

EDITOR'S NOTES

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ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in Alabama, District of Columbia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maine, Michigan, Mississippi, Montana, Nebraska, Nevada, North Carolina, Ohio, South Dakota, and West Virginia. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

As 2000 ProCare approvals are received, existing Medicare Supplement customers who are currently on the \$3 ACF Partners program will be converted to the enhanced ACF Partners for \$5 per month. Details regarding this enhanced service are included with your rate increase notice.

Attn: MT Agents

As of January 1, 2000, Montana requires a mental illness benefit for the *Good Sense Plan*. We have revised our premium rates for the Good Sense Plan to include this mandated benefit. New rates cards are available to order from Supply.

GSP Update

Pennsylvania has approved the *Good Sense Plan*. Supplies will be available to order upon completion of printing.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **January** is **5.60%**. The new rate for **February** will be **6.00%**. Rates will continue to be reviewed and adjusted accordingly.

Hello United Americans . . .

In the first quarter of 2000, Paul Harvey will plug UA two times a week during his daily radio program — giving Agents the possibility of twice the leads! Contact UA's Leads Department (1-800-201-5299) or Agent Service Center (1-800-925-7355) for a schedule of when these spots will air.

2000 Agent Supply Information

General Supplies

Be sure you are using current product app/brochures and rates. In addition, if you are quoting United American's industry ratings, make sure you are using the most current evaluations. UA's ratings card and the A.M. Best mini-brochures are available to order from Supply. Call the Agent Service Center or Supply if you have questions about your existing inventory.

Medicare Supplement Business

Any United American Agent materials showing the 1999 Medicare Part A deductible should be replaced with updated 2000 supplies. This includes the Side-By-Side guides and outlines of coverage. New ProCare rate cards will be printed as 2000 rate increase approvals are received; app/brochures are still current.

E-mail Us!

UA can improve Agent service by increasing e-mail communication. We ask that all General Agents send their e-mail addresses to Gene Grimland at

ggrimland@torchmarkcorp.com

Free Continuing Education Courses

The Lead Agency is offering a free Continuing Education course to every customer who purchases 100 leads. For more information call 1-800-525-4137 or visit their web site at www.theleadagency.com.



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