



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

Join The Medicare-Supplement Renaissance

This year, many HMOs have found their systems can't profitably handle Medicare for clients. In fact, several large managed care organizations have announced "pull outs" across the nation as of December 31, 1998. That's where insurers like United American come in.

More and more, people are realizing that Medicare Supplement plans may really be the best choice for senior health coverage. Now's the time to approach individuals affected by these circumstances and show them the value and stability of United American senior coverages.

Those who qualify can receive a guaranteed issue as to health eligibility Medicare Supplement with no waiting period for pre-existing conditions upon underwriting approval. Read page 9 for details.

When talking to prospects about our Med-Supps, don't fail to consider plan selections other than our more popular Plans C or F. These days, excess physician charges are minimal, so Plans D and G may actually provide customers with a better value. See the advantages on page 10.

United American stands ready to give your clients one of the best Med-Supp packages possible. In the fall, deductibles and premiums have not yet increased so the value to clients is at a peak, and annual premium sales will defer any 1999 rate hikes. When stability and experience are concerned, UA outdistances its peer competitors. See for yourself!

"Medicare Supplement plans may really be the best choice for senior health coverage."

Gene Grimland