

Memo

To: All First UA General Agents
From: Jim Savo, FLMI, VP Operations & General Manager
Re: Automatic Claims Filing (ACF)

Many of you have asked why First UA doesn't have an automatic claims delivery service similar to the 'ACF' service offered by United American, First UA's parent Company. This service is generally offered as part of an optional noninsurance product offering that provides for the automatic, electronic transmission of all of an insured's Part B claim information from Medicare to the Company. Claims transmitted in this manner are often referred to as 'crossover' claims.

New York Department of Insurance regulations prohibit First UA from selling a noninsurance product or service of this type to policyholders, so this service is currently not available to First UA policyholders.

The good news is that in most cases the provider mails First UA the Medicare Explanation of Benefits (EOB) anyway. Additionally, when First UA receives calls from policyholders, the Company requests they ask their provider to 'bill' the Company by mail as a courtesy. Finally, in accordance with federal law, Medicare is required to send certain Part B claims (known as 'OBRA' claims) directly to Medicare Supplement insurers such as First UA.

We continue to work to improve and strengthen our position within the Medicare Supplement industry as an established, reliable Company.

Thank you for past, present, and future business. It is a pleasure to be of service to you and your customers.

Please contact the Home Office at 315-451-2544 with 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 at www.unitedamerican.com/logon

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