

Building the Right Medicare Supplement Plan

Choosing the right Medicare Supplement plan can be like building a house — you have to take your budget and specifications into consideration when deciding on a company. Let customers know United American is a reliable ‘developer’ that can offer affordable, custom-fit coverages with long lasting appeal.

The Foundation

Basic benefits (Plan A):

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses.)
- **Blood:** First three pints of blood each year.

Construction Materials

Building blocks of Med-Supp plans

- **Part A Hospital deductible of \$768**
- **Skilled Nursing Facility daily coinsurance of \$96** — Covers days 21-100 in a skilled nursing facility
- **Part B Annual Deductible of \$100**
- **Part B Excess Charge Benefit** — Pays the difference between the doctor’s charge and Medicare’s approved amount.
- **Foreign Travel Benefit** — After a \$250 deductible, this benefit pays 80% of the cost of emergency care outside the United States up to \$50,000 in lifetime benefits.
- **At-Home Recovery Benefit** — Pays \$40 per visit up to \$1,600 per year for short-term at-home assistance in activities of daily living when recovering from an illness, injury or surgery.

Selecting the Floor Plan

Customers have a choice of six ProCare plans. In addition to Plan A, clients can select:

- Plan B** — This plan offers basic benefits plus coverage of the \$768 Medicare Part A deductible.
- Plan C** — Covers the hospital and Part B deductibles as well as the Part A skilled nursing facility coinsurance. In addition, policyholders can get overseas emergency care coverage.
- Plan D** — It has everything Part C does, except it doesn’t cover the Part B deductible. Plan D provides up to \$1,600 a year in home care benefits if the policyholder is also receiving Medicare covered home health services.
- Plan F** — This plan is identical to Part C with coverage for 100% of excess expenses for doctor’s charges that exceed Medicare’s approved amount.
- Plan G** — It’s Plan D with 80% of Part B excess charges covered.

Landscaping

What makes UA plans more appealing

- Automatic Claims Filing and ACF Partners®
- Financial stability with top industry ratings — A+ Superior by A.M. Best; AA Excellent by Standard & Poor’s; A- Excellent by Weiss Research.
- Customer commitment — seniors are our niche.

Plans and benefits may vary by state