Save Your Seniors – Money, Time & Hassles

with our Optional UA Partners® Program

There is not a better time than **NOW** to sell our optional UA Partners® program to your Senior customers. According to a recent survey by the Kaiser Family Foundation, a non-profit private foundation which focuses on the major health issues facing the nation, Seniors are not comfortable with the Medicare Prescription Drug Improvement and Modernization Act of 2003 passed last December.

Many are uninformed, anxious, confused, and uncertain about what lies ahead for Medicare and their prescription drug needs. According to the survey taken during the summer:

- Forty-five percent of Seniors did not even know the legislative bill had actually been passed.
- Over half (54 percent) did not know that the law included availability of a prescription drug discount card for Seniors.
- Over three-fourths did not know that a financial subsidy for low-income Seniors was available through this law.

Of those already on Medicare, *a* whopping 60 percent indicated they did not plan to sign up for a Medicareapproved Prescription Drug Card for numerous reasons – they already had other cards or coverage; they didn't think the card would save them money; they worried the card would have an adverse affect on their current

prescription drug coverage; it was too difficult



to choose among so many different cards; or they did not even know about the cards. Overall, when asked if they had a favorable or unfavorable impression of the new law, a startling 47 percent responded "unfavorable."

Seniors need our help, and United American's UA Partners® can provide it simply and easily. With Partners, Seniors need not be concerned about the many different Medicare-endorsed cards available or the unpredictable and fluctuating changes in discounts that can occur with those cards. When 2006 rolls around and the Medicare prescription drug law actually takes effect, Seniors with Partners will not have to make another change. The same discount card that works for them in 2004 and 2005 will still work in 2006 and beyond.

In addition, UA Partners offers Seniors the convenience of mail order prescriptions for medications taken long term or on a regular basis. This is an added bonus for many Seniors, especially those with limited mobility.

Seniors with the Partners card will receive discounts on much more than just prescription medications. Discounts extend to over-the-counter medications, vitamins and nutritional supplements, chiropractic care, dental needs, vision expenses, hearing needs, and travel assist. ACF, "Automatic" Claims Filing®, is also standard with Partners for our Medicare Supplement policyholders and virtually eliminates claims-filing paperwork for Seniors.* With the Partners program, they will even have access to a 24-Hour Nurse HelpLine. All these positive features add up to convenience, savings, and security. Why would they consider anything else?

Your Customers' UA Partners Cards Are Good For 2005, 2006, And Beyond!