

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 [Oregon](#).

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

Disability Coverage

United American will no longer issue Disability Medicare Supplement coverages except during Open Enrollment and HMO disenrollment periods for the following states: [PA](#), [WI](#), [OR](#), [MN](#), [ME](#) and [KS](#). As previously communicated this became effective Nov. 1, 2000.

Attn: Life Agents

Due to the popularity of UA's RT85 Renewable Term product introduced in 1999, we will not be reprinting the app/brochure for the RT10 (10 year Renewable Term) product. As supplies run out, it is recommended that Agents begin using the RT85.

Attn: Louisiana Agents

[Louisiana](#) now requires a *new form* regarding the release and use of genetic information. This new form (Form LSARS22) outlines the customer's rights and will need to be left with the applicant at the time of application. This will become effective Dec. 1, 2000, and does not apply to Life or Long Term Care policies. You can order an updated health compliance sheet from Agent Supply.

Interest Rate

The Lifestyle Annuity new money interest rate for **December** is **6.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

2001 Medicare Premiums & Deductibles

The *Medicare Part B* premium payment automatically deducted from a recipient's monthly Social Security check for 2001 will be \$50 in 2001, an increase of \$4.50 from the 2000 rates. The *Medicare Part B* deductible will remain \$100.

PLEASE NOTE: The language for *Outpatient Hospital Treatment on the Part B* chart, shown on page 14, has changed.

Last year it read that Medicare covers payment to the hospital based on hospital costs. This year, in order to comply with changes in Medicare guidelines, it reads "Medicare covers payment to the hospital based on outpatient procedure payment rates."

Attn: Arizona Agents

As previously communicated, [Arizona](#) state regulations now require that all Agents give applicants a copy of the brochure entitled "Required Notices Description of Information Practices" (Form U-1342N). In addition, *all Agents must have the applicant sign* the "Authorization to Obtain and Disclose Information" form, the detachable portion of the above mentioned form, and submit it to the Home Office. **This will become effective Nov. 16, 2000.** You can order the form through Agent Supply.

400 Series Rate Increase

As previous communicated, the persistency rates on UA's 400 Series Whole Life Plan have not been as good as projected in the initial rate computations. It is absolutely essential that such life coverages have sufficient premium rates because of the nature of the product. **Therefore, effective Dec. 15, 2000 there will be a rate increase on the Ordinary Life Level, Increasing Benefit and Graded Benefit Plans for the 400 Series.** The other pay options will remain the same. This rate change does not apply to existing policyholders. You may order new 400 Series rate brochures from Supply. **At press time, the 400 Series rate increase is approved in all states except DE, NV, NJ and OR.** Continue to use current rates in these four states until you are notified of the approval.

Please note that the Plan Codes have also changed. The F23 is now the F53; the G23 is now the G53; the F28 is now the F58. And the G28 is now the G58.

UA

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UA NEWS

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ARE YOU BERMUDA BOUND?



Have you done all you can to secure your tropical vacation? If you haven't, you only have three more months to qualify. If you have, then pack your bags because an adventure awaits!

When we think of Bermuda, traditional British images spring to mind; tidy cottages, afternoon tea, cricket matches and Bermuda shorts. In fact, most Americans believe Bermuda to be quintessentially British. The British, however, consider Bermuda an American playground. But in truth, this pink sand, island oasis in the Atlantic is uniquely native with strong influences from both Britain and America.

So, if a unique blend of beach culture and piña coladas tickles your fancy then Bermuda is the place to be! For your standings check out pages 6 and 7.