered as a sickness.
- Mental or nervous disorders.
- Treatment of an injury that results from the Covered Person's involvement in illegal activity, or commission of or attempt to commit a felony.
- Cosmetic surgery. "Cosmetic Surgery" does not include reconstructive surgery which is incidental because of previous surgery due to trauma, infection, or other disease of the involved part.
- Treatment of substance abuse, including alcoholism, drug addiction, narcotics, or hallucinogens.
- Confinement or treatment outside the United States or its possessions, unless loss is incurred while the Covered Person is on a trip of not more than 60 days in duration.
- Services provided by a Home Health Care Agency which has any financial relationship with a Covered Person, with any member of the Covered Person's immediate Family, or with a Covered Person's Doctor.
- A hospital is not a convalescent, skilled nursing home, rest home or home for the aged; a place mainly providing custodial, educational or rehabilitative care; or a facility mainly used for treating drug addicts or alcoholics.

Please refer to the Insert included with this brochure for Benefit Description, Benefit Amounts and Premiums applicable to the Plan selected by you.

This brochure is designed as a marketing aid and is not to be construed as a contract. It provides a brief description of the important features of policy form U9911. Please refer to the Outline of Coverage for description of benefits and more details of this supplemental insurance product.