

Stability & Service

Make UA's ProCare Policies Second to None

Ten Reasons To Buy

1. Stability of Premiums

- UA establishes premiums based on actuarial assumptions, not based on the competition.
- If a policy's price is based on the competition, it may be too low to pay claims AND operation expenses.
- 65 percent Loss Ratio: For every dollar of premium, 65 cents must go back to the policyholder in the form of a claim.
- Rapidly and frequently increasing rates can lead to "anti-selection." The healthy people cancel their policy and the sick people have to keep it. The insurance company is then left with a smaller number of insureds and a greater proportion of sick people. Some companies have stopped selling Medicare Supplement policies for this reason.
- In short, UA's pricing is good for the Company, the customer and the Agent.

2. Ratings (Except Kansas)

- Across the board (Weiss Ratings, A.M. Best, Standard & Poor's), United American has some of the highest ratings of all companies writing individual Medicare Supplements.

A.M. Best **A+ Superior**
Standard & Poor's **AA Excellent**
Weiss Ratings, Inc. **A- Excellent**

3. Commitment to Senior Life/Health Market

- UA has more than 50 years of service in the senior health market.
- UA doesn't try to be everything to every person – we try to be the very best for our seniors.

4. "Automatic" Claims Filing

- Helps to ensure that claims are paid to our Medicare Supplement policyholders quickly, accurately and without paperwork hassles.

5. No waiting periods for pre-existing conditions

- If you are replacing another health policy or if it is during open enrollment, there are no waiting periods for coverage to be effective from the issue date.

6. "On-the-spot" qualification

- UA's applications include "yes" and "no" underwriting that allows the Agent to know immediately whether the prospect will qualify for the policy.

7. Guaranteed renewable

- All individually issued Medicare Supplement policies are Guaranteed Renewable.
- As long as the policyholder pays the premium, UA can never cancel the policy no matter how sick a policyholder gets.
- With a UA policy, the insurance carrier never changes. As long as it's a UA policy, UA will handle the claims directly.

8. Unparalleled Service

- The average UA claim is processed in 3.56 calendar days. The average Med-Supp policy is issued in 3.25 days and all other policies are issued in an average of 5.09 calendar days.
- UA's customer service department has a track record of solid service. While the industry standard for customer calls answered is 80 percent in the first 20 seconds, UA's standard is 96 percent of calls answered in the first 15 seconds.

9. Your Choice of Doctors and Hospitals

- Policyholders can go to any Medicare approved hospital or participating physician to get the treatment THEY choose.

10. Access to discounts on Drugs and Services

- With UA's Partners program, policyholders have enjoyed an average savings of more than 20 percent in 2000 when filling a prescription at a participating pharmacy.
- Also included in the program are discounts on vision, dental, hearing and chiropractic care, nutritional supplements, travel and a 24-hour nurse hotline.