² EDITOR'S NOTES

ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in <u>Connecticut</u>, <u>Montana, Vermont</u> and <u>Washington</u>.

If you did not receive this notice, please contact the Agent Service Center at (800) 925-7355.

As 2000 ProCare approvals are received, existing Medicare Supplement customers who are currently on the \$3 ACF Partners program will be converted to the enhanced ACF Partners for \$5 per month. Details regarding this enhanced service are included with your rate increase notice.

ATTN: Vermont Agents

Effective immediately, a change in Vermont state regulations requires that only community rating (one rate all ages) will be permitted for new business written on Medicare Supplement products. VT agents have been sent a mailing containing the revised premium structure and new rates.

Reminder From Legal

When an Agent writes replacement business, they must specify on the appropriate replacement form the reason for the replacement.

If the reason for the replacement is the addition of UA's ACF service, the box designated as "Other" should be selected along with the explanation that the applicant will now receive this service.

An Agent <u>should not</u> select the "Additional Benefit(s)" box on the form if the replacement is due to the addition of UA's ACF service.

Attn: Med-Supp Agents

For some time, the rates on ProCare <u>*Plans D*</u> and <u>*G*</u> in <u>*Georgia*</u> and <u>*Missouri*</u> have been too low. Rate increases have been requested but not approved by authorities in these states. We are continuing to work on obtaining necessary rate increases. In the meantime, we have made the difficult decision to temporarily suspend sales of <u>*Plans*</u> <u>*D*</u> and <u>*G*</u> in these states. As previously communicated, this will become effective Oct. 1, 2000.

Attn: Arizona Agents

Arizona state regulations require that all life apps must have a question to the applicant <u>and</u> the Agent regarding replacement. The Whole Life Plan 511 only has a question to the applicant, therefore there is a supplemental form for <u>Arizona</u> Agents to complete when writing business on Plan 511. You can order an updated Life compliance sheet and the new supplemental form (Form U-1281R-1) from Agent Supply.

New Marketing Tool

More than 900,000 Seniors who will be involuntarily disenrolled from their Medicare HMOs are looking for new forms of healthcare. That makes now the perfect time to **get the word out** about United American and its Medicare Supplement products. This new ad is available in the states marked below:



AD153 is available in jurisdictions marked "X" at press time.									
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Interest Rate Set

The Lifestyle Annuity new money interest rate for <u>October</u> is <u>5.90 percent</u>. Rates will continue to be reviewed and adjusted accordingly.



Home Office (972) 529-5085

Agent Service Center (800) 925-7355

> Supply Order Information (800) 285-3676

Supply Order Fax (405) 752-9341

Supply Order E-mail uaagentsupply @torchmarkcorp .com



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