



VISION
Magazine

UNITED AMERICAN

For over a half century, United American Insurance Company has been meeting the public's life and health needs. We are a leader in individual life and health protection. We are totally committed to meeting customer needs through personal one-on-one Agent service and complete Home Office customer support. You can count on UA to do what it says it will do.

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VISION

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EDITOR'S PAGE

PROCare APPROVALS

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Maryland** and **Nevada**.

Effective immediately, Branch Agents in **Indiana, Nevada, and Pennsylvania** will be selling **Attained Age rates on ProCare Plans B, C, and D and Issue Age rates on Plans A, F, and G**. Plan availability varies slightly in these states. United American offers choices of premium structures on selected Medicare Supplement plans in order to give Agents more flexibility and clients more choices. Updated supplies have been sent. For additional materials, Branch Managers may contact Agent Supply.

Great news in Vermont! UA has received approval for no rate increases for 2004 on ProCare plans available in this state.

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

GSP APPROVALS

A special mailing regarding Good Sense Plan rate approvals for new business and renewals has been mailed to Branch Offices in **Alaska, Arizona, Arkansas, California, Georgia, Hawaii, Idaho, Illinois, Louisiana, Michigan, Mississippi, Missouri, Nebraska, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, Tennessee, Texas, Wisconsin, West Virginia, and Wyoming**. **New rates in these states are effective April 1, 2004**. For additional materials, Branch Managers may contact Agent Supply.

HEALTHGUARD APPROVALS

Effective immediately, UA's Critical Illness plan, **HealthGuard**, is approved for sale in **Colorado**. A mailing including state special materials has been sent to Branch Agents working in Colorado. For additional materials, Branch Managers may contact Agent Supply.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **March** is **3.25 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2004 has been set at **3.00 percent**.

ATTN: ALL AGENTS

Effective immediately, the **fourth month persistency report will now be used to determine convention attendance and award recipients**. The **CLOB rate from your fourth month persistency report must be below 36% to qualify for convention and awards**. In addition, *effective immediately, all individuals must have a growth of inforce premium to qualify for convention*.

ATTN: BRANCH MANAGERS

Effective March 1, any applications that do not comply with the rules regarding business checks and that do not include a **Sole Proprietor Form (Form SP-9/01)** will be immediately declined. These applications will no longer go into pending status.

ATTN: ALABAMA & MISSISSIPPI AGENTS

An Arbitration Provision has been added to all United American policies sold in **Alabama** and **Mississippi**. At the time of application, **please use Form UARP03, Acknowledgement of Arbitration Agreement, to explain the arbitration provision**. Supplies have been sent. For additional materials, Branch Managers may contact Agent Supply.

ATTN: COLORADO AGENTS

The one-time, open enrollment for individuals on disability which began Sept. 1, 2003 has been extended to May 31, 2004. Qualified individuals may obtain coverage, regardless of health, through United American's Underage Disability Plan A, B, C, D, F, or G.

DO NOT CALL REMINDER

Please remember that all referrals and leads are subject to Do Not Call (DNC) legislation and UA regulation policies. All phone numbers should be sent to the Home Office to be "scrubbed" against the Federal and Company DNC registries. Agents are responsible for checking State DNC lists independently.