

EDITOR'S NOTES

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ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to General Agents in Arizona, Arkansas, California, Idaho, Missouri, South Dakota and Wyoming. If you did not receive this notice, please contact the Agent Service Center at 1-800-925-7355.

Med-Supp Reminder

On all submitted Medicare Supplement business, please make sure the application is filled out completely and accurately and includes the applicant's *entire* Medicare ID number and letter designation. Applications with incomplete numbers will be pended.

LTC Approvals

UA's LTC Classic and Gold Series has been approved in Louisiana and North Dakota. Supplies are available to order.

LOUISIANA requires state special Forms and Application booklets. Special rates are required on the Gold Series and special advertising brochures are required on the Gold PLUS only.

NORTH DAKOTA requires state special Forms and Application booklets.

Attn: ND Agents

North Dakota law now requires that all insurers of individual hospital insurance offer major medical coverage.

Therefore, UA must discontinue sales of plans SHXC, HSXC, MMXC, MSXC, SMXC, SSXC, HIXC, and HMXC-B in North Dakota effective immediately. The Medicare Supplement, Long Term Care, Cancer and accident policies are NOT affected by this.

Interest Rate Set

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

Attn: Wisconsin Agents

Agents who were licensed to sell in Wisconsin prior to January 1, 1997, who have not completed the required 24 hours of continuing education must do so by February 15, 1999, according to the Wisconsin State Department. Failure to complete the courses by this time will result in license suspension. Additionally, agents who fail to complete their continuing education requirements by April 16, 1999, will have their license revoked. The Department will notify insurers regarding agent license suspensions.

Bank Draft Reminder

While United American prefers the bank draft and the effective date on policies be the same, we understand some insureds wish to have drafts coincide with their Social Security checks. When submitting such requests it is important to remember:

- Special requests will **not** be accepted for policies with effective dates between the first and the 15th of the month.
- UA will allow a draft date between the first and the 10th if the effective date of the policy is between the 16th and the end of the month.

To make submission of these requests easier, we have created Form BDSR, which you should staple to the application along with the voided check. These forms are available to order from Supply.

BANK DRAFT SPECIAL REQUEST

Please draft this policy on the _____ day of the month.

Insured name _____

Agent name/number _____

(Form BDSR)

Attention All Agents:

Several United American policyholders have been incorrectly told that our company was dropping senior healthcare coverage. Make sure your customers know it is **United Healthcare** that is leaving the Medicare market and **NOT** United American.

We need you to reinforce this message. Call or visit your clients and make sure they know UA remains committed to seniors.

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
 Fax: 1-405-752-9341
 E-mail: uaagentsupply@torchmarkcorp.com