

# EDITOR'S NOTES

Published by United American Insurance Company for the dissemination of information to its Agents. Home office permission must be obtained prior to reproduction or other use of material herein.

## ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in Montana. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

## Attn: NE Agents

In Nebraska, diabetes coverage will become a mandated benefit for the Good Sense Plan on October 1, 1999. A special letter has been sent to affected Agents notifying them of the new rates.

## UT Cancer Plan Update

A rate increase for the Cash Benefit Cancer Plan is being implemented in Utah effective 10/15/99. 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 10/15/99 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 10/15/99 or later, or if received in the Home Office after 10/31/99.

## Interest Rate Set

The Lifestyle Annuity new money interest rate for **September** and **October** is **5.50%**. Rates will continue to be reviewed and adjusted accordingly.

## Partners Update

### New Enhancements

Just a quick update to let you know about the latest improvement in the Partners program\* — a change to new chiropractic and dental networks. Beginning 8/5/99, all **New Business Medicare Supplement** policyholders (who have the **Enhanced ACF Partners** program at the cost of \$5 per month) are being issued with different dental and chiropractic networks than the old ACF Partners and UA Partners programs currently have. The new networks for Enhanced ACF Partners are:

**Dental** — The new networks are American Dental for California and Unicare for the rest of the country.

**Chiropractic** — The new network is Universal Health Panel (for all states).

For all other Med-Supp policies issued with Enhanced ACF Partners (\$5 per month) signed prior to **8/5/99**, we will send replacement cards and provider lists in September with the new dental and chiropractic networks. We'll keep you advised when those are ready.

**All other** policyholders participating in the UA Partners or ACF Partners programs will continue to use Comprehensive Health Group (CHG) Chiropractic, Western Dental for California and DNoA Dental for the rest of the country as shown on their Partners cards.

\*In states where Partners is available.

### Price Reminder

Enhanced ACF Partners (Medicare Supplement sales) available on new business costs **\$5 a month**

ACF Partners for customers written prior to 6/1/99 is **\$3 a month**

UA Partners (Life, Long Term Care and Cancer sales) is **\$3 a month**

Stand Alone UA Partners is **\$36 a year**

**Please take care to collect the correct amount at the time of application.**

### Kansas Agents

ACF Partners, UA Partners and Stand Alone UA Partners are not available in Kansas.

***As the Partners program is not approved in any format in Kansas, please discontinue using the Stand Alone brochure effective immediately and discard any Form F2888 (Stand Alone Partners) supplies you may have.***

Main Number - Home Office: 1-972-529-5085 • Agent Service Center: 1-800-925-7355 • Supply Order Information: 1-800-285-3676  
Supply Order Fax: 1-405-752-9341 • Supply Order E-mail: uaagentsupply@torchmarkcorp.com • UA Web Site www.unitedamerican.com