



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, Montana, 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.* A mailing has also been sent to **Kansas, Montana, Rhode Island, South Carolina, South Dakota, Utah, and Washington D.D.** *New rates in these states are effective May 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 and Washington.** A mailing including state special materials has been sent to Branch Agents working in these states. For additional materials, Branch Managers may contact Agent Supply.

### DFR APPROVALS

*Effective immediately*, the Deposit Fund Rider is now available for sale in **Georgia, Louisiana, Maryland, and Utah.** The new business minimum interest rate is 3%.

### CASH CANCER APPROVALS

*Effective immediately*, UA's Cash Cancer plan, CANB, has received new rate approvals for new business and renewals in **California, Hawaii, Kansas, Montana, North Carolina, North Dakota, Oklahoma, and Wyoming.** A mailing including state special materials has been sent to Branch Offices working in these states. For additional materials, Branch Managers may contact Agent Supply.

### INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **April** 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: BRANCH MANAGERS

**As of 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.

### ATTN: ARIZONA AGENTS

*Effective immediately*, the **Life & Annuity Replacement form (REPNOT/00) will be required for Branch Agents operating in Arizona.** The Replacement form must be completed and signed by the applicant and Agent if a replacement occurs. **The cut-off date for new business is May 1, 2004.**

### ATTN: LIFE AGENTS

*Effective immediately*, a **Height/Weight chart now applies to Life sales.** The Life series rate book is currently being updated. *Branch Managers may contact Agent Supply for updated materials.*