



# Choice Plus



**United National Life**  
Insurance Company of America

# Medical care is expensive. Do you have the means to pay for all of the deductibles and co payments that are not covered with major medical insurance?

For many Americans, health insurance is spiraling out of control. That is why United National Life has created a plan that fits your basic health insurance needs. Cover yourself for what you use most and takes the largest percentage of most people's healthcare expenses.

## Expenses including:

- Hospital Confinement
- Outpatient Surgery
- Cancer
- Dental and Vision
- Doctor Office Visits
- Emergency Room
- Skilled Nursing

## Here are the facts...

- Did you know that while many policies cover hospital stays for up to 365 days or more, between 1980-2004, the average length of a hospital stay declined to:<sup>(1)</sup>
  - 4.3 days for those aged less than 65 years old.
  - 5.4 days for those aged 65-74 years,
  - 5.7 days for those aged 75-84 years,
  - 5.8 days for those aged 85 years and older.
- 87 million Americans see a doctor at least once each year.<sup>(2)</sup>
- 34 million Americans seek treatment from an emergency room each year for injuries.<sup>(2)</sup>
- Cancer will strike 1 out of every 2 men, 1 out of every 3 women and 3 out of every 4 American households.<sup>(3)</sup>
- Over 53 million outpatient surgeries will be performed in the US in 2010.<sup>(4)</sup>

**Feel good knowing you can actually get a policy that you can use for everyday healthcare needs such as doctor office visits and dental and vision expenses.** Why pay for coverage you most likely will not use? This policy from United National Life gives you the peace of mind that if you fall into the averages, you can be covered at an affordable price!

<sup>(1)</sup> SOURCE: 1980-2004 National Hospital Discharge Survey annual data files. Hyattsville, MD: US Department of Health and Human Services, CDC, National Center for Health Statistics. <sup>(2)</sup> Injury facts 2005-2006 edition, National Safety Council.

<sup>(3)</sup> American Cancer Society, 2007 cancer facts and figures. <sup>(4)</sup> US Dept of Health and Human Services

## BASE POLICY AND OPTIONAL BENEFITS

### Base policy

- 10 or 20 day hospital confinement with daily benefit levels of \$100 to \$500 in \$50 increments.
- 20 doctor office visits per year at \$30 per visit.

### Optional benefits to fit your individual needs

- Increase the doctor office visit dollar amount to \$40, \$50, or \$60 per visit.
- Outpatient surgery benefit of \$500, \$1000, or \$1500.
- Dental and vision benefit. \$100 deductible, then coverage is 80% of expenses up to \$750 per year (\$250 first year).
- Lump sum cancer coverage of \$2,500 or \$5,000.
- Skilled Nursing coverage of \$75 or \$150 per day, days 21-100.
- Emergency room and ambulance benefit of \$200 twice per year.

The features of this policy make it easy for you to keep this valuable coverage for many years to come...

- **All benefits are paid directly to you.**
- **Guaranteed renewable.** As long as your premiums are paid, your policy can never be cancelled.
- **Stable premiums.** Your premiums can not change due to declining health like some other health policies.
- **Your premium can only change if we change all like policies in your state.**
- **30 day free look.** If you are not completely satisfied with your policy you can return it within 30 days for a full refund of your premium
- **Payment grace period.** You have 31 days after your premium is due to keep your in force.



## PRE-EXISTING CONDITION LIMITATION

**PRE-EXISTING CONDITION:** A pre-existing condition is a condition for which: (a) medical advice or treatment was recommended by, or received from a Doctor, within the 6 month period before the Effective Date of Your coverage under the Policy or the Effective Date of Your coverage under any optional riders attached to the Policy; or (b) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 6 month period before the Effective Date of Your coverage under the Policy or the Effective Date under any optional riders attached to the Policy.

A pre-existing condition is not covered unless the loss begins more than 6 months after the Effective Date of Your coverage under the Policy or the Effective Date of Your coverage under any optional riders attached to the Policy.

## EXCLUSIONS

This Policy does not cover loss:

1. For treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an Sickness or Injury;
  - Are determined to be Experimental/ Investigational in nature by Us;
  - Are received without charge or legal obligation to pay;
  - Would not routinely be paid in the absence of insurance;
  - Are received from any Family Member.
2. For expenses incurred as a result of loss, or for treatment of an Injury or Sickness, due to war, or any action of war, declared or undeclared; service in the armed forces of any country.
3. For treatment of intentionally self-inflicted injuries or attempted suicide while sane or insane.
4. For treatment of an Injury or Sickness for which You are entitled to benefits under any Workers' Compensation or Occupational Disease Law (self-employed are covered for occupational Injury).
5. For treatment in a hospital operated by the federal government unless You, by law, must pay.
6. For normal pregnancy and childbirth if conception was before the effective date. Complications of pregnancy are covered as a Sickness.
7. For Mental or Nervous Disorders.
8. For treatment of an Injury that results from the commission of, or attempt to commit a felony, or from being engaged in an illegal activity.
9. For cosmetic surgery. However "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.
10. For treatment of substance abuse, including alcoholism, drug addiction, narcotics, or hallucinogens.
11. For confinement or treatment received outside the United States or its possessions, unless loss is incurred while on a trip of not more than 60 days' duration.

This brochure is an illustration of Policy Form # U0150 (Limited Benefit Policy) and is not a contract of insurance. For complete details and all provisions, please read your policy carefully.