

## ProCare Rate Approvals

A special mailing regarding ProCare Medicare Supplement rates for new business and renewal rate information has been mailed to General Agents in Alabama, Alaska, Arizona, Arkansas, Delaware, Idaho, Indiana, Louisiana, Mississippi, Nevada, Ohio, Oklahoma, Oregon, and Wyoming. If you did not receive this notice, please contact the Agent Service Center at (800) 925-7355.

## Attn: DE and OR Agents

New rates are in effect for the 400 Series in Delaware and Oregon. The new rates are for the Ordinary Life Level, Increasing Benefit and Graded Benefit Plans for the 400 Series. The other pay options will remain the same.

## Attn: CT Agents

Medicare-Supplement print ad (Form AD-145 - MSA-D, F & G) has been with-drawn from Connecticut effective Jan. 2, 2001.

## 21-Pay Changes

UA has expanded limits on the **21-Pay Life** plan. For issue ages 45 and under, the new limit will be \$80/month or \$6,000 face amount, whichever is greater. For issue ages 46-75, the limit is \$60/month or \$6,000 face amount, whichever is greater. For issue ages 76-79, the limit is \$100/month. The rate book and underwriting guidelines have been updated.

## ATTENTION! Important Changes For 2001

**BANK DRAFT DISCOUNT:** Effective with Medicare rate increases implemented in 2001, there is no discount for Bank Draft customers on any mode. Example: If a rate increase is implemented for Plan F effective 2-01-01, the change will be effective for all Medicare plans (A, B, C, D, G or DMSB) available in that state.

**PROCARE:** The **ProCare MA12 application** must be used for new Medicare Supplement business in all approved states effective with apps dated **Jan. 1, 2001**. The following states have now approved the MA12 app: Arizona, Illinois, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, New Hampshire, New Mexico and Washington. A state specific notice will be mailed to agents in these states.

**PARTNERS:** **ACF Partners** is \$6.95 per month for new business in all states except CT, KS, MA, MN, MT where it is not available. **UA Partners** is now \$5.00 per month for new business in all states, except KS and MA and includes expanded benefits.

**CONVERSIONS:** Effective **Jan. 31, 2001**, **conversion procedures have changed**. Various states have mandated that insurance companies cannot encourage the replacement of existing business. In order to comply with this requirement and be consistent in every state with company procedures regarding conversions, UA has implemented the following changes:

1. **UA will no longer pay any type of new business commissions on conversions.**
2. **If a policy is originally written by a UA Branch Office Agent and that Agent is terminated, the converting Agent (whether a General Agent or a Branch Office Agent) will not receive commission on the policy.**

## LTC Change in South Dakota

**Effective immediately:** Per changes in state regulations, the one year benefit period on **Long Term Care** policies/riders will no longer be available in South Dakota. Revised materials are being prepared for South Dakota approval. Until you can order new LTC materials, you can use your current supplies but cannot sell one year benefits.

## New UA Partners Enrollment Form

Due to the expansion of benefits on UA Partners, **effective immediately we will discontinue the use of the green tri-fold UA Partners Agent Training brochure (F633)**. **If your insured wants to subscribe to UA Partners, you will now use a separate Enrollment Form (UAPEF), which is available from supply.** Be sure to complete this enrollment form and attach it to the new business application.

For Agent training purposes you should now be using the new UA Partners brochure (F3262). As these brochures are not advertising, do not order extras to give to customers. They will receive the F3262 brochure when they subscribe to the program.

## Interest Rate Set

The Lifestyle Annuity new money interest rate for **February** is **5.35 percent**. Rates will continue to be reviewed and adjusted accordingly.



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## UA NEWS

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## A New Look for 2001

UA News has a new look. We have made design changes to the magazine to modernize it and provide more space. We value your feedback. Please let us know how this publication can better serve your needs by e-mailing us at [cwillet@torchmarkcorp.com](mailto:cwillet@torchmarkcorp.com).