



Did you know about **1,479,350** new **Cancer** cases are expected to be diagnosed in 2009¹ and an estimated **80,000,000** American adults have one or more types of **Cardiovascular Disease**²?

Help protect your clients with products from... *United Teacher Associates Insurance Company (UTA)*

First Diagnosis Cancer Benefit Policy³

Benefits

The UTA First Diagnosis Cancer Benefit Policy (FDC) pays a maximum benefit amount paid directly to your client between \$10,000 – \$50,000 on First Diagnosis of Internal Cancer or Malignant Melanoma.

- The money comes directly to your client, all in one lump sum payment!
- Guaranteed renewable for life!
- Your client receives the total benefit whether or not they are hospitalized or receive treatment!

Riders³

First Diagnosis Heart Attack & First Major Heart Surgery Rider - **\$10,000-\$50,000** on first diagnosis of heart attack and first major heart surgery.

Return of Premium Rider - After your policy has been in force for 20 years, you receive a check for 100% of your premiums paid, less any claims paid to you.

Intensive Care Unit Benefit Rider - UTA will pay the ICU charges not to exceed the maximum daily benefit amount you select: **\$600 per day or \$300** per day for confinement in Hospital Intensive Care Unit or Cardiac Intensive Care Unit.

First Diagnosis Heart Attack & First Major Heart Surgery Policy³

Benefits

The UTA First Diagnosis Heart Attack & First Major Heart Surgery Policy (FDH) provides a lump sum benefit of \$10,000 – \$50,000 upon the first diagnosis of a heart attack or first major heart surgery.

- UTA pays in addition to any other insurance your client may have!
- Premiums do not increase just because your client moves into a higher age bracket!
- Benefits do not reduce at age 65!

Riders³

Intensive Care Unit Benefit Rider - UTA 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.

Return of Premium Rider - After your policy has been in force for 20 years, you receive a check for 100% of your premiums paid, less any claims paid to you.

First Diagnosis Stroke Benefit Rider - The First Diagnosis Stroke Benefit Rider pays the benefit amount selected upon First Diagnosis of Stroke. Select a lump sum of \$5,000, \$10,000, \$15,000, \$20,000 or \$25,000.

Check the applicable product material, application packet and rate charts on AgentView for complete information, availability and details regarding each policy.

¹ This estimate does not include carcinoma in situ (noninvasive cancer) of any site except urinary bladder, and does not include basal and squamous cell skin cancers. American Cancer Society. Cancer Facts & Figures 2009. Atlanta: American Cancer Society; 2009. ² Total Cardiovascular Disease include High blood pressure, Coronary heart disease, Heart failure, Stroke & Congenital cardiovascular defects. NCHS. Compressed mortality file: underlying cause of death, 1979 to 2005; <http://wonder.cdc.gov/mortSQL.html>. ³ Not all products and riders are available in all states.