

# EDITOR'S PAGE

VISION APRIL 2001

## ProCare Approvals

A special mailing regarding ProCare Medicare Supplement rates for new business and renewal rate information has been mailed to Branch Managers in [Maine](#), [Maryland](#), [Tennessee](#) and [Texas](#).

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.

## Interest Rate Set

The Lifestyle Annuity new money interest rate for [May](#) is **5.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Conversion Reminder

To clarify our Med-Supp conversion procedures, when we say conversion it means a replacement of an existing United American policy. *If you are converting (replacing) an existing UA policy with another UA policy, the Agent will not be paid any new business commission.*

**Note:** We pay new business commissions on replacement of business from other companies.

## Privacy Policy Disclosure

The passage of the Gramm-Leach-Bliley Act by the federal government, requires all financial institutions (insurance companies are a part of this group) to provide customers notice by [July 1, 2001](#), of our Privacy Policy. This concerns how information, we have in connection with insureds, is used.

The notice is currently being mailed to customers informing them of United American's Privacy Policy. **It describes how acquired public information is used, and how non-public personal information is protected by the Company.** The security and confidentiality of our customers is of vital importance to us. Therefore, physical, electronic and procedural safeguards are in place to comply with federal regulations to protect this information.

*Customers may choose to leave matters as they currently are, or they may file an Opt-out Request with us by checking the Opt-out Request box on the form and mailing it back to us at the given address.*

## Attn: IN Agents

Effective [June 1, 2001](#), we will no longer offer the Bank Draft Discount for ProCare Med-Supp business in [Indiana](#).

## GSP Update

Effective immediately, mental illness has been added to the existing Chemical Dependency Rider on the **Good Sense Plan (GSP)** in [Missouri](#). This rider has different benefits and rates. Updated rate cards will be sent to appropriate Branches.

United American's **Good Sense Plan (GSP)** has been approved in [South Carolina](#). A special mailing containing supplies will be sent to appropriate Branches.



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.

[www.uabranch.com](http://www.uabranch.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)

Home Office  
(972) 529-5085



Published monthly by United American Insurance Company for the dissemination of information to its Agents. Prior permission must be obtained from United American for reproduction or other use of material herein.

### UA MARKETING

#### VICE PRESIDENT

Judy Hans  
[jhans@torchmarkcorp.com](mailto:jhans@torchmarkcorp.com)

#### EDITOR

Brenda Frizzell  
[bfrizzell@torchmarkcorp.com](mailto:bfrizzell@torchmarkcorp.com)

#### GRAPHIC ARTISTS

Leah Fry  
[lfry@torchmarkcorp.com](mailto:lfry@torchmarkcorp.com)  
Lee Griffin  
[lgriffin@torchmarkcorp.com](mailto:lgriffin@torchmarkcorp.com)  
Elke Hartleroad  
[ehartleroad@torchmarkcorp.com](mailto:ehartleroad@torchmarkcorp.com)  
Michael Trout  
[mtrout@torchmarkcorp.com](mailto:mtrout@torchmarkcorp.com)

#### PRODUCT COORDINATOR

Shere Avrett  
[savrett@torchmarkcorp.com](mailto:savrett@torchmarkcorp.com)

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

"Baby, let's cruise....to the Bahamas." You won'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 will enjoy duty free shopping and endless sight-seeing 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!**