

HealthGuard

Critical Illness Supplement Rates

Modal Premiums for Male & Female Applicants

Individual

Plan Code **K19**



\$10,000 Lump Sum Benefit

Issue Age	Annual	Semi-Annual	Quarterly	Monthly
18-24	\$33	\$17	\$9	\$3
25-29	33	17	9	3
30-34	33	17	9	3
35-39	44	23	12	4
40-44	77	40	20	7
45-49	121	63	32	11
50-54	176	92	47	16
55-60	253	132	67	23
61-64	330	172	87	30

\$20,000 Lump Sum Benefit

18-24	\$66	\$34	\$17	\$6
25-29	66	34	17	6
30-34	66	34	17	6
35-39	88	46	23	8
40-44	154	80	41	14
45-49	242	126	64	22
50-54	352	183	93	32
55-60	506	263	134	46
61-64	660	343	175	60

\$30,000 Lump Sum Benefit

18-24	\$99	\$51	\$26	\$9
25-29	99	51	26	9
30-34	99	51	26	9
35-39	132	69	35	12
40-44	231	120	61	21
45-49	363	189	96	33
50-54	528	275	140	48
55-60	759	395	201	69
61-64	990	515	262	90

\$40,000 Lump Sum Benefit

Issue Age	Annual	Semi-Annual	Quarterly	Monthly
18-24	\$132	\$69	\$35	\$12
25-29	132	69	35	12
30-34	132	69	35	12
35-39	176	92	47	16
40-44	308	160	82	28
45-49	484	252	128	44
50-54	704	366	187	64
55-60	1,012	526	268	92
61-64	1,320	686	350	120

\$50,000 Lump Sum Benefit

18-24	\$165	\$86	\$44	\$15
25-29	165	86	44	15
30-34	165	86	44	15
35-39	220	114	58	20
40-44	385	200	102	35
45-49	605	315	160	55
50-54	880	458	233	80
55-60	1,265	658	335	115
61-64	1,650	858	437	150

Benefit amounts will reduce by 50% at age 65.

HealthGuard

Critical Illness Supplement Rates

Modal Premiums for Male & Female Applicants

**Individual
and Spouse**

Plan
Code **K20**



\$10,000 Lump Sum Benefit

Issue Age	Annual	Semi-Annual	Quarterly	Monthly
18-24	\$55	\$29	\$15	\$5
25-29	55	29	15	5
30-34	55	29	15	5
35-39	66	34	17	6
40-44	121	63	32	11
45-49	198	103	52	18
50-54	286	149	76	26
55-60	407	212	108	37
61-64	528	275	140	48

\$20,000 Lump Sum Benefit

18-24	\$110	\$57	\$29	\$10
25-29	110	57	29	10
30-34	110	57	29	10
35-39	132	69	35	12
40-44	242	126	64	22
45-49	396	206	105	36
50-54	572	297	152	52
55-60	814	423	216	74
61-64	1,056	549	280	96

\$30,000 Lump Sum Benefit

18-24	\$165	\$86	\$44	\$15
25-29	165	86	44	15
30-34	165	86	44	15
35-39	198	103	52	18
40-44	363	189	96	33
45-49	594	309	157	54
50-54	858	446	227	78
55-60	1,221	635	324	111
61-64	1,584	824	420	144

\$40,000 Lump Sum Benefit

Issue Age	Annual	Semi-Annual	Quarterly	Monthly
18-24	\$220	\$114	\$58	\$20
25-29	220	114	58	20
30-34	220	114	58	20
35-39	264	137	70	24
40-44	484	252	128	44
45-49	792	412	210	72
50-54	1,144	595	303	104
55-60	1,628	847	431	148
61-64	2,112	1,098	560	192

\$50,000 Lump Sum Benefit

18-24	\$275	\$143	\$73	\$25
25-29	275	143	73	25
30-34	275	143	73	25
35-39	330	172	87	30
40-44	605	315	160	55
45-49	990	515	262	90
50-54	1,430	744	379	130
55-60	2,035	1,058	539	185
61-64	2,640	1,373	700	240

Benefit amounts will reduce by 50% at age 65.

When the individual and spouse apply on the same application, the benefit amount selected will be the same. Use oldest age rate.

EXAMPLE: \$30,000 Benefit, Applicant Age 49, Spouse Age 50
Annual Premium = \$858

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