



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 **Nevada**.

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

Effective immediately, Branch Agents in **Maryland** will be selling **Attained Age rates on ProCare Plans B, C, and D and Issue Age rates on Plans A, F, and G**. 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.

ANNUITY APPROVAL

Effective immediately, UA's Flexible Premium Annuity (FPA802) is approved for sale in **Oregon**. The guaranteed minimum interest rate is 3%. For additional materials, Branch Managers may contact Agent Supply.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **June** 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**.

CONVERSION/REPLACEMENT REMINDER

A conversion means replacing an existing UA policy with another UA policy. When a conversion takes place, the Agent will not be paid any new business commission.

However, new business commissions are paid on replacement business from other companies. When replacing policies, Agents must submit a correctly completed Replacement Form (REPNOT-00) with each application. Check your state's compliance sheet for specific required forms.

CATCH THE TECHNOLOGY WAVE!

United American encourages all Agents to purchase laptops in the field. Several exciting new projects are in development which will streamline the application process and cut down on errors which might cause an app to pend. Get your laptop today and be ready for tomorrow!

United American Medicare Update: Rx Discount Card

United American Agents can offer a Medicare-endorsed prescription discount card through the American Prescription Plan. The cost is a one-time fee of \$30 (non-commissioned) which covers the entire period through 2005.

Keep in mind the **UA Partners®** plan, while not a Medicare-endorsed card, provides discounts equal to or better than the American Prescription Plan card. Partners also provides additional discounts on vision, dental, hearing, chiropractic services, vitamins, and nutritional supplements, while the endorsed card is for prescriptions only. For more information on the Medicare-endorsed card, contact American Prescription Plan at **1-866-215-3468** or log on to **www.AmericanPrescriptionPlan.com** for information or to print enrollment forms.