MARKETPLACE BULLETIN (F6791-PNP)
United American Insurance Company Specification Sheet and Instructions for
UA Partners with Provider Network Option - $12.95

MARKETING NAME
UA Partners Discount Medical Plan with Provider Network Option

DESCRIPTION
This optional, noninsurance plan is for California policyholders with a Tradition INDM policy from United
American Insurance Company for a fee separate from the insurance premium.

UA Partners with Provider Network Option is administered by Coverdell & Company, Inc., a discount medical
plan organization.

UA Partners with Provider Network Option is comprised of two important components: 1) a provider network,
and 2) other discount medical services.

Members contact Competitive Health for provider network customer service at 1-800-236-3609.

Members contact Coverdell for discount medical services customer service at 1-800-308-0374.

Agents may review potential participating vision, hearing, dental, chiropractic, or prescription retailer location
with a customer by calling 1-800-308-0374, or visiting www.FindBestBenefits.com and enter the promo
code 744300.

UA Partners with Provider Network Option is non-commissionable.

AVAILABILITY
• UA Partners with Provider Network Option policy is only available to Tradition INDM customers in
California.
• Available in conjunction with individual sales.
• Existing, eligible policyholders may enroll in UA Partners with Provider Network Option, subject to
availability. A new enrollment is required.
• Travel Assist (is not available in CT or FL)

FEE
Membership extends the plan to member’s immediate family. The cost of the plan is $12.95 monthly, $38.85
quarterly, $77.70 semi-annually, or $155.40 annually. UA Partners with Provider Network Option payment
mode will match the payment mode of the policy.

FEATURES
UA Partners with Provider Network Option is comprised of two important components: 1) a provider network,
and 2) discounts on other medical services.

1) PROVIDER NETWORK
UA Partners with Provider Network Option gives members access to a provider network of primary care
physicians and hospitals across the country who have agreed to offer eligible medical services at a discount.

Agent Instructions
• Prior to enrollment, Agents can help customers evaluate the provider network available through
network providers by city, state, or ZIP code. Perform a more detailed search using a provider name
or specialty. The online directory is for reference only. Every effort is made to ensure current and accurate
data. However, changes occur daily and may not be reflected online. Please call 1-888-561-5759 for
**Member Instructions**

- Members can locate a network doctor or hospital by calling 1-800-236-3609 or visiting [www.ProviderLocator.com/ua](http://www.ProviderLocator.com/ua) and entering the I.D. Number printed on the identification card. The online directory is for reference only. Every effort is made to ensure current and accurate data, however, changes occur daily and may not be reflected online. Please call 1-888-561-5759 for current information.

- Members should present the UA Partners with Provider Network Option membership identification card, their UA health insurance identification card, and a “Dear Provider” letter to the network doctor or hospital upon arrival.

- The doctor will call 1-888-203-6627 upon checkout to determine the amount owed for the services provided and collect the discounted amount.

- **Members are responsible for the repriced amount.** Members may be required to pay the total amount due at the time of service.

- The hospital may require a partial payment prior to admittance. The hospital will mail the claim to United American. When a claim is generated for either the doctor or hospital, the member must pay the total amount due within 30 days of receiving the explanation of benefits from UA to receive the discounted rate.

- Participating providers will honor only one discounted rate per visit.

**20% Guarantee of Savings on Doctor Charges**

UA Partners with Provider Network Option guarantees a 20% savings on network doctor office billed charges. **This guarantee applies only to doctor office visits that have been paid in full with a total billed amount of less than $500 per visit.** Members will be reimbursed the difference if they do not receive at least a 20% savings on the total doctor's usual billed charges for services provided in a network doctor's office (excluding cosmetic, infertility, LASIK, global maternity, gastro bypass, labs, diagnostic imaging, and/or urgent care/hospital facility procedures). There is a maximum of 12 medical encounters per calendar year.

The guarantee of savings does not apply to any facility or hospital charges, only the network doctor office visit charges. **Members MUST present the UA Partners with Provider Network Option membership identification card at the time of service to obtain the guaranteed savings.**

**Discounts on Laboratory Tests**

UA Partners with Provider Network Option members can receive savings on lab procedures through LabCorp or Quest facilities.

- Members receive a 30% savings for lab procedures performed at participating LabCorp and Quest facilities.

- **Members must pay the balance due within 30 days to receive 30% off the billed charges.**

- Members can find the closest LabCorp or Quest participating facility by calling 1-800-236-3609 or visiting [www.ProviderLocator.com/ua](http://www.ProviderLocator.com/ua) and entering the I.D. Number printed on the identification card.
2) DISCOUNTS ON OTHER MEDICAL SERVICES
Members have access to discounts for vision, hearing, chiropractic, dental, prescription drugs, as well as vitamins and nutritional supplements. In addition, a 24-Hour Nurseline resource and Travel Assist (where state approved) are included.

Members will receive a UA Partners with Provider Network Option identification card. The card should be presented when visiting a participating vision, hearing, dental, chiropractic, or prescription retail locations.

Member Instructions
• Members may select a participating vision, hearing, dental, chiropractic, or prescription retailer location by calling 1-800-308-0374, or visiting www.FindBestBenefits.com and enter the I.D. printed on their UA Partners with Provider Network Option membership identification card.
• Members should present the UA Partners with Provider Network Option identification card both when they arrive, and again before paying for any discount medical services or products.

EFFECTIVE DATES AND CANCELLATIONS
The effective date for UA Partners with Provider Network Option will be the same effective date as the separate insurance policy, and the effective date will be printed on the member’s UA Partners with Provider Network Option membership identification card.

Members can request cancellation by contacting United American or Coverdell. Cancellation of UA Partners with Provider Network Option will not affect the policy. A full refund of fees is available if the plan is canceled within 30 days of the effective date.

PROPER COMPLETION OF ENROLLMENT FORMS
The enrollment form must be completed in full, signed by the member, and attached to the application for the health insurance policy.

ENROLLMENT FORMS
Individual Sales
Standard F6693