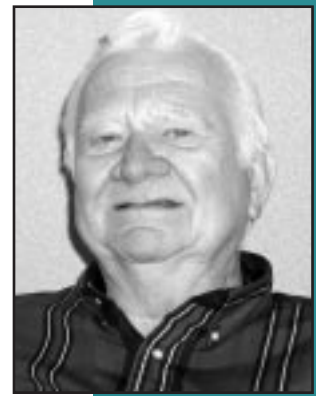


# ‘When you find something that works, stick with it!’

— Sage advice from one United American’s policyholder who knows firsthand the value of his coverage.



Sam Stock

When Sam Stock purchased a United American Medicare Supplement policy in June of 1999, he never really planned on using it. “I told my Agent I was going to be a good client because I was in perfect health. I never dreamed one short month later I would get a call from my doctor telling me I had prostate cancer.” Lucky for Sam, he was diagnosed early and with surgery, the doctors were able to remove the cancer completely.

When he decided to purchase a plan through UA, he described to his Agent what he was looking for — he liked to travel, but he did not need drug coverage and he definitely wanted “Automatic” Claims Filing®. “Basically I said I wanted a good plan; one my Agent would be comfortable purchasing for his dad.” The Agent sold him a Plan G which Sam paid for annually.

Going through a cancer scare was a frightening experience, but it was tempered by the peace of mind he received knowing he had coverage he could count on. “I am so glad I had the policy, I honestly do not recall spending any significant out-of-pocket money; the insurance picked up most of the costs. I was also amazed at how quickly the benefit check arrived. It often came a few days before *Medicare’s Explanation of Benefits* arrived.”

Sam’s Agent approached him this year when his premiums were increased. “I had an opportunity to switch to a different plan, but I told my Agent when you find something that works, stick with it. Plan G came through for me and that’s what it’s all about. It is a great comfort knowing I will not have to worry about my medical bills being paid. When I go to the doctor’s office, I just hand them my UA I.D. card and they take care of the rest.”

## Sam’s liability after Medicare’s payments and UA’s benefit payments are summarized below:

Services	Patient Liability	UA Payment
Inpatient hospital	\$768.00	\$768.00
Surgeon	360.57	360.57
Anesthesia	119.11	119.11
X-rays	1.89	1.89
Pathologist	89.57	89.57
Diagnostic Exam	41.53	41.53
<b>Total Inpatient Care</b>	<b>\$1,380.67</b>	<b>\$1,380.67</b>
Outpatient hospital	\$699.72	\$699.72
Surgeon	146.55	146.55
Pathologist	36.42	36.42
Office Visits & Tests	165.87	151.67
<b>Total Outpatient Care</b>	<b>\$1,048.56</b>	<b>\$1,034.36</b>
<b>Totals</b>	<b>\$2,429.23</b>	<b>\$2,415.03</b>

**Sam’s remaining liability was \$14.20!**