



*f*rom the desk of
Gene Grimland
 Executive Vice President of Sales

UA Bragging Rights

What's so great about United American? Everything. We offer the best products and the best tools at the best value. And today we have even more to offer.

United American is very proud to announce that beginning September 30, legendary radio personality Paul Harvey will become our official company spokesperson. Now millions more people will hear the advantages of UA daily during Paul Harvey News & Comment. This association will prove extremely beneficial to our Agents with increased prospecting sources and subsequently sales. Find out more on pages 6-7.

Speaking of increasing sales, UA has a new way for our Final Expense Agents to find prospects. We've signed a new deal with The Lead Agency, Inc. that will provide a significant change in life leads procurement — see page 5 for details!

As if that weren't enough, UA recently received an A+ Superior rating from A.M. Best for the 28th consecutive year! These consistently high ratings are a true testimony to UA's stability and are a great selling point. Refer to page 8 for brochure ordering information.

It's a wonderful time to be representing UA — start spreading the news!

New Outpatient Services Program Being Tested

One of the areas of greatest growth in seniors' health care cost and usage is for outpatient hospital services. Helping customers control health care costs is our first concern.

UA has negotiated with Galaxy Health Network to provide cost savings on outpatient hospital services. Galaxy is not an HMO but a network of hospitals and stand-alone facilities willing to work with us to help slow the alarming health care cost spiral. *Every time policyholders use a Galaxy provider or facility for outpatient hospital services, they help keep costs down and that in turn will help reduce future premium rate increases.*

Beginning October 15, 1999, United American will start testing the effectiveness of using such a network. Some of your policyholders may receive a letter containing a new Medicare ID card with the Galaxy logo and a list of providers in their area. A sample copy of this letter will be in the next *UA News*. *While we encourage customers to use the Galaxy network for their outpatient needs, they are not required to do so under their policy.* Policyholders who use a Galaxy provider must show their new UA ID card at the time they enter the facility. UA will monitor and evaluate the program in the next few months and expand the program accordingly. Check *UA News* for further updates.