

## ProCare Approvals

**Indiana** has approved new 1999 rates for Plans A, B, C, F and DMSB.

**Iowa** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

**Louisiana** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

**Michigan** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

**Ohio** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

**Rhode Island** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

**Vermont** has approved new 1999 rates for Plan C.

**Virginia** has approved **1998** rates for Plans A, B, C, F and DMSB.

**West Virginia** has approved new 1999 rates for Plans A, B, C, D, F, G and DMSB.

*New rates for IN, IA, LA, MI, OH, and VA are effective 2/1/99.*

*Rates in RI, VT and WV are effective 2/15/99.*

*Check your state(s) ProCare rate memo for complete effective date information and cut-off dates for business written with old rates.*

*Only Plan F Age 65 rates will be shown in Vision.*

### ProCare Plan F Age 65 Rates

MODE	ANNUAL	SEMI-ANN	QTRLY	MTHLY
IN	\$1612	\$822	\$419	\$142
IA	\$1363	\$695	\$354	\$120
LA	\$1735	\$885	\$451	\$153
MI	\$1734	\$884	\$451	\$153
OH	\$1714	\$874	\$446	\$151
RI	\$1200	\$612	\$312	\$106
VA	\$1077	\$549	\$280	\$95
WV	\$1430	\$729	\$372	\$126

## HMO Disenrollment Reminder

Remember, Medicare beneficiaries who have been dropped from their HMO can purchase guaranteed issue Med-Supp plans A, B, C or F from United American (or any Medigap insurer) as long as they apply for coverage within 63 days of losing their other health plan.

If a prospect wishes to apply for a guaranteed issue plan, **Form HMGI must be completed and attached to the application.** Special rules apply for Wisconsin, Massachusetts and Minnesota. Supplies have been sent to your Branch. If you need an additional supply, call the Home Office.

## New Recruiting Records

**Stuart Moss**, Ft. Lauderdale Branch Manager, recently established a recruiting record of 30 recruits for the month of November.

**Mark Fountain**, Omaha Branch Manager recently established a quarterly record of 43 recruits for the Fourth Quarter of 1998.

Congratulations Stuart and Mark for leading us to new heights in opportunity!

## New Rate Set

The Lifestyle Annuity new money interest rate for **February** is **4.50%**. Rates will continue to be reviewed and adjusted accordingly.



## Head of The Class

Richard Byrd  
Jackson, MS

Oklahoma City School, August 27

Business written September 14, 1998 to November 2, 1998

"I saw what United American did for my brother Randy (Byrd), so when the opportunity to work for him came up, I ran with it.

At the New Agent Training School, you really get pumped up listening to all the successful people who work for United American. It really builds a fire under you when you see the opportunities you have.

Half of my sales have come from door-knocking. I took something Don Runge said in the school about getting lost with your lead. I go to a neighborhood and start asking people for directions. In the course of conversation, I start talking to them about insurance. It helps to talk to 10 to 15 people between appointments. They may not buy that day, but it pays off in the long run.

To get going, I always listen to motivational tapes. And when I'm out in the field, I'm there to work. I use the three-foot rule — I hand my card to everybody within three feet. New Agents just have to find what works for them."