A LUMP SUM BENEFIT
FIRST DIAGNOSIS
HEART ATTACK & FIRST MAJOR
HEART SURGERY

INSURANCE POLICY

from

UNITED TEACHER ASSOCIATES
INSURANCE COMPANY (UTA)

The U.S. facts¹ are...

• Cardiovascular disease is the No. 1 killer of American men and women.
• 1.2 million people have a heart attack each year.
• 400,000 to 460,000 die from heart attacks in an emergency room or before reaching a hospital.
• 50% of men and 64% of women who die suddenly of coronary heart disease had no previous symptoms.
• Coronary heart disease causes 1 out of every 2.6 deaths.
• 6,813,000 vascular and cardiac surgeries were performed in 2002 and are predicted to rise.

UNITED TEACHER ASSOCIATES
INSURANCE COMPANY
P.O. Box 26580 | Austin, TX 78755-0580
Mailing Address:
11200 Lakeline Blvd., Ste. 100 | Austin, TX 78717
HEART DISEASE IS THE NUMBER 1 KILLER OF AMERICANS

- Approximate leading causes of death per year:
  1. Cardiovascular Disease 927,448
  2. Cancer 557,271
  3. Chronic Lower Respiratory Diseases 124,816

* Includes heart disease, heart attack and stroke

- About every 34 seconds, an American will die due to cardiovascular disease

- Of the total inpatient cardiovascular operations and procedures performed, 44 percent are on people under age 65

- Average age of heart transplant recipients: 21% ages 35-49 47% ages 50-64

FACT...

In 2005 the overall estimated cost for Cardiovascular Disease totaled $393.5 billion. $241.9 billion (62%) was for direct medical expenses, but more than one-third of this amount, $151.6 billion (38%), was for non-medical expenses (lost productivity due to morbidity and mortality).

**MEDICAL VS NON-MEDICAL EXPENSES**

**MEDICAL EXPENSES**
- Doctor
- Nurse
- Drugs & Medicine
- Daily Hospital Room Charge
- Surgery

**NON-MEDICAL EXPENSES**
- Loss of income
- Family member loss of income
- On-going fixed costs such as rent or mortgage, groceries, utility bills, etc.
- Insurance deductibles & co-payments
- Travel & hotel expenses
- Child Care expenses
- Home Care during treatments
- Non-Covered Experimental Treatments

**How would you pay for out-of-pocket heart expenses?**

Major Medical, HMO, Medicare, Medicaid, Use your own assets, Rely on your family?

TRANSFER THE RISK TO UTA

Source: 1American Heart Association Heart Disease and Stroke Statistics – 2005. These facts represent the U.S. population, are presented for information only, and do not imply coverage provided under the policy or endorsement of the American Heart Association.
THE GOOD NEWS!
Today, your chances of surviving a heart attack are greater than ever before because of advances in prevention and treatments. However, these non-medical and other out-of-pocket expenses can be overwhelming. Couldn’t you use all the money you can get if you’re struck by heart attack?

FIRST DIAGNOSIS HEART ATTACK & FIRST MAJOR HEART SURGERY POLICY
Pays Maximum Benefit Amount You Select In Cash As Listed In The Policy Schedule

$10,000 - $50,000
You can select the Lump Sum Payment Benefit that best fits Your needs:

☐ $50,000  ☐ $40,000  ☐ $30,000  ☐ $25,000  ☐ $20,000  ☐ $10,000

If First Major Heart Surgery is performed prior to the payment of the First Diagnosis Heart Attack Benefit, We will pay a First Major Heart Surgery Benefit equal to 20% of the First Diagnosis Heart Attack Benefit You select. If you are hospital-confined for the treatment of Heart Attack or for First Major Heart Surgery, We will pay $50 per day for 500 days beginning with the first day of confinement.

OUTSTANDING POLICY FEATURES

• We pay in addition to any other insurance you may have! This will not affect how any other insurance carrier will pay you!

• Guaranteed Renewable for life!

• Premiums do not increase just because you move into a higher age bracket!

• Benefits do not reduce at age 65!

• Benefits are paid directly to you! Use the money for whatever you want!

INTENSIVE CARE UNIT BENEFIT RIDER*
(Rider Form Series RD-10204-ICU-IA)

The optional Intensive Care Unit Benefit Rider pays for Intensive Care or Cardiac Intensive Care. When any covered person is confined to an intensive care unit as a result of any injury or sickness, we will pay the ICU charges not to exceed the maximum daily benefit amount you select $600.00 per day or $300.00 per day for confinement in Hospital Intensive Care Unit or Cardiac Intensive Care Unit. Coverage is from the first day for any accident and for any sickness not to exceed 30 days for each period of confinement. Benefits are reduced to one-half of the listed ICU Benefit Amount shown on the policy schedule for covered persons prior to attainment of age 1 and after attainment of age 65.

* The optional rider described above is available upon payment of extra premium in the states where the rider is approved.
THIS IS A LIMITED BENEFIT - SPECIFIED DISEASE POLICY

10-DAY RIGHT TO EXAMINE POLICY: You have 10 days to review the policy after You receive it. If for any reason You are not satisfied, You may return it to us for a full refund of the premium You paid.

RENEWABILITY CONDITIONS: The policy is guaranteed renewable. Premium rates may be changed on a class or state basis.

CANCELLATION: You may cancel this policy at any time by written notice delivered or mailed to Us, prior to its renewal date or expiration date. We shall refund to You, the pro-rata portion of such premiums paid for any period beyond the end of the policy month in which the cancellation occurred. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

If this is a Single Parent Plan or an Individual Plan, upon the death of the Insured or the payment of the maximum policy benefits for the Insured, the coverage ceases. We will refund the pro-rata portion of any premium paid. If this is a Family Plan, upon the death of the Insured or the payment of the maximum policy benefits for the Insured, the coverage will be changed to a Single Parent Plan. The Insured’s spouse will become the Insured.

POLICY LIMITATIONS AND EXCLUSIONS: This policy provides benefits only for first diagnosis of Heart Attack (and the treatment thereof) and for First Major Heart Surgery performed on an Insured, both as defined in the policy. This policy does not cover any other disease or sickness or incapacity; this is so even though such other disease or incapacity may have been complicated, affected (directly or indirectly) or caused by Heart Attack or First Major Heart Surgery. First Major Heart Surgery does not include cardiac catheterization or any type of surgery on the pericardium; no Surgery Benefit is payable for these procedures.

The First Diagnosis Heart Attack Benefit will be reduced by the First Major Heart Surgery Benefit, if previously paid for that Insured under this policy. Each Insured is limited to one First Diagnosis Heart Attack Benefit and one First Major Heart Surgery Benefit. After payment of the First Diagnosis Heart Attack Benefit and the Hospital Confinement Benefit Maximum for an Insured, no further benefits are payable for that Insured.

If an Insured is hospital confined for the treatment of a Heart Attack or for Major Heart Surgery, We will pay the Hospital Confinement Benefit Amount shown on the policy schedule for each day up to the maximum lifetime limit shown on the policy schedule. A “day” of confinement must include an overnight stay along with a room and board charge to be eligible for benefits.

The First Diagnosis Heart Attack and First Major Heart Surgery Policy contains a 30-day “waiting period” which means that no benefits are available until the policy has been in force at least 30 days from the “effective date” shown in the policy schedule. A Heart Attack diagnosed or First Major Heart Surgery advised or performed within the 30 day “waiting period” will not be covered.

Benefit amounts will not be paid for any diagnosis resulting from a pre-existing condition. A PRE-EXISTING CONDITION means the existence of symptoms of Heart Attack or any heart condition which would have caused an ordinarily prudent person to have sought diagnosis, care, or treatment within a five (5) year period prior to the Effective Date of the policy or a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within a five (5) year period prior to the Effective Date.