

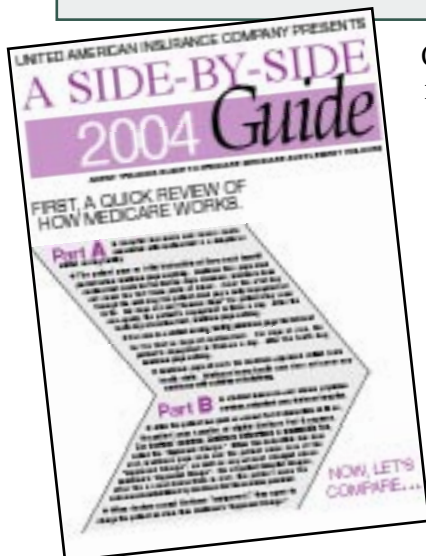
# Med-Supp Is Here To Stay

With all the media attention the new Medicare Reform bill has received in recent months, it's good to know that some things haven't changed. United American's Med-Supp policies (ProCare) are still alive and well and ready to assist the next generation of Seniors.

United American offers six of the ten government authorized policies: A, B, C, D, F, and G. All of our ProCare policies provide the "core" benefits required by Uncle Sam. The policy of choice depends upon your customer's particular needs and budget. Additional features which make UA's ProCare policies the preferred choice for Seniors include:

- **Dual Pricing:** Emphasize to Seniors that in most states United American's ProCare policies are uniquely available in both *Issue age* and *Attained age* and explain the differences and benefits of each. The premium for an Issue-age-rated policy is based on the Senior's age when he or she purchases the policy and does not go up as he or she ages. An Attained-age policy premium, however, is based on the Senior's age each year. In other words, as the Senior ages, the cost goes up. Basically, an Attained-age premium is cheaper initially than an Issue-age premium, but the Attained-age premium will increase over time.
- **The UA Partners<sup>®</sup> Program:** This optional discount health services program provides substantial discounts for Seniors, especially in the area of prescription drugs. They can save up to 30 percent on retail prescriptions and even more on mail order. Be sure to stress the many additional benefits that are also available to them through the Partners program, such as savings on vision, dental, hearing, and chiropractic needs. Because ProCare policies do not provide prescription drug coverage, UA Partners should be an add-on for all your Med-Supp policyholders.
- **"Automatic" Claims Filing<sup>®</sup> (ACF):** This customer convenience is a standard feature of the UA Partners program for Med-Supp policies. Almost 92% of all UA Medicare Supplement claims are Part B and come to us automatically\*, saving paperwork and claims hassles for our Seniors. ACF prevents claims from being lost or misfiled and ensures all eligible benefit dollars due under the policy are paid. In addition, we make payments directly to providers who accept Medicare assignment.

Choosing a Med-Supp policy can be overwhelming, because there are so many choices. Help yourself and your customer by being familiar with "A Side by Side 2004 Guide" to learn more about the core benefits and the particulars of each policy. This is a very useful tool for you to assist your Seniors in clarifying their needs and in choosing the policy that is right for them.



Our ProCare policies provide outstanding benefits to Seniors, and one of the most significant benefits is you. When they have a question, concern, or need assistance, you're nearby, not 1,500 miles away in another state. The personal relationship you develop with them and the one-on-one service you provide is priceless. You're their insurance Agent, but you're also a friend they can count on when times are difficult.

Being a UA ProCare policyholder means security to Seniors. They know we'll be there when they need us. Our long history of stability and service has provided well for them in the past and will continue to do so for many years to come.

Source: \*Statistic based on United American claims experience