

Want to Sell HDF? RFA & Partners® Are Key!

So your client has purchased an HDF, now how do you answer these questions? Where will they find the money to fund it? How do they make sure the money is available should a claim arise? What if they never have a claim? What happens to all that cash? If they do have claims, how do they pay the provider?

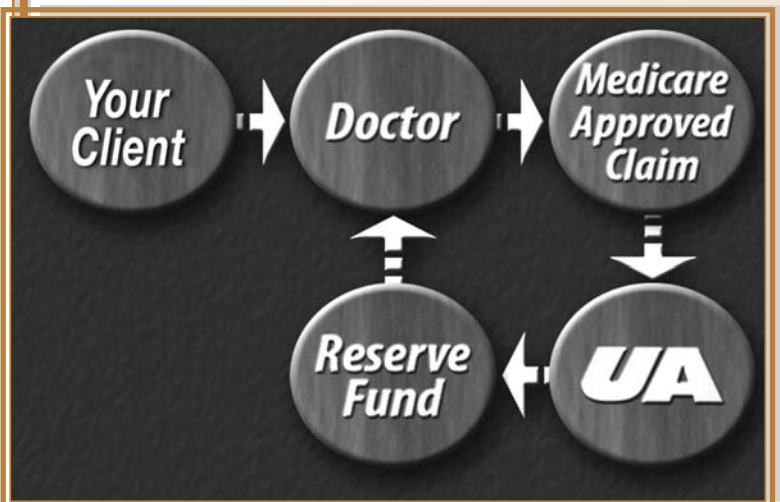
There's no need for them to worry, because United American has answered all those questions utilizing the Reserve Fund Annuity (RFA). This product was specifically developed to help customers accumulate funds needed to meet their health insurance calendar-year deductible and facilitate the payment of claims. As we said earlier, while there are many funding options available, no insurer offers this dynamic duo! UA's Reserve Fund Annuity will be one of your biggest selling points when offering HDF to your Seniors.

The Reserve Fund Annuity

- allows policyholders to accumulate the deductible amount at a pace that is convenient and comfortable for them.
- allows policyholders to make deposits in one lump sum, or monthly along with their premium payments.
- is a no-load annuity so policyholders keep the full amount of the unused deductible they deposit.*
- is always accumulating interest, which is guaranteed never to be less than 2 percent.
- allows United American to pay providers directly until policy benefits kick in.
- allows funds to be withdrawn at any time by the customer without penalty.

*(Subject to State Premium Annuity tax in CA, ME, NV, SD, WV, WY)

Here's how it works:



HDF policyholders place funds in an RFA in a lump sum or make monthly deposits along with their premium payments. When United American receives a healthcare claim and the calendar-year deductible has not yet been met, we use "Automatic" Claims Filing® (ACF), our claims filing system available through our optional, non-insurance product UA Partners®, to withdraw funds from the customer's RFA and directly pay the provider. Once the deductible is met, UA pays all eligible benefits as outlined in the policy.

Knowing they won't have additional worries about how their doctors and hospitals will be paid should they become ill provides them with much-needed peace of mind. It's a major bonus for them, and it's a terrific selling point for you.