



rom the desk of Gene Grimland President, General Agency

Marketing Division

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Service Is Key To Success

Vour needs are always a top priority with UA. Our goal is to make Home Office service as efficient as possible for you. On page 5 we offer you easy, helpful tips from the Agency and New Business departments to keep your business moving swiftly and smoothly.

The vividly painted picture of UA service on page 4 shows how well UA's "Automatic" Claims Filing works to ensure clients receive every benefit they are entitled to under their policy. This is true whether the claim is for one cent or hundreds of thousands of dollars. Our dedication to paying all claims also makes it necessary for premiums to be reviewed annually on a state-by-state basis and adjusted accordingly. A <u>special notice mailing</u> to General Agents will announce state-approved rate changes as they occur.

Advertising is vital to our business and for that reason we have readymade, approved sales materials to help aid in the success of your ventures. But, if you wish to create your own materials, that is also possible. To assure your success, we've provided the necessary advertising guidelines and timetables for state approval on pages 6-7.

The Year 2000 deductible and copayment changes for Medicare Parts A/B have been announced by the Department of Health and Human Services. The handy pull-out chart on pages 9 and 10 clearly demonstrates why a Medicare Supplement policy is vital to a prospect's financial health. Please note, the Part B premium did not change. See the box below.

Remember UA is focused on our mutual successes as we close this century and move into the next one.

2000 Part B Premium

The Part B premium payment automatically deducted from a recipient's monthly Social Security check for 2000 will remain \$45.50. This marks the second time in three years the Part B premium has been unchanged.