

# Memo

To: All First United American General Agents  
From: Jim Savo/Charles Mankamyer  
RE: New Rate Approval

First United American has received a new rate approval.

New York has approved 2012 rates for First United American ProCare Plans A, B, C, D, F, F+, G, K, L, and N. The rates on Plans B, C, D, and F have increased. Rates for Plan F+ have decreased by approximately 5%. Rates for Plans B, G, K, L, and N did not change but may have decreased slightly due to the decrease in the demographic pool load. New York uses area rating for all plans. Currently for each Plan, the rates for Area 1 and 2 are identical, and the rates for Area 3 and 4 are identical.

**NOTE:** A new premium modalization rule has been employed with these new rates on all plans. Earlier rates for Semi-Annual, Quarterly, and Monthly were rounded to near dollar. The new Semi-Annual, Quarterly, and Monthly mode premiums are now rounded to high dollar.

The new business effective date is December 15, 2012. The renewal effective date is December 15, 2012.

Below is a sample of the Community rates for Plans that changed in areas 1 and 2.

Plan A PC: N45	Plan B PC: N46	Plan C PC: N47	Plan D PC: N48	Plan F PC: N49
208	285	344	339	325

Plan F+ PC: N51	Plan G PC: N50	Plan K PC: N43	Plan L PC: N44	Plan N PC: N52
64	302	127	179	225

Detailed rate cards, which include all plans, rates, and pay modes, are available for download at, [www.firstunitedamerican.com/office/](http://www.firstunitedamerican.com/office/).

Please contact the Home Office at 315-451-2544 with any questions.

First UA is conducting Training Webinars for newly contracted and all appointed Agents every other Wednesday at 10:00 am CST. Register NOW on [uageneralagency.com/office](http://uageneralagency.com/office) at [www.unitedamerican.com/logon](http://www.unitedamerican.com/logon)

First UA is also conducting live Medicare Supplement Seminars across the nation. Call 1-800-925-6793 to reserve your seat today!