

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 Arkansas, District of Columbia, Kentucky, New Hampshire, New Mexico, North Carolina, Rhode Island, South Dakota and Vermont. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Interest Rate Set

The Lifestyle Annuity new money interest rate for February is 4.50%. The new rate for March is 4.75%. This rate will continue to be reviewed and adjusted accordingly.

Underwriting Guidelines

All applications for UA insurance must be negotiated in person by the writing Agent. Under no circumstances should applications be taken through the mail or over the telephone.

Med-Supp Reminder

On all submitted Medicare Supplement business, please make sure the application is filled out completely and accurately and includes the applicant's entire Medicare ID number and letter designation. Applications with incomplete numbers will be pended.

Attn: All Agents

Active UA General Agents receive a monthly magazine. An active GA is defined as one who has been appointed in the last 12 months and has had production in the last 12 months. Active GAs will also receive additional magazines for each of their writing Agents who have been licensed within the past four months and written a policy within the past six months. GAs not meeting these requirements will only receive the annual awards issue or magazines featuring new products.

HMO Disenrollment Reminder

Remember, Medicare beneficiaries over age 65 who have been dropped from their HMO can purchase guaranteed issue Med-Supp plans A, B, C or F from United American (or any Medigap insurer) as long as they apply for coverage within 63 days of losing their other health plan. If a prospect wishes to apply for a guaranteed issue plan, **Form HMGI must be completed and attached to the application.** Special rules apply for Wisconsin, Massachusetts and Minnesota. Call Supply to order these forms.

United American Is Online!

Last fall, UA launched www.unitedamerican.com, a great reference source with links to company history, a question and answer forum, product portfolio, available jobs and how to request information or submit comments. See how this site can help your business!

The Boys Are Back in Town!



Jim Calhoun Jr., Ft. Worth Stockyards; Mike Stevens, Farm & Ranch Healthcare; Steve Simmons, Home Office; Roy Lee Rennels, Farm & Ranch Healthcare; and Steve Murrin, Honorary Mayor of Cowtown get down in Cowtown during the recent Ft. Worth Stock Show & Rodeo.

1999 Supply Order Information

General Supplies:

Be sure you are using current product app/brochures and rates. In addition, if you are quoting our 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 UA Agent materials showing the 1998 Medicare Part A deductible should be replaced with updated 1999 supplies. This includes the Side-By-Side guides and outlines of coverage. New ProCare rate cards will be printed as 1999 rate increase approvals are received; app/brochures are still current.

Main Number - Home Office: 1-972-529-5085
 UA Web Site: www.unitedamerican.com
 Agent Service Center: 1-800-925-7355

Supply Order Information: 1-800-285-3676
 Fax: 1-405-752-9341
 E-Mail: uaagentsupply@torchmarkcorp.com