

Can you really afford to be without health insurance?

U.S. Health Insurance Options

Affordable Health Insurance Plans for Individuals & Families

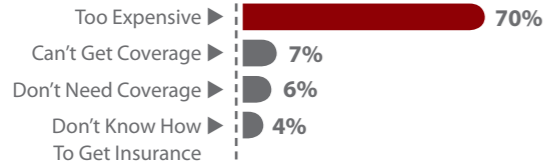


Preferred Value Plan

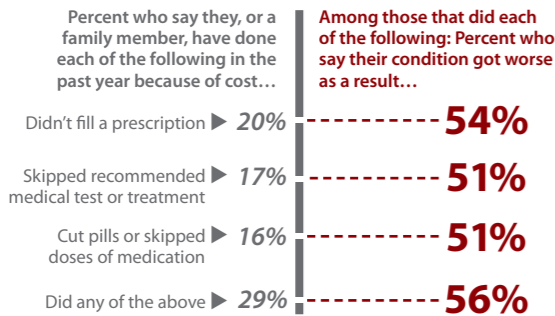
High Deductible Health Plan (HDHP)

Don't have a ton of cash to spend on monthly insurance payments? Apply for our Preferred Value Plan. Designed with the lowest possible premium payment in mind, our high-deductible plan gives you the most essential health care coverages, so that you're left with a quality plan at a modest price.

1 If you feel like health insurance is too expensive, you're not alone. In fact, of people who are currently uninsured, most blame the high cost of insurance for why they do not have coverage:¹



2 But have you thought about the cost of not having adequate health insurance? If you are injured or become ill while uninsured, your condition could get worse from lack of proper treatment... meaning even more expensive medical bills.



3 Fortunately, our Preferred Value Plan offers you the coverage you need at a very affordable price. Take a look:

	Your Cost
Fast Food Meal:	\$5.03 / day*
Phone Service:	\$2.29 / day*
Cable Service:	\$1.41 / day*
Preferred Value Plan:	\$1.28 / day+

United Security Life and Health Insurance Company specializes in protecting the health insurance needs of individuals and families who do not have access to group health coverage. Whether you are self-employed, between jobs, an early retiree or a recent graduate, our core Major Medical plans provide a selection of quality coverages at an affordable price.

Get a Quote – It's Fast & Free!

You can receive a free, no-obligation quote for Preferred Value, or any other of our health plans, by doing one of the following:

- ▶ Visit our website, www.unitedsecuritylandh.com. Enter a few pieces of information and view a quote in minutes.
- ▶ Call our Marketing Department at (800) 875-4422, Option 2 and ask for a free quote on health insurance.
- ▶ Contact your local insurance agent listed below:

Important Note

The information shown in this brochure and in any accompanying literature is not intended to provide full details of USL&H plans and may change at the discretion of USL&H. Complete terms of coverage are outlined in the Certificate and set forth in the applicable Insurance Policy. In applying for coverage, the primary insured agrees to be bound by the Certificate. The benefits described in this brochure and any accompanying literature are the standard benefits offered by USL&H. Policy provisions may vary in some states.

You can also ask your insurance agent or visit our website for our Combo Major Medical Insurance Brochure (Form # USLH HCO 01/09), which contains more detailed information on the plan shown in this brochure.



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USLH PVP 01/09

There's Only One Thing You Can't Afford With The Preferred Value Plan... Not Having It



- ▶ Office Visit Copays
- ▶ Prescription Drug Coverage
- ▶ Supplemental Accident Benefit
- ▶ Preventive Health & Dental Benefits
- ▶ All New Healthy Lifestyle Benefit
- ▶ Now Featuring the Aetna Signature Administrators™ PPO Network



We Know You:

- Are looking for low-cost coverage in case of a major accident or illness
- Rarely visit the doctor, but would use coverage for annual check-ups
- Are willing to take on a high deductible amount in the event of an accident or illness in order to obtain the lowest premium payment available
- Lead an active, healthy lifestyle

Deductible Options:

- ▶ \$1,500
- ▶ \$2,500
- ▶ \$5,000
- ▶ \$10,000

¹ 13% listed some other reason. Source: USA Today/Kaiser Family Foundation/Harvard School of Public Health Health Care Costs Survey (conducted April 25 - June 9, 2005)

* Daily costs are averaged based on rates published by the providers of the goods and services listed in the 2006 Consumer Expenditure Survey.

+Preferred Value Plan rate is based on a \$5,000 deductible plan for a 22-year old male, non-tobacco user in Quincy, IL 62301 with a 1/1/09 effective date.



Preferred Value Plan High Deductible Health Plan (HDHP)

United Security Life and Health Standard Plan Features

Guaranteed Renewability:

As long as you pay your premium on time, USL&H will not cancel your policy, no matter how many claims you incur.

12-Month Rate Guarantee:

Take out any one of our Major Medical plans, and you will not see a rate increase for at least the first twelve months.

Renewal Premiums:

USL&H sets community premium rates based on age, gender and location. No matter how many claims you submit, you will not be singled out for an individual rate increase.

\$5 Million Lifetime Maximum:

Each plan offers piece-of-mind (and ample protection) with our \$5 Million Lifetime Maximum Benefit.

Coverage While Traveling:

You can pack a healthy amount of major medical insurance every time you travel. Our plans afford up to \$10,000 per person per year in coverage for travel outside the U.S. and Canada; emergencies are fully covered.

United Security Life and Health Standard Plan Coverages

- ▶ Clinical Breast Exams
- ▶ Colorectal Cancer Screening
- ▶ Complications of Pregnancy
- ▶ Dental Injuries
- ▶ Diabetic Services
- ▶ Health Care Practitioner Services
- ▶ Home Health Care
- ▶ Hospice Care
- ▶ Organ Transplants
- ▶ Pre-Admission Testing
- ▶ Post Mastectomy Services
- ▶ Reconstructive Surgery
- ▶ Supplies and Durable Medical Equipment
- ▶ Treatment of TMJ/CMJ (\$2,500 lifetime maximum per person)

Preferred Value Plan Featured Benefits

Nationwide Coverage with In-Network Discounts

Preferred Value features one of the leading and most comprehensive PPO networks in the nation - the **Aetna Signature AdministratorsSM (ASA) PPO Network**. Your Preferred Value Plan will cover you no matter where you receive care. However, to take advantage of the highest level of benefits, you will need to receive treatment from a health care provider in your network. That should not be a problem, with over 689,000 providers and over 6,100 facilities to choose from nationwide! You can find a listing of network providers by visiting our website, www.unitedsecuritylandh.com or calling 800-875-4422.

Prescription Drug Card:

Covers up to \$5,000 per person per year. A \$500 deductible applies, then the following:

- \$15 copay for generics
- \$50 copay for formulary brand names
- \$75 copay for non-formulary brand names
- 25% coinsurance for specialty drugs

Office Visit Copays:

Enjoy an affordable \$30 copay for up to 4 visits per person per year (covers the office visit fee only).

Supplemental Accident Benefit:

Lead an active lifestyle? Then you realize that accidents (like broken bones or a cut that needs stitches) happen. That's why our Supplemental Accident Benefit provides 100% coverage for the first \$500 of covered expenses due to an accident. (Expenses in excess of \$500 are subject to deductible and coinsurance).

Wellness Services:

Preventive Care – Covers up to \$200 per person per year. (A 12-month waiting period applies). Eligible expenses include immunizations (for ages two and over), PSA screening, pap smears, mammograms and physical exams (for adults over the age of 18).

Preventive Dental Benefit – \$200 per person per year, subject to deductible and coinsurance. Includes oral exams, cleaning and x-rays.

Healthy Lifestyle Benefit:

Take advantage of our Healthy Lifestyle Benefit, which pays 25% of charges up to \$300 per year for programs that improve physical health, including:

- Health Club Memberships
- Smoking Cessation
- Weight Loss Programs



Preferred Value Plan Optional Benefit (Additional Premium Required)

Enhanced Prescription Drug Card: (If selected, replaces the basic Prescription Drug Card Benefit)

Remove the \$5,000 maximum benefit amount and lower your prescription drug costs with our enhanced benefit! No prescription drug deductible needs to be met for generic drugs.

\$15 copay for generics (no deductible)
\$250 deductible per person per year for brands and specialty, then:

- \$50 copay for formulary brand names
- \$75 copay for non-formulary brand names
- 25% coinsurance for specialty drugs



Did You Know?

Over **51%** of Americans take prescription drugs on a daily basis.*

Yet **41%** of Families Report Having Problems Paying for the Prescription Drugs They Need.**

*USA Today/Kaiser Family Foundation/ Harvard School of Public Health: Health Care Costs Survey (conducted April 25–June 9, 2005)

**USA Today/Kaiser Family Foundation/Harvard School of Public Health: The Public on Prescription Drugs and Pharmaceutical Companies (conducted Jan. 3-23, 2008).

Plan Details	
Deductibles	\$1,500, \$2,500, \$5,000, \$10,000
Family Deductible	3x individual
Coinsurance	80/20 to \$15,000
Lifetime Max	\$5,000,000
Out of Network	Benefits reduced by 25%
Healthy Lifestyle Benefit	25% of charges up to \$300. Includes: Health Club Memberships, Smoking Cessation & Weight Loss Programs
Outpatient	
Outpatient Deductible	\$250 deductible per occurrence (In addition to annual deductible)
Office Visit	\$30 copay per non-preventive visit. 4 visits per year. (Office visit fee only)
Prescription Drugs	\$500 deductible per person per year then copays of: \$15 generic, \$50 formulary, \$75 non-formulary, 25% coinsurance specialty Capped at \$5,000 per person per year
Supplemental Accident	\$500 per occurrence
Wellness Services	\$200 per person per year (12-month waiting period applies)
X-ray and Lab Services	Subject to deductible & coinsurance
Ground and Air Ambulance	Covered up to \$10,000
Emergency Room	Subject to deductible & coinsurance
Outpatient Rehabilitation	30 visits per year up to \$50/visit
Preventive Dental	\$200 per person per year, subject to deductible & coinsurance
Inpatient	
Inpatient Hospital Charges ¹	Subject to deductible & coinsurance
Inpatient Deductible	\$750 deductible per admission (In addition to annual deductible)
Inpatient Rehabilitation	30 visits per year up to \$100/visit
Skilled Nursing Facility	10 visits per year up to \$200/visit
Optional Benefits (Additional premium required)	Enhanced Prescription Drug Card

¹ Includes Pre-Admission Tests, Room & Board, ICU & Miscellaneous Services.