

UAPartners

DRIVING DOWN THE COST
OF HEALTH SERVICES



PRESCRIPTION DRUG PLAN
VITAMINS & NUTRITIONAL SUPPLEMENTS
CHIROPRACTIC PLAN
24-HOUR NURSE HELPLINE
DENTAL PLAN
EYE CARE PLAN
HEARING PLAN
TRAVEL ASSIST

UAPartners[®] ...How It Works AND How To Use It

The UA Partners[®] program, our optional discount prescription drug and health services program, is one more advantage to offer prospects and clients. It's an additional tool to help you build a long lasting and profitable relationship with new contacts or existing policyholders.

The UA Partners program is available for three different customer segments:

¥ **UA Partners** is the standard program, which can be purchased with or without a UA policy. This program can be purchased separately or with any UA policy. The standard program affords the basic features of substantial savings to users on prescription drugs, vision, hearing, dental and chiropractic services, and vitamins and nutritional supplements. It also provides access to a 24-hour Nurse Helpline, and assistance for emergency travel needs. Monthly cost is \$6.95. Partners is available in all states but Kansas and New York.

¥ **UA Partners for Med-Supp policyholders** "Automatic" Claims Filing[®] is included with the standard program's basic features and virtually eliminates claims-filing paperwork for Seniors. UA receives claims information directly from Medicare and pays providers who accept Medicare assignment directly. Our Seniors sit back and relax. Monthly cost is \$6.95. This program is also not available in Kansas or New York.

¥ **UA Partners with Provider Network Option** UA underage health policyholders who want the Provider Network option on GSP, CS1, SHXC, HSXC, MMXC and SMXC in addition to the standard Partner program's basic features may purchase this program. Savings are also available on durable medical equipment and home healthcare, in addition to the standard program discounts. Monthly cost is \$12.95 and is not available in Kansas, New York, or to Medicare participants.

Through Provider Network program, UA members and their families can potentially have access to negotiated rates for over 300,000 physicians, 4,100 hospitals, 24,000 dentists, 12,000 eye care professionals, and 50,000 pharmacies nationally.

Underage members who participate in the Provider Network program can anticipate substantial savings:

• Doctor's Charges	Always 20 %
• Hospital Fees	Up to 45%
• Prescriptions	Up to 30%
• Chiropractic	Up to 45%
• Hearing Aids	Up to 20%
• Dental Fees	From 10 to 50%
• Eye Products	Up to 50%

Discounts may also be applicable to surgical procedures like LASIK. Because UA Partners is not an insurance program, there are no benefit restrictions.

To receive discounts on prescriptions or dental services, members simply need to present their UA Partners card to the pharmacist or at the dentist's office. Agents can access more detailed information on the prescription drug option at www.advancepcs.com and learn more about the dental discount at www.bestbenefits.com.

At the beginning of March, a mailing will go out converting all old Partners subscribers to the new programs. The more you know and understand UA Partners, the better you can instruct your customers, and the more confident they will feel using the program.

Kim Darling of Competitive Health Answers Your Provider Network Questions.



How does your policyholder actually use the Partner's Provider Network ?

1. The member calls 1-800-236-3609, which is printed on the back of the UA Partners ID card, to locate the closest provider.
2. He or she calls the provider to make an appointment and to confirm participation in the network. Members should ask if the provider is in the **ppoNEXT** or **UP & UP Network**, not the UA Partners program.
3. The member presents the UA Partners ID card at the appointment and a copy of the Provider Letter (included with introductory packet) if it is his or her first office visit. When talking with the provider, the member should refer to the Provider Network Program as a "contracted rate" network program, not as a "discount" program. Should the provider be unfamiliar with the program, the Provider Letter gives the provider all the needed information.
4. The provider calls the toll free number (1-888-203-6627) on the back of the member's card to verify membership. Once the provider enters the UA Partners ID number, their own tax ID number, the CPT-4 (procedure identification) code and the billed amount, the repriced amount is calculated in seconds. The provider tells the member the cost of the visit, which the member pays at the time of service.

- Agents must teach their customers to avoid using the term "UA Partners" with the provider. Instead they should show the back of their membership card that details "ppoNext" or one of the other networks with which the provider will be familiar. The term "UA Partners" allows United American to identify the clients who participate in this program, but it's not a name with which the provider will necessarily be familiar.
- Agents must make members aware that in some situations they may have to pay the total amount at the time of the visit due to the provider's billing procedures. In this instance, the member sends a copy of the bill to Competitive Health, which sends a statement explaining the negotiated rate to both the member and the provider. The provider then reimburses the member the difference. In addition, if a member does not save at least 20 percent on his or her physician office visit, Competitive Health will send a check to the member to make up the difference. The member simply needs to complete the 20% Guarantee Form and mail to Competitive Health. A copy of the form is included with their UA Partners ID card, but they also can download the form at www.competitivehealth.com/uapartners.

Here are a few points for you to keep in mind when your customer needs network services.

- It's very important that Agents **NEVER** call a provider's office to "verify" participation or request information on the provider's contracted rate with the network. Competitive Health, the provider network administrator, will honor a member's visit to any provider listed on its website on the date of service.

UA Partners almost sells itself, because its advantages are numerous and varied. Not only does the member receive substantial savings, but the provider process is less time consuming and paperfree. No matter what your prospect's or policyholder's stage of life or financial situation, they'll make a wise decision when they choose UA Partners. Its cost is minimal, but the savings can be major. If you haven't been including UA Partners as part of your sales presentations, there is no better time to start than now.

Still have questions?

Log on to www.competitivehealth.com/uapartners or call **800-243-9932** for more information.