Do you want to spend less for a quality Medicare Supplement insurance policy? You can with United American Insurance Company’s ProCare® High Deductible Plan F (HDF).

• What is an HDF policy?
  It’s a Medicare Supplement Plan F policy that provides all the features and benefits of a standard Plan F, but at a substantially lower premium. A calendar-year deductible, set by the federal government, applies.

• Is the deductible amount the same for all HDF policies?
  The amount of the deductible is the same for all HDF policies offered by all insurers. For 2012, the deductible is $2,070.

• Why does an HDF policy make great sense?
  United American’s Company statistics show the majority of our Plan F policyholders have annual claims well below the current deductible amount of $2,070. In fact, 2010 Company statistics showed 80% of policyholders ages 65-67 had annual claims averaging $524. If you anticipate few claims or small claims, an HDF policy may be the right choice for you! Of course, other plans are available that may be better suited for your individual health and budget needs. After all, why pay premiums for claims you may never have?

• “If I’m healthy and have money in my retirement account, do I really need insurance at all?”
  In a word, Yes! You don’t carry homeowner’s insurance to pay for the ‘baseball through the window’ type of claim – you can write a small check for that. You carry insurance for the catastrophic loss that you can’t pay for out-of-pocket, like your house burning down. The same is true for health insurance. You need protection for serious, unexpected health conditions – injury, illness, or a lengthy hospital confinement, which can cost thousands of dollars beyond what Medicare pays. You may experience considerable premium savings utilizing a deductible on your Medicare Supplement insurance policy, just as you do on an automobile or homeowner’s policy – while minimizing your risk for larger claims.

• What makes United American different from other insurers?
  United American has available optional offerings which, when used in conjunction with an HDF policy, can greatly enhance the features of HDF. See the reverse side for additional details.
Funding Options:

United American offers a unique approach to help you fund your deductible amount. Offered as a separate product from HDF, you can select the optional Reserve Fund Annuity (RFA)* to enhance the features of your HDF policy:

- The RFA allows you to accumulate the HDF deductible amount at a comfortable and convenient pace through a lump-sum deposit or monthly deposits.
- The RFA is a no-load annuity, so you keep the full amount of any unused money you deposit.
- The RFA accumulates interest at a minimum of 3%.
- You can withdraw funds at any time**.

Easing Claims Concerns:

To further complement your HDF, you should also consider UA Partners†, our noninsurance optional discount health services program that includes "Automatic" Claims Filing Plus® (ACF Plus). ACF Plus allows United American to receive Medicare Part B claims electronically from Medicare. If you also choose to open an optional Reserve Fund Annuity, UA then pays providers directly from it (to the extent funds are available) for medical expenses, incurred before the deductible has been satisfied, prior to policy benefits taking effect.

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** Annuity is NONQUALIFIED; annuitant is annuity owner; designated beneficiary at issue is annuitant’s estate but may be changed by written request; annuity funds not available for 14 days; policyholder responsible for unpaid deductibles.

** Subject to State Premium Annuity tax in CA, ME, NV, SD, WV, and WY.

† Not available in Kansas, but offered for a small monthly fee in states where available.

Note: This High-Deductible Plan F policy is attained-age rated in most states, which means premiums will increase each year based on age. Policy Form MSHDF10. Benefits from high deductible Plan F begin when out-of-pocket expenses exceed the Medicare calendar-year deductible, $2,070 in 2012. United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance and you may be contacted by an Agent representing United American Insurance Company.