

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 Hawaii. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Iowa Reminder

In Iowa, Medicare Supplement applications cannot be solicited more than 90 days before the prospect's 65th birthday or eligibility for Medicare Part B benefits occurs.

MO Med-Supp Agents

Due to Missouri state regulations, Medicare recipients under age 65 will be entitled to a six-month open enrollment period (after first becoming eligible for Medicare Part B) on any plans we offer. Special plan codes and new rates were designated. New rate cards are available to order from Supply.

'99 Part B Premium

The Part B premium payment automatically deducted from a Medicare recipient's monthly Social Security check for 1999 will be \$45.50 up \$1.70 from 1997.

Delaware Approvals

The RT10/GD SL972 advertising brochure featuring the revised health questions has also been approved. The brochure is available to order and will replace your current supply effective immediately.

Main Number - Home Office:
1-972-529-5085

UA Web Site:
www.unitedamerican.com

Agent Service Center:
1-800-925-7355

Supply Order Information:
1-800-285-3676 or Fax: 1-405-752-9341

E-mail:
uaagentsupply@torchmarkcorp.com

Important SD Underage Information

Effective immediately, South Dakota now requires that we not sell our underage hospital surgical plans as replacements to other company policies. Under this requirement, we cannot accept applications for the following plans — *HSXC, SMXC, SHXC, MMXC, MSXC, SSXC* and *CS-1* — if it is to replace any policy from another company.

Also, due to the 30 day waiting period on UA cancer policies, plans *CAGR, CAXC* and *CIXC* can no longer be sold in South Dakota.

NJ Life Product Availability

Remember, in New Jersey, United American's **Whole Life** product replaces the 970 Series. New business written on the 970 Series will not be accepted in the Home Office. Please order supplies accordingly.

Also, effective immediately, Agents in New Jersey can no longer sell *WL2 Plan 511* Life business because approval in that state has been withdrawn. We will keep you updated on re-approval status in upcoming issues of the *UA News*.

Texas Approvals

Texas has approved special versions of the LTC lead card *LC-53 TX* and the *AD-143 (42)* print ad. The Consumer Questionnaire *CQ97* has also been approved. The print ad and Consumer Questionnaire are available to order. The lead card will be available to order upon completion of printing.

The Texas Department of Insurance has issued a new Long Term Care guide that will replace the NAIC guide currently used. Agents selling in Texas will be required to use "What Texans Should Know About Long Term Care Insurance" beginning January 1, 1999. The guide will be available to order from Supply upon completion of printing.

Help Us Help You!

To get applications processed in an efficient manner, it is important that they be filled out completely and accurately. A recent two-week analysis of Underwriting delays revealed the following causes:

<u>Type Delay</u>	<u>% of Total Delays</u>
Incorrect address, zip code or telephone number	33%
Medical questions incomplete/incorrect	32%
Incomplete spelling or misspelling name of insured or beneficiary	20%
Missing replacement forms and incorrect beneficiary designation	15%

Please check apps before sending them to the Home Office to ensure fast policy issue.

Attn: All Agents

Please be sure your policyholders know it is **United Healthcare** that is closing and NOT United American. The Home Office has received several calls from confused customers

Interest Rate Set

The Lifestyle Annuity new money interest rate for **November** is **4.75%**. The new rate for **December** will be **4.50%**. Rates will continue to be reviewed and adjusted accordingly.