

# Start The Year Off Right!

The New Year holds so much promise! To make the most of that potential all year long, consider some “housekeeping” issues now.

- **Check Compliance Forms:** Make sure you are using the correct application and ancillary forms, such as the proper replacement notice, HIPAA form, etc. Be sure to regularly check the compliance information for your state and for the particular product(s) you are selling.
- **Be Aware of Policy Effective Dates:** Applications submitted with initial monthly premium generate policies which are effective on the date actually issued by the Company. Applications submitted with a more advanced initial premium (quarterly, semi-annually or annually) generate policies which are effective on the date the application is received in the Home Office. With sufficient premium, a life application effective date can be adjusted for age. An Agent can request an effective date up to 90 days from the date the application is received in the Home Office. Remember, UA does not issue policies on the 29th, 30th or 31st of the month.
- **Sell Only Face-to-Face:** Agents must meet face-to-face with the customer to be certain the individual is an appropriate risk for the policy and is of sound mind and body when the policy application is submitted. Under no circumstances should the policy be taken through the mail.
- **Use Minimum Premium Mode on Life:** Remember, we do not direct bill monthly for less than \$20. A life policy with a \$15 monthly premium would have to be issued quarterly.
- **Use New Business Transmittal Forms:** This form (S-1080 R01) must be included with all new business submitted to the Home Office and can be ordered through Agent Supply.
- **Take Checks Only, No Money Orders or CODs:** Agents can only submit applicants' personal checks payable to United American. Company checks are acceptable for individually or family owned businesses for the applicants only. No cash, money orders, cashier's checks, savings accounts, CODs, or third party checks are permitted.
- **Policy Effective Dates:** Coverage becomes effective the date United American receives the application except business issued on a monthly mode will become effective the date the policy is actually issued. Policies cannot be dated the 29th, 30th or 31st of the month.
- **Include All Policy and UA Partners® fees in one check:** Agents should enter the amount paid for each individual product in the appropriate area of the application for that product. The “Amount Paid with Application” should include the premium amount, UA Partners fee if applicable, and all policy fees.
- **Customer Claims Questions:** In order to provide better service to our policyholders, Agents are to direct all customers with claims questions to our Customer Service department at 800-331-2512. Due to important privacy issues, UA can no longer attempt to answer questions regarding benefits from Agents or Managers.