

ProCare Rate Approvals

A special mailing regarding ProCare Med-Supp rates for new business and renewal rate information has been sent to General Agents in Alabama, California, Illinois, Iowa, Kentucky, Michigan, Mississippi, Nebraska, North Dakota, Rhode Island, South Dakota and Vermont. If you did not receive this notice, please contact the Agent Service Center at (800) 925-7355.

Attn: MN Agents

Minnesota has approved a rate increase on the MC1, MN1 and MN2 Series Med-Supp plans. In addition, plan codes for these products have changed. A special mailing regarding these changes has been sent.

Attn: WI Agents

Wisconsin has approved a rate increase on the MC48 Med-Supp plans. A special notice regarding this increase has been mailed.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **March** is **5.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

Reminder About UA News

UA News is not intended as advertising material. Its purpose is Agent training and communication. Permission must be obtained from United American prior to reproduction or other use of material herein.

Reminder About Conversions

Effective **Jan. 31, 2001**, conversion procedures have changed. Various states have mandated that insurance companies cannot encourage the replacement of their 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 of existing UA business.**
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.**

UA Partners™ ID Card Required

When selling the UA Partners program, it is important to emphasize that **no Partners benefits can be obtained before the ID card is "in hand."** The Partners ID card must be presented to the provider at the time of service in order to obtain benefits.

Some policyholders have attempted to get discounts on prescription drugs before receiving their Partners ID cards. Most of these cases involve prescriptions that the policyholder needed to fill at the time of application.

Please have your Agents encourage these applicants to go ahead and have these prescriptions filled as they otherwise would have, and not attempt to wait for delivery of their Partners card. This will result in greater Partners membership satisfaction and fewer Partners-related complaints and problems for your office.

Disability Med-Supp Reminder

If an applicant is issued a Med-Supp Disability Plan on a guaranteed issue basis, including HMO disenrollment coverage that is being withdrawn, there will be no commission paid or credited at any level.

UA continues to pay commissions according to our contract on Med-Supp Disability plans issued after health questions are underwritten and the waiting period is served for pre-existing conditions.

ProCare Rate Card Correction

The Bank Draft Discount was inadvertently removed from several states' rate cards in early January. UA has corrected the error and added the Bank Draft Discount to rate cards for the following states: Colorado, Connecticut, District of Columbia, Georgia, Hawaii, Kansas, Maine, Maryland, Missouri, Montana, North Carolina, New Hampshire, New Mexico, South Carolina, Tennessee, Texas, Utah, Virginia, Vermont, Washington, West Virginia, Wisconsin. You may continue to use these rate cards until you receive a rate increase notification.

Reminder: 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 1-01-01, the change will be effective for all Medicare Plans (A, B, C, D, F, G or DMSB) available in that state.

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