

Announcing **BIG SAVINGS** for **UA & Med-Supp** Policyholders



Our **PART A** **DEDUCTIBLE WAIVER** Has Arrived!!!

United American operates on the premise that policyholders deserve quality and value, and when they buy UA, they get both. Keeping policyholder premium costs down adds to United American's integrity and viability in the marketplace and goes a long way toward keeping our Seniors satisfied. We are thrilled to announce a new cost-savings program for our Medicare Supplement policyholders: The Part A Deductible Waiver.*

How Does It Work through UA?

United American contracts with preferred hospital networks to include our Med-Supp policyholders in the network. Each time our qualified policyholder is hospitalized in a network hospital during a Benefit Period, the hospital waives all or part of the insured's Part A deductible of \$876. United American saves by not having to pay the deductible to the provider, and we're able to pass along a portion of that savings to the policyholder.

How Does It Benefit Policyholders?

It means continued freedom to choose the doctors and providers they want and a bonus of policyholder savings! They can continue to see the doctors and providers of their choice, and United American will pay all eligible expenses due under the terms of their policy. We don't require them to utilize a network facility. However, if they choose to use a participating hospital provider and incur a Part A deductible, they will participate in the savings.

After being discharged from the hospital, the insured will receive a **\$100 credit from United American, which they can put toward their next premium payment!** The policyholder doesn't have to contact UA either before or after the hospitalization. There are no forms for the Agent or the insured to complete. UA automatically determines program eligibility at claim time.

IMPORTANT NOTE

We'll begin testing the promotion of the program in the following states for new business only: Florida, Georgia, Illinois, Indiana, Mississippi, Oklahoma, and South Carolina.

Branches in these states can access the provider network lookup on UAOnline. Under applications, there is a "Part A Waiver Program" link. To locate the hospitals which are participating in the program, key in the state and the list of network hospitals will appear.

A new advertising brochure (UAADW-F4136) announcing the program is *available for you to use with your new customers in the test states only*. As hospitals are added to the network and the advertising brochure is approved in additional states, the program will be expanded.

*This program does not apply to ProCare Plan A policyholders, since the Part A deductible is not a covered expense on the core plan.