

The UA Advantage — Quality



Offer Your Clients a Portfolio of Choice for Individuals and Groups

United American has always offered products which are in the best interest of the customer and you, the Agent. Specifically, our ProCare Medicare Supplement portfolio provides quality coverage and choices to fit any prospect's needs. At UA, we strive to meet all our customers' Medicare Supplement needs — individual or group! Check out the UA advantages.

Individual Protection:

At United American, you are guaranteed more than just a product. Our ProCare portfolio is designed to help you match Seniors' supplemental needs to their budget. As health care costs continue to rise, so do out-of-pocket expenses — which makes Medicare Supplement protection a necessity. Consider these UA advantages.

Advantage: We provide choice. . .

The ProCare portfolio contains Plans A, B, C, D, F and G. The policies range from basic protection with Plan A, to traditional comprehensive coverage with Plans C and F — including 100 percent excess expense protection on Plan F. Plan B is available to people who are under the age of 65 and are covered by Medicare due to disability. Plans and benefits vary by state.

Advantage: It is coverage that makes sense. . .

UA selected standardized plans which are most beneficial to our customers in terms of quality, benefits, and price. Plans E, H, I and J are excluded from our portfolio with good reason. Plan E's preventive care benefit simply amounts to dollar-trading and offers no real protection. Plans H, I and J offer prescription drug coverage requiring very high premiums. Customers choosing these plans would continuously drive premiums even higher until costs became prohibitive.

Advantage: We know the Senior market. . .

United American's reputation as a leading individual writer of Medicare Supplements is unsurpassed. We have been in the business for over 50 years and understand Seniors' needs. UA's superior financial ratings and rankings assure our customers of our long term commitment to this vital market.

Advantage: Service is our middle name. . .

We initiated "Automatic" Claims Filings® in the 1980s to automatically coordinate Medicare Part B claims filing with Medicare administrators. Since then, it has expanded coast to coast and now includes direct provider payment and contiguous state service. It is the ultimate service advantage for you and your clients.

City Medicare Supplements



Employer Group Medicare Supplement:

There is nothing more satisfying or motivating than writing group coverage — it gives you momentum to reach more prospects. When you present UA's group Medicare Supplement insurance to employers, you can rest easy knowing we are standing behind you. Thinking of contracting a group? Consider these advantages.

Advantage: You know the Company and the coverage. . .

Since you have the advantage of knowing the products and services UA offers, you can concentrate on meeting the needs of the employer and leave the protection to us. Plans are guaranteed issue and offer competitive group rates. An added bonus is our ACF service. Retirees participating in our group Med-Supp program automatically receive this service advantage — at no additional cost!

Advantage: There is success in numbers. . .

Looking for a way to increase your bottom line? Our group portfolio is the answer. By marketing to retired employer groups, you multiply your sales potential! Retirees of a public or private company, city, county, or state agency, municipality or union group all qualify for an employer group product. *Associations do not qualify.*

Advantage: The details are simple. . .

Qualification requirements include: 100 percent participation; employer must be contributing to the premium of the group Med-Supp. Employers are list-billed. If you have a specific group that qualifies for our program or you need additional information, contact our Special Markets Division at (800)353-6926 and ask for Doug Gockel or Mike Majors. You can also e-mail your request to: dgoekel@torchmarkcorp.com or mmajors@torchmarkcorp.com.

Advantage: Groups expand your customer base. . .

As an insurance Agent, you know your best source of sales, persistency and referrals comes from satisfied customers who have been sold the proper coverage initially, and serviced promptly and efficiently. Group sales are no different.

The ACF *Advantage*

- Hospitals file claims directly with Medicare and United American.
- Doctors must file all claims with Medicare.
- Medicare Part B sends claims information directly to UA — virtually eliminating any policyholder filing.
- UA pays doctors accepting Medicare assignment directly. Any time doctors do not accept assignment, UA provides payment directly to the client.
- ACF policyholders receive a consolidated monthly statement showing all claims paid. If there are no claims, a customer statement will not be sent.
- All eligible policy benefit dollars due are paid — none are missed!
- ACF policyholders receiving medical care in any state bordering their home state have all medical bills incurred in those states paid automatically by UA.
- UA's offers this hassle-free service for a small annual fee.