

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 Alaska, California, Colorado, Hawaii, Illinois, South Carolina and Texas. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Attn: WI Agents

Wisconsin has approved new rates for all MC48 plans. A special mailing regarding new business and renewal rate information has been mailed to General Agents in Wisconsin.

LTC Update

Due to changing state regulations in Vermont, nursing home only coverage can no longer be sold. Therefore, United American must withdraw its LTC Classic, Gold and Gold Plus plans effective immediately. Only the Gold Max will be available in Vermont.

In Tennessee, UA's Long Term Care Gold Series plans now offer tax-qualified coverage. New supplies will be available upon completion of printing.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **April** is **5.00%**. The new rate for **May** will be **5.10%**. Rates will continue to be reviewed and adjusted accordingly.

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 or

Fax: 1-405-752-9341

E-mail:

uaagentsupply@torchmarkcorp.com

Important Cancer Plan Update

A rate increase for the Cash Benefit Cancer plan (CANB) is being implemented effective 5/1/99 in the following states:

Alaska, Arkansas, District of Columbia, Idaho, Illinois, Louisiana, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Ohio, Tennessee, Texas, Vermont and Wisconsin.

The increase will be approximately \$1 per month per \$10,000 coverage and will not be applied unless the policyholder has had the policy for at least one year. Therefore, many policyholders won't receive such a notice until their anniversary date. New business applications written prior to 5/1, won't receive an increase until their first year anniversary date.

A special mailing explaining the increase has been sent to Agents and will include a special rate card to be inserted into CANB brochures until brochures can be reprinted. No applications can be processed with old rates if written 5/1/99, or later, or if received in the Home Office after 5/15/99.

ProCare Issue Age Update

ProCare rates on new business issued in Mississippi have been changed back to issue age pricing. New rates were effective 3/15/99.

ProCare rates on new business issued in West Virginia have been changed back to issue age pricing effective 5/15/99.

New app/brochures and issue age rate cards are available to order from Supply. *Please discard all attained age sales tools for these states.*

Attn: KS Agents

Due to changing state regulations in Kansas, underage health rates have now decreased effective immediately. A separate rate brochure is being printed for use with the following plans: HSXC 2500 and 7500; MMXC-C; HMXC; HIXC; and SMXC. Brochures are available to order from Supply.

Kansas has approved the 21-Pay brochure (KRBA/99) featuring the application verification statement. The brochures will replace your current supply effective immediately. Order supplies now and they will be shipped upon completion of printing.

1999 Agent Training Slide Show

It's time to order your updated 1999 Agent Training Slide Show (UASM-1R99). This great tool can be used for sales in states where approved (see chart). The slide show and manual are available for just \$10; the manual can be purchased separately for \$3. The 1999 presentation replaces the 1998 version in states where approved.

Slides are available as advertising in jurisdictions marked "X" at press time									
AK	X	HI	X	MI		ND	X	UT	X
AZ		ID	X	MN		OH		VT	
AR	X	IL	X	MS	X	OK	X	VA	X
CA		IN		MO	X	OR		WA	
CO	X	IA	X	MT		PA	X	WV	X
CT	X	KS		NE	X	RI	X	WI	
DE		KY	X	NV		SC		WY	
DC	X	LA		NH	X	SD			
FL		ME		NM		TN	X		
GA		MD		NC		TX			