

# Turning 65

## Happy Birthday To You! Lead-Generating Letter to Seniors

Use our updated birthday letter to mail to your prospects turning 65! This letter can be e-mailed to your Branch Office, where state approved, for your staff to print on personalized Branch letterhead. Check the chart below for state availability.

### Happy Birthday

As you approach your 65th birthday, I wanted to be the first to say "Happy Birthday" and to remind you of some information that will be very important to you as you make the transition to Medicare.

Enrollment in Medicare is not always automatic. If you have not contacted your local Social Security office to apply for benefits and enroll in Medicare coverage, now is the time to do so. If you wait to apply for your benefits until after your month of birth, your effective date to start receiving benefits may be delayed.

Medicare is good insurance, but it is not designed to cover all hospital and medical costs. **You are responsible for paying everything Medicare doesn't cover.**

Expenses not covered by Medicare include paying the hospital/medical deductibles and co-payments - this is your responsibility. The Part A deductible is [\$792] and it is due every "benefit period" if hospitalization or skilled nursing facility is required - not just one time per year. The Part B deductible is [\$100] annually. In addition you are responsible for "excess charges" above what Medicare approves. If the doctor you see does not take assignment, these amounts can add up.

Let United American Insurance Company help you.

See the values we can offer you. We will assist you in finding the best fit for your personal needs.

Value #1 For people turning 65 we offer our lowest rates.

Value #2 Freedom to select any physician and/or hospital of your choice.

Value #3 Guaranteed renewable insurance is accepted by doctors and hospitals nationwide. United American insurance is accepted as long as your premiums are paid on time.

Value #4 Opportunity to select the helpful work and worry-reducing feature ["Automatic" Claims Filing PLUS<sup>SM</sup> / ACF Partners<sup>SM</sup>]. This optional program can virtually eliminate paperwork, plus it has many other useful services.

Value #5 We have a commitment to meeting senior life and health needs. For over five decades United American has had a strong tradition of financial stability and unmatched service.

You will be contacted to arrange for your personal free Pre-enrollment Consultation.

Or for more immediate information please call: [Phone Number],  
[Agent/Agency Name]  
[Address].

Benefit period starts the day the hospital or skilled nursing facility is entered and ends when no care is received for 60 days in a row. For 60 days a new benefit period begins.

Medicare or any other governmental agency. Policies and benefits are available from United American Insurance Company. ACF Partners<sup>SM</sup> program if presenting United

#### The Birthday Letter is available in jurisdictions marked "X" at press time.

AL	X	GA	X	MD	X	NC	X	TX	
AK		HI	X	MI	X	ND	X	UT	X
AZ	X	ID		MN		OH	X	VT	X
AR	X	IL	X	MS	X	OK	X	VA	X
CA	X	IN	X	MO	X	OR	X	WA	X
CO	X	IA	X	MT	X	PA	X	WV	X
CT	X	KS		NE	X	RI	X	WI	
DE	X	KY	X	NV	X	SC	X	WY	X
DC	X	LA	X	NH	X	SD	X		
FL	X	ME		NM	X	TN	X		

## REMEMBER:

Ask your Branch Manager to E-mail your request for this letter to Branch Services and it will be forwarded to you.

