

SALES TOOLS

Bring the Prospects to You

United American has several new HMO-related marketing tools you can use to get the word out about UA's superior service and stability. Agents in those states where the tools have been approved (please see charts below) can contact Agent Supply to order these advertising tools:

AD148 is available in jurisdictions marked "X" at press time.									
AL	X	GA		MD		NC		TX	
AK		HI	X	MI		ND	X	UT	X
AZ		ID	X	MN	X	OH		VT	X
AR	X	IL	X	MS		OK	X	VA	X
CA		IN	X	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	X	WY	X
DC	X	LA		NH	X	SD			
FL		ME		NM		TN	X		

Advertising in any format is governed by state regulation and each product line falls under different approval requirements. Since the majority of our business is Medicare Supplement related, we have provided the chart below as an example of what each state requires concerning Med-Supp advertising approvals. Remember, the chart is different for advertising filings on life, other health or LTC.

LEGEND

- F =File and use. This means UA files it and the Agent can use ad; however the state has the right to review and disapprove ad at any time.
- F (P##) =File with the state but ad cannot be used until 15, 30, 45 or 60 days after filing date, whichever is designated on the chart.
- N =No designated regulation. Ad is treated as though it were a file and use state.
- P =Prior approval required before ad is published or used.
- ▲ =Has to be filed for domiciliary approval
- =Radio and TV advertising is F (P30).

Available as both a print ad and lead card

An Important Message To All [Withdrawing HMO name here] Medicare HMO Customers

Here's 10 reasons to consider a United American Medicare Supplement policy over another HMO

- Stability** UA's reputation is bolstered by high ratings from Best, S&P and Weiss, three highly respected rating services.
- Commitment** UA isn't everything to every person; we try to be the very best for our seniors.
- Automatic Claims Filing** Claims are paid quickly, accurately and without paperwork hassles for you.
- Freedom** We won't tell you which doctor you can visit. Choose your own physicians and facilities.
- Guaranteed renewable** If you stay the premiums, you cannot be cancelled, no matter how sick you get!
- On-The-Spot Qualification** UA Applications include simple "yes" and "no" underwriting that allows the Agent to know immediately if you qualify.
- Wider Neighbors** We're not an 800 number across the country, UA has an Agent there in your city or state.
- Unmatched Service** The average UA Medicare Supplement claim is processed in less than one week.
- Stable premiums** UA's rates are based on actuarial assumptions, not the competition. That keeps rates steady and the company stable.
- Discounts** An optional service program that provides discounts on prescription drugs, vision, dental and hearing care may be available in your area.

For more information call [Agent name] [Phone number]

united american insurance company

These policies have some limitations and exclusions. Not associated with Medicare, Social Security or any other government agency. This is a solicitation for insurance and you will be contacted by a state-licensed agent representing United American Insurance Company.

AD152 and LC58

AD148

Attention Seniors!

Find out about an alternative choice Medicare Supplement Insurance policy that offers freedom of choice, no claims filing hassles and a local Agent to serve you.

Were United American Insurance Company and we are here to stay!

There is no obligation, so call today.

Phone Number

These policies have some limitations and exclusions. Not associated with Medicare, Social Security or any other governmental agency. This is a solicitation for insurance and you will be contacted by a state-licensed agent representing United American Insurance Company.

AD-148 Policy Form #'s MSA-D, F & G

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AL	X	GA		MD		NC		TX	
AK		HI	X	MI		ND	X	UT	X
AZ		ID	X	MN	X	OH		VT	X
AR	X	IL	X	MS		OK	X	VA	X
CA		IN	X	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	X	WY	X
DC	X	LA		NH	X	SD			
FL		ME		NM		TN	X		

Medicare Supplement Ad Chart			
AL	F	MT	P
AK	N	NE	F
AZ	P●	NV	F (P30)
AR	F	NH	F
CA	F (P30)	NJ	F (P30)
CO	F	NM	F (P15)
CT	F	NY	F
DE	F (P30)▲	NC	F (P90)
DC	F	ND	F
FL	F (P10)	OH	F (P30)
GA	P	OK	F
HI	F	OR	P
ID	F	PA	F
IL	F	RI	F
IN	F	SC	F
IA	F	SD	F (P30)
KS	P	TN	F
KY	F	TX	F (P60)
LA	P	UT	F
ME	F (P30)	VT	F
MD	F (P5)	VA	F
MA	F (P15)	WA	F (P30)
MI	F (P45)	WV	F
MN	F	WI	F (P30)
MS	P	WY	F
MO	F		

Have you heard the rest of the story ?

It's way beyond our expectations. The number of leads generated by UA spokesperson Paul Harvey doubled in the first two days after a new HMO script was aired. Mr. Harvey has been extolling the virtues of United American during his daily syndicated news and comment for nearly a year. It's just one more reason to be excited about the future of UA.