

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 Texas and Utah. 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.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **March is 6.00%**. The new rate for **April** will be **6.10%**. Rates will continue to be reviewed and adjusted accordingly.

Main Number - Home Office:

1-972-529-5085

Agent Service Center:

1-800-925-7355

Supply Order Information:

1-800-285-3676

Supply Order Fax:

1-405-752-9341

Supply Order E-mail:

uaagentsupply@torchmarkcorp.com

UA Web Site

www.unitedamerican.com

Attn: CA Agents

Last September, the California legislature passed legislation that provides a discount to any senior on Medicare effective January 1, 2000. ***This has been postponed until April 1, 2000.***

The new program will work as follows:

If a California resident shows their Medicare identification card to a pharmacy that participates in the Medi-Cal (California's Medicaid) program, the pharmacy is to provide the prescription for the same price as that charged to people on Medi-Cal.

The discount from Medi-Cal is less than that available under United American's Partners program. On average, customers in California should save more using Partners.

Get More Sales Action With The Group Market

In today's changing market, companies and unions are looking for quality Medicare Supplement coverage for their retirees. UA's group plans are designed to provide employers, unions and their Medicare-eligible retirees with a common sense, economical and flexible approach everyone can live with.

- Guarantee issue
- No waiting period
- Freedom to select doctors and hospital
- Competitive rates
- ACF PLUS "Automatic" Claims Filing service
- No individual applications
- Groups can consist of as few as 10 people

To request more information or group proposal, contact Fred Poirier, Assistant Vice President, Special Markets at the Home Office.

Call 1-800-353-6926

Fax (972) 569-4041

E-mail fpoirier@torchmarkcorp.com

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