

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 Georgia. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

GSP Approvals

United American's *Good Sense Plan (GSP)* has been approved in Texas. Supplies are available to order.

'99 Medicare Guides

The *1999 Guide To Health Insurance For People With Medicare* is now available. Contact Supply to place your order.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **June** is **5.10%**. The new rate for **July** will be **5.25%**. Rates will continue to be reviewed and adjusted accordingly.

Attn: All Agents

When referring to policy replacements, we must use the phrase "creditable coverage" instead of Medicare Supplement. According to page 21 of the *1999 Guide To Health Insurance For People With Medicare*, "creditable coverage" is health coverage under:

- A group health plan (such as an employer plan)
- Health insurance coverage
- Part A or Part B of Medicare
- Medicaid
- A medical program of the Indian Health Service or tribal organization
- A State health benefits risk pool
- TRICARE (the health care program for military dependents and retirees formerly called Champus)
- The Federal Employees Health Benefit Plan
- A public health plan
- A health plan under the Peace Corps Act

Monthly Bank Draft Reminder

When figuring new business ProCare rates for Monthly Bank Draft business, remember, you deduct \$3 from the monthly rate (as printed on your state's rate card) and add \$5 to account for the increase in ACF Partners. This results in a \$2 difference. See the example below.

Age	Annual	Semi Annual	Quarterly	Monthly
65	\$1379	\$703	\$359	\$121
	\$121 -\$3 = \$118		\$118 +\$5 = \$123	<u>\$123 your monthly bank draft rate with ACF Partners</u>

Attn: Arizona Agents

Arizona has approved the updated state special ProCare app/brochure featuring the new ACF Partners price. Place your order now and supplies will be shipped upon completion of printing.