

UA Partners®

The best of savings and convenience

New, improved, and ready to “wow,” UA Partners was re-invented to include new cards and even more features in order to deliver the best in service and convenience to our policyholders. **All UA Partners changes described in this article will be effective March 1, 2003, for new business only.** Existing customers will be converted to the new program at a later date. United American Agents will be mailed an informational packet containing an explanation of the changes and samples of UA Partners materials. If you do not received a packet, please inform your Branch Managers.

Let's preview the new look of Partners:

One Name:

United American's discount programs have been consolidated under one name — UA Partners. This name applies whether you are selling Partners to underage (ages 0 to 64), overage (UA Med-Supp policyholders), or stand alone clients (those who want the discount program but do not purchase a policy).

New ID Cards:

There are also two new UA Partners cards. The red Partners card (F747) will be issued to underage, overage, and stand alone clients. The gold Partners card (F748) will be issued to underage customers who purchase the Provider Network program.

New Features:

We've updated the Partners program to include maximum savings on provider services.

Provider Network Program: You asked for it, and we made it available. A Provider Network program is available to underage customers purchasing the following policies: CS1, GSP, MMXC, SHXC, and SMXC. By utilizing these networks, customers can receive 20 to 45% savings from doctors and hospitals, as well savings on health services, durable medical equipment, and extended home health care. See the sidebar at right for more information about these new networks.

Prescription Provider: AdvancePCS is the new prescription drug network provider. By switching providers, the current network will expand to include Wal-mart®, Walgreen's, and CVS® to name a few.

“Automatic” Claims Filing® PLUS (ACF PLUS): ACF PLUS will only be available to new Medicare Supplement policyholders through UA Partners, except in Alabama and Connecticut. ACF PLUS will no longer be offered as a separate service.

Quest Travel Discount Program: This feature, which formerly provided savings on hotels/motels and car rentals, has been discontinued. Travel Assist, however, will remain for emergency travel needs.

New Pricing:

The new program also features new pricing. Where the underage, overage and stand alone plans were once offered with varied benefits and pricing, UA Partners now costs \$6.95 per month for underage, overage, and stand alone clients and provides identical benefits to each client group. Eligible policyholders who select the Provider Network program will pay \$12.95 per month.

New Booklet:

A new UA Partners booklet (F3839) has been designed to explain the program in detail. **The booklets are not approved as advertising material and should not be used as sales giveaways.** Partners customers will receive applicable brochures and materials explaining the Provider Network program, ACF PLUS, the 24-Hour Nurse Helpline, and Travel Assist with their policy.



Provider Network Program

What exactly is a provider network? A provider network is an assembled group of doctors and hospitals who agree to certain billing rates when they join the network. The idea is to trade price for the client exposure the provider network provides. Thus, doctors and hospitals do not think of provider network prices as “discounted,” but rather consider the special pricing to be the “contracted rate.”

Through UA Partners' Provider Network program, our customers have access to contracted rates with over 300,000 physicians and over 4,100 hospitals across the country. The provider networks are operated by *Competitive Health* which was founded in 1996 and is one of the leading administrators of contracted medical health benefits in the nation. UA Partners participants enrolled in the Provider Network program can expect to save an average of 20% for physician charges and up to 45% on hospital charges. This program is not insurance, and therefore no benefit restrictions apply.

GUARANTEED SAVINGS!

Competitive Health is so confident the Provider Network will save your customers money that they guarantee the savings! If a member did not save at least 20% on the charges for his/her physician's office visit, *Competitive Health* will send the member a check to make up the difference. **This guarantee applies to physician visits only.** In order to receive the refund, the member will need to fully complete the 20% Guarantee Form. A copy of this form will be included with the policyholder's UA Partners ID card and pamphlet, or it can be downloaded from

www.competitivehealth.com/uapartners.

To get the most from UA Partners, members should carry their card with them at all times!