

EDITOR'S NOTES

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Issue Age Update

ProCare rates on new business issued in Louisiana and Texas have been changed back to issue age pricing.

New rates for Louisiana are effective 8/31/99. New rates in Texas are effective 9/30/99.

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

GSP Approvals

North Carolina has approved the Good Sense Plan (GSP). Order supplies today and they will be shipped upon completion of printing.

Attn: CO Agents

Effective immediately, ProCare Plan DMSB has been withdrawn in Colorado. Please discontinue sales of this product in that state.

Interest Rate Set

The Lifestyle Annuity new money interest rate for **August** is **5.35%**.

The new rate for **September** is **5.50%**. Rates will continue to be reviewed and adjusted accordingly.

Holiday Schedule

The Home Office will be closed Monday, September 6, 1999 for Labor Day. Have a safe holiday!

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

HMO Withdrawal Update

Estimates that 12 HMOs would exit the Medicare market by January were slightly off. According to a recent Bloomberg News article, 99 HMOs will stop offering coverage for Medicare beneficiaries beginning in 2000. At last count about 327,000 beneficiaries will be affected by these exits and at least 79,000 seniors will have no other HMO in their area to join.

For a complete listing of HMOs leaving the market, consult the following web sites: www.medicare.gov/withdraws3 or www.usatoday.com. You may also call our Agent Service Center at 1-800-925-7355.

Seniors affected by these withdrawals may qualify for guarantee issue coverage from United American. ProCare Plans A, B, C and F are available for individuals age 65 and over who qualify.

Important Cancer Plan Update

A rate increase for the Cash Benefit Cancer Plan (CANB) is being implemented effective 9/15/99 in the following state:

Arizona, Delaware, Kentucky and Rhode Island.

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 written prior to 9/15/99 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 9/15/99 or later, or if received in the Home Office after 9/30/99.

Surfin' to UA

When you need answers and you need them fast, visit www.unitedamerican.com! United American's company web site provides the ultimate in service for both Agents and customers.

Agents can now access UA News online, order business cards, find out about the latest sales conference destinations, and link to Don Runge's web site (www.theleadguru.com). Visit our site today!

