

Some reasons to consider a First United American Medicare Supplement policy

- **Stability** – First United American's reputation is bolstered by top ratings from a highly respected rating service: A+ (Superior) from A.M. Best Company (as of 6/11).*
- **Commitment** – We work to be the very best for our Seniors. We consider it our responsibility to offer Seniors high quality insurance products and courteous, efficient customer service.
- **Freedom** – We won't tell you which doctor you can visit. Choose your own physicians and facilities.
- **Guaranteed Renewable** – As long as premiums are paid on time, you cannot be canceled.
- **Guaranteed Issue** – Regardless of your age or health.
- **We're Neighbors** – We're not an 800 number across the country; First United American is headquartered right here in New York.
- **Excellent Service** – The average First United American Medicare Supplement claim is processed in one week or less. **
- **Sound Premiums** – First United American's rates are based on actual claims experience, not the competition. That keeps the Company and our rates sound.

At First United American Life Insurance Company, it's not the same old story...

The reason customers purchase our products and Agents want to represent us is because we're not the same old story. At First United American, responding to the insurance needs of the people of New York isn't just about business. It's about responsibility. We care about our commitment to you.

First United American Life Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

These policies meet the minimum standards for MEDICARE SUPPLEMENT INSURANCE as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 65%. This ratio is the portion of future premiums which the Company expects to return as benefits, when averaged over all people with this policy.

IMPORTANT NOTICE – A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM THIS INSURER.

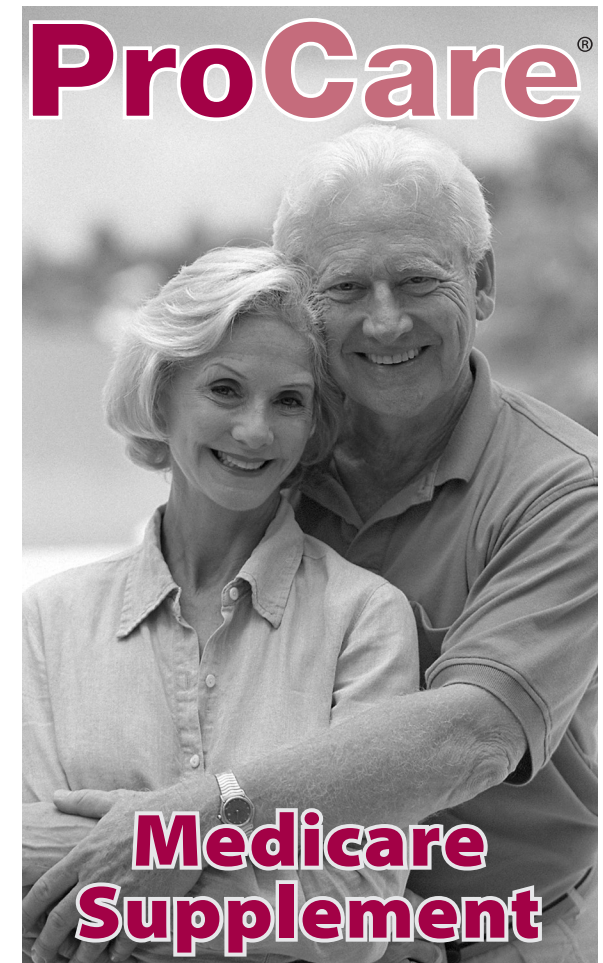
Policy Forms NYMSA10, NYMSB10, NYMSC10, NYMSD10, NYMSF10, NYMSHDF10, NYMSG10, NYMSK06, NYMSL06, NYMSN10.

This is a solicitation for insurance. You may be contacted by an Agent representing First United American Life Insurance Company.



first united american life insurance company

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ProCare Medicare Supplement Insurance Policies

Help to reduce
out-of-pocket costs
that Medicare
does not pay.



first united american life insurance company

* This rating refers only to the financial strength of the Company and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company.

** Per Company Service Performance Records, Feb. 2009.

Do I need a Medicare Supplement?

Medicare is an essential part of every Senior's health planning, but it was never intended to provide for all your healthcare needs. Escalating healthcare costs continue to leave many expenses that Medicare does not cover. Unless you have supplemental insurance coverage, these expenses come out of your pocket.

Choosing a Medicare Supplement

Medicare Supplement insurance policies are the same by law. However, insurers' rates and services vary, which makes it very important for Seniors to shop carefully to get the best value for their dollars.

First United American offers these standardized plans: A, B, C, D, F, F+, G, K, L, and N. A First United American representative can help you choose which plan best suits your needs for the long term.

Use the handy worksheet at right to help you pinpoint which policy benefits would be most useful to you.

Who's eligible for coverage?

If you are age 65 or older and enrolled in Medicare Parts A and B, you are eligible for Medicare Supplement coverage. You are also eligible if you are under age 65 and qualify for Medicare due to disability.

If you are 65 or older and still working, you may want to wait to enroll in Medicare Part B if you have health coverage through an employer or union based on your (or your spouse's) current or active employment.

First United American Life Insurance Company's ProCare plans: a smart choice...

Freedom to choose your own healthcare providers

There is no designated physician list or approval process to see a specialist.

Nationwide acceptance

ProCare Medicare Supplement plans from First United American are recognized and accepted nationwide.

Your satisfaction is guaranteed

You have 30 days to review your plan. If after receiving your ProCare policy you want to cancel for any reason, simply return your policy and I.D. card to First United American within the 30-day period. Any premium, less any claims paid, will be refunded.

POLICY BENEFITS	What did I spend last year?	Why might I want or need this benefit?	Do I want or need this?
Skilled Nursing Coinsurance Up to \$144.50 per day (in 2012) for days 21-100 in a skilled nursing facility	\$ _____	If I have to go to a skilled nursing facility and stay there more than 20 days.	Y N
Medicare Part A Hospital Deductible \$1,156 (in 2012) for days 1-60 of a hospital stay	\$ _____	If I have to stay in the hospital multiple times.	Y N
Medicare Part B Yearly Deductible \$140 (in 2012)	\$ _____	If I have Medicare Part B, I must pay this before Medicare starts to pay its share.	Y N
Medicare Part B Excess Charge The difference between your doctor's actual charge and Medicare's approved amount	\$ _____	If my doctor doesn't accept assignment, or I'm in the hospital and can't choose my doctors.	Y N
Foreign Travel Emergency Emergency care you received outside the U.S.	\$ _____	If I travel outside the U.S.	Y N