

## ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to Branches in *Connecticut, Illinois, Georgia, Missouri, Montana, New Mexico, North Carolina, South Carolina, South Dakota, Texas* and *Utah*.

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

## Attn: Missouri Agents

Due to the inability to obtain the necessary rate increases on our underage disability Medicare Supplement plans, **effective April 15, 2001**, we will be reducing our commissions to 5 percent on all disability plans in *Missouri*.

## Reminder: All UA Agents

As previously communicated in the November 2000 *Vision* magazine, we will begin notifying our existing Medicare supplement policyholders of the fee increase on **ACF/ACF PLUS® (from \$2 to \$3 per month) and ACF Partners® (from \$5 to \$6.95 per month)**, effective May 1, 2001.

## Interest Rate Set

The Lifestyle Annuity new money interest rate for *April* is **5.10 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Privacy Policy Disclosure

Due to the passage of the Gramm-Leach-Bliley Act, the federal government now requires all financial institutions to provide Privacy Policy Disclosure information to their customers by **July 1, 2001**. United American policyholder mailings over the next several months will contain an insert which outlines UA's Privacy Policy. This Privacy Policy explains what information UA collects and how we use it, as well as how we protect the security and confidentiality of our customer information.

## Get More Sales Action With The Group Market

In today's changing market, companies and unions are looking for quality Med-Supp coverage for their retirees. UA's group plans are designed to provide employers, unions and their Medicare-eligible retirees with an economical, flexible approach to fit everyone's needs. Advantages include:

- \* **Guaranteed issue**
- \* **Freedom to select doctors and hospitals**
- \* **Competitive rates**
- \* **ACF PLUS® "Automatic" Claims Filing service**
- \* **No individual applications**
- \* **Groups can consist of as few as 10 people**

To request more information or a group proposal, contact our Special Markets Division at 1-800-353-6926 — ask for Fred Poirier or Doug Gockel.

## Are You On Board To Cruise in '02?

"Baby, let's cruise...to the Bahamas." You don't want to miss the Carnival Cruise on the superliner, "Fascination" next year! This floating resort is dedicated to making sure you have the time of your life. Once you get to the Bahamas you'll enjoy duty free shopping and endless siteseeing opportunities including:

- **Dolphin encounter** — swim with a bottlenose dolphin
- **Blue Lagoon** — Nassau's most popular tour destination and site of numerous T.V. shows and movies
- **Pirates of Nassau** — Board a replica of a 1712 schooner and be captivated by the lore of pirates
- **Snorkeling** — Indulge in the beauty of this underwater activity at Blue Lagoon

**Check the back cover to see if you're on schedule!**



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