

The news and ideas magazine for **UA's Branch Office Division.**

V

VISION
Magazine

October 2005

FLEXGUARD and HDF

Reap Great Rewards!



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.
www.uabranch.com
www.unitedamerican.com
Home Office
 (972) 529-5085

VISION

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.

VISION STAFF

VICE PRESIDENT

Judy Hans
jhans@torchmarkcorp.com

EDITOR

Robin Woods
rwoods@torchmarkcorp.com

ASSISTANT PUBLICATIONS

WRITER

Roberta Boyd King
rking@torchmarkcorp.com

GRAPHIC DESIGNER

Monica Maloy
mmaloy@torchmarkcorp.com

PRODUCT COORDINATOR

Shere Avrett
savrett@torchmarkcorp.com

Rate Increases on Under Age 65 Health Policies

For all new health business and inforce under age 65 health policies, the rate increase policy will be adjusted to comply with UA's current Medicare Supplement rate increase policy. Please note the following:

- **For policies effective October 1, 2005 or later,** a rate increase may be implemented four months from the effective/issue date of the policy.
- **For inforce policies with effective dates of September 30, 2005 and prior,** the current 12-month rule will remain in effect until October 1, 2006.
- UA will continue to comply with all state law requirements regarding the timing of increases.

GSP APPROVAL

A special mailing regarding Good Sense Plan (GSP) rate approvals for both Individual and UAatWork new business and renewals will be mailed to Branch Offices in **Pennsylvania**. The effective date is **December 1, 2005**.

INTEREST RATES SET

The **Lifestyle Annuity** new money interest rate for the month of **November** is **4.00 percent**. Rates will continue to be reviewed and adjusted accordingly.

The **Deposit Fund Rider** new business interest rate for 2005 has been set at **3.00 percent**.

NEW CANCER APP/BROCHURE

Effective immediately, a new **Cancer Advertising Brochure (F4131)** is now available and will replace the existing supply of CANB Cash Benefit Cancer App/Brochures. Supplies have been sent. If you need additional materials, Branch Managers may contact Agent Supply.

UA PARTNERS® REMINDER

If UA Partners members have **questions about prescriptions, hearing, dental, vision, or chiropractic services, please have them call 1-800-308-0374**. If UA Partners members have **questions about the Provider Network** program or provider hospitals and doctors, they should **call 1-800-236-3609**.

ATTN: MEDICARE SUPPLEMENT AGENTS

If an applicant is issued a Medicare Supplement Disability plan on a guaranteed issue or open enrollment basis, including an HMO disenrollment, in most states there will be no commission paid or credited at any level. UA will continue to pay commissions on underwritten Medicare Supplement Disability business issued outside of guarantee issue and open enrollment situations. Please refer to your commission schedule for specific information in your state.

Note: In order to comply with federal and state mandates, all applications will be issued accordingly if the applicant is eligible for guarantee issue or open enrollment. Agents should not underwrite these individuals.

ATTN: AL, CA, OR, AND TN AGENTS

UA has given refunds and/or premium credits to policyholders in these states who were issued a ProCare Plan F policy through December 31, 2004. Most policyholders received one to three months' premium credit. Depending upon the inforce status, some policyholders may have received refunds depending on the state and year of issue. If the policyholder received a premium credit, no commission will be paid during this waiver period as the Company is not collecting premium.

ATTN: NV HEALTH AGENTS

UA's portfolio of under age 65 health policies are not major medical and should never replace such coverage. Any UA health application which replaces the applicant's major medical coverage will be declined.



Andrew W. King
 President,
 Branch Office Marketing Division

Gone are the days when a job and employee benefits go hand in hand. As businesses cut back on company-sponsored employee benefits or totally eliminate them, the need for worksite marketing is greater than ever. UA is in an enviable position. We have the products and the sales expertise to take advantage of these market trends.

The recent introduction of two term life policies (20-Year Renewal Term to Age 70 and Term Life to 100) and the specified benefit health policies (Cash Cancer, Cancer Expense, Critical Illness and Accident Compensation) is a big boost for UAatWork. Being able to combine these life and supplemental health policies on one application simplifies the sales process even further. Why is this new term life offering so important? For many individuals, the only life insurance they have is through an employer; in fact, many employees expect it! Generally, it's a small amount of coverage and only effective during the individual's employment. Our policies offer up to \$100,000 in coverage, are portable, provide family coverage, are guaranteed as long as premiums are paid on time, and offer additional benefits and riders. They're great for Agents too because of the seventy-five percent first-year commission rate.

The introduction of the FLEXGUARD series for worksite has the potential to satisfy one of the most critical needs in the worksite marketplace today – the need for hospital/medical/surgical coverage. For many years, with a few exceptions, many competitors limited voluntary offerings to life, dental and disability. But as more employer-sponsored health benefits dropped by the wayside, individuals needed basic hospital/medical/surgical protection and are willing to pay for an affordable policy. With UAatWork's FLEXGUARD series, they have it! FLEXGUARD's three benefit levels and choice of optional features, is proving to be a real winner.

According to the U.S. Census Bureau, there are approximately 45 million uninsured people in the United States. Limited benefit policies such as FLEXGUARD for UAatWork can play an important role in solving the dilemma of the uninsured. It is not a substitute for comprehensive coverage and was not designed to be, but it can provide low and moderate income individuals and families with a means to handle basic medical needs. Even in times of real medical crisis, our policies can provide a buffer against overwhelming hospital or physician charges. And, without a doubt, a limited benefit plan is the only alternative for many individuals and families. Not surprisingly, this interest in limited benefit plans goes beyond small companies. Many major corporations such as ExxonMobil, Home Depot, Jack In The Box, IBM and Sears are now offering limited benefit health plans as well.

Exciting new products generate **AMAZING POTENTIAL** *for UA!*

But what makes these products even more valuable to both the individual and the employer, is the Section 125 we offer along with them. Why is Section 125 getting so much press these days? After all, it was created by the Revenue Act of 1978. Employers and employees have been utilizing Section 125 features for many years to pay pre-tax for the employee portion of employer-sponsored benefits, for flexible spending accounts, for qualified out-of-pocket medical expenses, and dependent daycare. But, with the recent upsurge in worksite marketing across the country, the value of Section 125 has dramatically increased in the voluntary benefits arena.

Why offer Section 125? Because everyone wins! The employer pays less in payroll taxes. The individual employee has less taxable income. Section 125 helps create increased persistency for United American, which means long-term renewals. Because individuals pay lower premiums for worksite coverage and commit to the Section 125 plan for an entire year, they have added incentive to pay premiums and maintain their coverage. Consequently, retention and persistency skyrocket! Does worksite pay? Absolutely! Ask John Hamilton, Don Gibbs, Andy Laudenslager, Randy Byrd, Alan Spafford, Jack Curtis, Lance Taylor and Michael Kiser. In the last 15 weeks, their eight Branches have generated 68 percent of their entire year's worksite production. Why in the 3rd quarter? Could the reason be FLEXGUARD? And vision?

According to Don Gibbs C9 Branch Manager, "Worksite marketing and Section 125 is the largest single opportunity to increase sales and commissions since I have been with UA. Small businesses of fewer than 20 employees make up the largest percentage of businesses in this country. They're also the ones least able to afford the traditional employer-sponsored plans. Now we are able to fill this void with our very reasonable FLEXGUARD policy. In addition, with our new life offerings, UA now has the opportunity to provide some type of life or health coverage all the way from individuals to General Motors, and everyone in between."

John Hamilton, 61 Branch Manager, agrees. "I believe that worksite and particularly Section 125 will be THE determining factor for 2006 and for the next several years in the Branch Office Division. Those who 'get it' and get on board with it will see incomes in their offices that other offices will only be able to dream about."

The recent introduction of FLEXGUARD and our new term life products for worksite take UAatWork to a whole new level. With today's market, potential is everywhere!

Source: "Limited Benefit Health Plans Can Open Doors," David Lindsey.

V

ACHIEVEMENT PRESIDENT'S CLUB

Through September 2005, the following producers represent the Top Agents, Unit Managers and Branch Managers with the highest net-net premium for the year. To be listed here, you must have a Quality of Business rate of at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/04.

BRANCH MANAGERS

1. John Hamilton
Branch 61
\$1,912,178



2. Ron Seroka
Branch 90
\$1,830,044



3. Jeff Miller
Branch 50
\$1,829,866



- 4. Jack Curtis, Branch 25 \$1,415,551
- 5. Ross Taylor, Branch 92 1,399,284
- 6. Justin White, Branch G7 1,358,461
- 7. Don Gibbs, Branch C9 1,315,566
- 8. Lance Taylor, Branch 18 1,227,315
- 9. Randy Byrd, Branch 74 1,191,770
- 10. Alan Spafford, Branch 60 1,106,30

UNIT MANAGERS

1. Penney Frazier-Parham
Branch 61
\$935,274



2. Richard Byrd
Branch 74
\$771,997



3. Robert Holker
Branch C9
\$728,261



- 4. Karen Dolan, Branch 63 \$653,944
- 5. Cody Webster, Branch 50 627,241
- 6. James Short, Branch 61 573,176
- 7. Kevin Lords, Branch 22 535,071
- 8. Jason Everett, Branch 50 497,719
- 9. Gene Love, Branch 92 489,860
- 10. Stewart Ross, Branch 68 489,659

AGENTS

1. Zane Miller
Branch 92
\$222,769



2. James LaPradd
Branch 18
\$174,155



3. Donald Arnett
Branch C9
\$170,160



- 4. Tanner Smith, Branch F8 \$167,788
- 5. Joanne Hoffman, Branch F8 164,809
- 6. Steven Hargis, Branch 50 163,360
- 7. Brian Holker, Branch C9 161,647
- 8. Chris Villwock, Branch H1 153,672
- 9. Theodore Stokes, Branch D8 150,069
- 10. Juan Ramirez, Branch 89 148,504

HONOR CLUB

Through September 2005, the following Agents, Unit Managers and Branch Managers ranked 11 through 20 in terms of net-net premium for the year. To be listed here, you must have a Quality of Business rate at least 61% as determined by the 4th month persistency report (or Decline/Cancellation rate of less than 25% from the convention report if no QOB rate is available), be above minimum standards, have a credit balance on your personal account (Branch Managers must have credit in the Z account as well), and have growth of inforce premium over 12/04.

BRANCH MANAGERS

- 11. John Paul Caswell, Branch 06 . . . \$857,902
- 12. Rick Krout, Branch 66 843,892
- 13. Dennis Mitchell, Branch 80 786,760
- 14. Greg Gorman, Branch 86 740,142
- 15. Dan Shea, Branch F1 703,280
- 16. Craig Villwock, Branch H1 686,250
- 17. Scott Christianson, Branch 22 . . . 679,901
- 18. Don Shears, Branch J9 644,099
- 19. Sheri Sisler, Branch G8 618,825
- 20. Peter Schettini, Branch 39 598,150

UNIT MANAGERS

- 11. Chris Villwock, Branch H1 \$453,084
- 12. Brian Pederson, Branch 15 449,166
- 13. Jimmy Swindall, Branch 92 438,471
- 14. James Taylor, Branch 18 432,739
- 15. Julie Gorman, Branch 86 427,234
- 16. John Fox, Branch G7 379,490
- 17. Fred DiVittorio, Branch A1 373,359
- 18. Sarah Dizney, Branch 90 351,596
- 19. JoAnn Spafford-Paak, Branch 60 . . . 344,344
- 20. Anthony Veit, Branch 93 332,417

AGENTS

- 11. Mark Hargis, Branch 60 \$143,966
- 12. Kelly Wise, Branch H4 138,234
- 13. Chad Yoos, Branch 33 138,108
- 14. Steve Mauldin, Branch 61 137,422
- 15. Mark Wofford, Branch 50 137,226
- 16. Donna Loupe, Branch F8 135,820
- 17. Robert Holker, Branch C9 134,794
- 18. Thomas Walton, Branch C9 131,532
- 19. Don Cronin, Branch 63 130,783
- 20. Brian Verch, Branch 63 129,709



ACHIEVEMENT

Rookie Manager

The Top Rookie Manager has been a manager for less than one year and is recognized by United American for the Branch's combined net-net premium.

JUSTIN WHITE, of Branch G7 is September's **ROOKIE MANAGER OF THE MONTH**.

Justin's team produced **\$169,740** of net-net annualized premium in September.

Way to go, Branch G7!

First Year Agent Production

Through September 2005, the following represent the Top Five Branch and Unit Managers with the highest First Year Agent production for the year.

Top 5 - 1st Yr. - Branch Manager		Top 5 - 1st Yr. - Unit Manager	
1. Ron Seroka, Branch 90	\$1,519,687	1. Robert Holker, Branch C9	\$584,030
2. Justin White, Branch G7	1,329,681	2. James Short, Branch 61	524,479
3. Jeff Miller, Branch 50	1,218,839	3. Richard Byrd, Branch 74	479,280
4. John Hamilton, Branch 61	1,215,320	4. Kevin Lords, Branch 22	458,679
5. Lance Taylor, Branch 18	1,048,439	5. Karen Dolan, Branch 63	413,124

Your hard work is paying off!

Welcome

Mike Castellano has been promoted to Branch Manager of the newly opened Branch H8. Mike was previously a Unit Manager in Branch G7.

Production Goals

When the monthly combined net annualized premium for your Branch exceeds the established record, a new goal will be established at the next \$25,000 increment above the actual production.

Branch	Production	New Goal
Branch G2	\$112,719	\$125,000
Branch H5	\$50,819	\$75,000

Outstanding job, Charles and John! Maintain the momentum!

Million Dollar Milestones

as of September 2005

Ron Seroka	Branch 90	\$7,032,845
Don Gibbs	Branch C9	6,606,912
Ross Taylor	Branch 92	4,021,375
Chris Jones	Branch 94	3,085,656
Tim Nordstrom	Branch E1	2,114,940
Miles Dalton	Branch 91	1,130,230
Craig Villwock	Branch H1	1,026,010

What an accomplishment! Congratulations Ron, Don, Ross, Chris, Tim, Miles & Craig!

Opportunity Knocks with FLEXGUARD!

Being uninsured can impact every aspect of a person's life and have far-reaching consequences. We've all heard stories about the individual who gets laid off from a prestigious management position, loses health insurance as a result, suffers a major health crisis and ends up losing home and family. It's a tragic scenario, but, too often, a real one.

"The impacts of uninsurance are clear and severe. Every American should have healthcare coverage..."

National Coalition on Health Care, 2004

Individuals and families cannot afford NOT to have some type of basic health insurance coverage. A specified benefit policy like FLEXGUARD may be just what the doctor ordered!

- **Choice of benefit levels and features**
- **Optional Riders:**
 - Coverage for Doctor Visits,**
 - Critical Illness, Accident Benefit**
- **Portability**
- **Affordability**
- **Guaranteed Renewability**

Whether at home or on the job, FLEXGUARD is a winner!

The FLEXGUARD market is massive. Just consider these facts:

- Since 2000, the number of uninsured has grown annually by one million!
- Employer health insurance premiums have risen on average 11.4 percent annually for several years.
- In 2004, 37 percent of small businesses (under 200 employees) did not offer employer-sponsored benefits.
- Eight out of ten uninsured Americans are from working families, but are not offered employer-sponsored benefits.
- Only seven percent of the uninsured lack insurance because they don't think they need it.
- The uninsured are three times more likely than the insured to have problems accessing needed medical care.
- Charges for medical services often are higher for the uninsured than for the insured.
- According to the Institute of Medicine, at least 18,000 Americans die prematurely every year because they do not have health insurance.
- Being uninsured can negatively impact a person's credit history.
- The uninsured tend to be less healthy than the insured, which can negatively impact earnings and educational achievement.

AGENT NOTE: What happens if your customer's FLEXGUARD policy lapses? All is not lost! They have two options:

1. The customer can reinstate the FLEXGUARD policy with any accompanying rider(s) by submitting the premium that is due. Obviously, this is the best option because the customer maintains the quality protection of the FLEXGUARD policy and any rider attached to it.
2. If the customer is unable to reinstate the FLEXGUARD policy, you can offer the customer the option of converting the Critical Illness or Accident rider to a separate stand-alone policy. The stand-alone policy will be guaranteed issue if the customer's response is received in the Home Office within 30 days of the FLEXGUARD lapse date.

Should a FLEXGUARD lapse occur, contact your customers immediately and make sure they are aware of their options.

Sources: The Kaiser Family Foundation; The Robert Wood Johnson Foundation

INTRODUCING *UA's new FLEXGUARD Video!*

With all the excitement that FLEXGUARD has generated these past few months among both Agents and customers, we are very pleased to offer another excellent marketing tool to help you generate even more enthusiasm about this new product.

Available in DVD format only, **FLEX05** is a ten-minute customer education video that explains simply and concisely why your customer should purchase a FLEXGUARD policy.

Initially, the video offers background information about why so many people are uninsured in the United States. The commentator then explains the importance of having health insurance and how it can provide your customer with easier access to healthcare, particularly in an emergency room situation.

The next section explains the value a FLEXGUARD policy offers in terms of available benefit levels, and optional benefit riders. It discusses guaranteed renewability, freedom of

choice for doctors and hospitals and portability – three very important issues for your customer to consider.

The video concludes with some history on United American and the critical importance of choosing an insurance company that offers financial strength. It also emphasizes our outstanding Home Office customer service with footage of the Home Office and Home Office employees.

FLEX05 will give your customers the facts they need to make an informed decision and is an outstanding addition to our existing library of FLEXGUARD marketing materials. It's also a great item to place in our generic door hanger bag with insert (F4592) and leave with a prospect who isn't at home.

Order your DVDs from Branch Supply at a cost of only \$1.10 each. Bags and inserts are also available together for \$.02 each from Branch Supply with a minimum purchase of 50.



FLEX05



F4592

FLEX05 is approved for advertising in all states where the FLEXGUARD policy is approved.

2006 Medicare Premiums and Deductibles

Fall means not only the start of the football season, but also the announcement by the Centers for Medicare and Medicaid Services (CMS) of the new Medicare premiums and deductibles.* CMS Media Affairs recently released a fact sheet with background information on the increases, which could be helpful when marketing Medicare Supplements to your Senior prospects.

Medicare Part A

Covers inpatient hospital stays, skilled nursing facility and some home healthcare. Part A has a 2006 monthly premium of \$393, an \$18 increase over 2005. The Part A deductible is set at \$952 in 2006, a \$40 increase over 2005.

1. The vast majority of Seniors never pay any premium at all for Part A, because they or their spouse have satisfied 40 quarters of Medicare-covered employment.
2. Seniors with only 30 to 39 quarters will pay \$216 monthly in 2006.
3. The Part A deductible is the *only* cost a beneficiary will have for up to 60 days of Medicare-covered inpatient hospital care in a benefit period.

Medicare Part B

Covers physician services such as doctor visits, lab tests, and outpatient services. Part B has a monthly premium in 2006 of \$88.50, an increase of \$10.30 over 2005, and is taken out of Seniors' monthly Social Security checks. The Part B annual deductible is set at \$124 for 2006, an increase of \$14 over 2005.

1. Law requires that the Part B monthly premium cover 25 percent of the Medicare program's costs. (The federal government pays the remaining 75 percent.) This includes the cost of maintaining a backup fund against unexpected spending increases.
2. The main reason for the increase in Part B premium is the increase in Part B services – doctors' office visits, lab tests, minor in-office procedures, and physician-administered drugs. Add an increase in outpatient services, and the result is greater Part B spending.
3. Payments to Medicare Advantage plans also are projected to be higher in 2006. That generates greater overall use of Medicare services, which means higher Part B spending, premiums, and deductibles.
4. Include recent (and expensive) Medicare legislation and the result is even greater Part B spending.

Medicare premiums and deductibles are increasing, but here's some good news:

- According to CMS, beneficiaries' cost of living adjustments (COLA) will be higher than any additional premium or deductible increase.
- According to Medicare, most Seniors will experience lower out-of-pocket healthcare costs in 2006 due to the new Medicare prescription drug benefit.
- A reduction in the fees physicians can charge Medicare means the Part B premium increase is less than it would be otherwise.
- About one-fourth of Medicare beneficiaries can receive assistance that pays for their entire Part B premium.

2006 Medicare Premiums & Deductibles at a Glance:

Medicare Part A Deductible	\$952.00
Medicare Part B Premium	88.50
Medicare Part B Deductible	124.00
HDF Deductible	1,790.00

*CMS updates the premiums, deductibles and co-payments for Medicare beneficiaries annually. All premiums are determined according to formulas set by legal statute.

2006 MEDICARE PART A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

When you are hospitalized for:

Medicare Covers

You Pay

1-60 days	Most confinement costs, <u>after</u> the required Medicare Deductible	\$952 DEDUCTIBLE
61-90 days	All eligible expenses, <u>after</u> the patient pays a per-day copayment	\$238 A DAY COPAYMENT as much as: \$7,140
91-150 days	All eligible expenses, <u>after</u> patient pays a per-day copayment (These are Lifetime Reserve Days which may never be used again.)	\$476 A DAY COPAYMENT as much as: \$28,560
151 days or more	NOTHING	YOU PAY ALL COSTS
SKILLED NURSING CONFINEMENT:	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100, <u>after</u> patient pays a per-day copayment	After 20 days \$119 A DAY COPAYMENT as much as: \$9,520
When you are hospitalized for at least 3 days and enter a Medicare approved skilled nursing facility within 30 days after hospital discharge and are receiving skilled nursing care.		

2006 MEDICARE PART B

Part B is Medical Insurance
and covers physician services, outpatient care, tests and supplies.

On expenses incurred for:	Medicare Covers	You Pay \$124 Annual Deductible PLUS
Medical Expenses Physician's services for inpatient and outpatient medical/surgical services; physical/speech therapy, diagnostic tests	80 percent of approved amount	20 percent of approved amount
Clinical Laboratory Services Blood tests, urinalysis	Generally 100 percent of approved amount	Nothing for services
Home Health Care Part-time or intermittent skilled care, home health aide services, durable medical supplies and other services	100 percent of approved amount; 80 percent of approved amount for durable medical equipment	Nothing for services; 20 percent of approved amount for durable medical equipment
Outpatient Hospital Treatment Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates
Blood	After first three pints of blood, 80 percent of approved amount	First three pints plus 20 percent of approved amount for additional pints



POST OFFICE BOX 8080
MCKINNEY, TEXAS 75070

On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20 percent of the "approved" charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2006, the most a physician can charge for services covered by Medicare is 115 percent of the approved amount for nonparticipating physicians.

LOOK WHO'S HEADING TO

SYDNEY!



The summer incentive contests for HDF and FLEXGUARD fired up the spirit of rivalry in all our Branches, but when the numbers were tabulated, Branches 90 and E1 had the competitive edge! Thanks to all who took part and heartiest congratulations to our winners, or as they say in Australia, “Good-on-ye-mate!”

FLEXGUARD Winners: #1

Branch 90

Branch Manager – Ron Seroka

Unit Manager – Douglas Biss

Agents – 1. Cleopatra Fotinos
2. Fred Smooha
3. Barbara Davis

HDF Winners: #1

Branch E1

Branch Manager – Tim Nordstrom

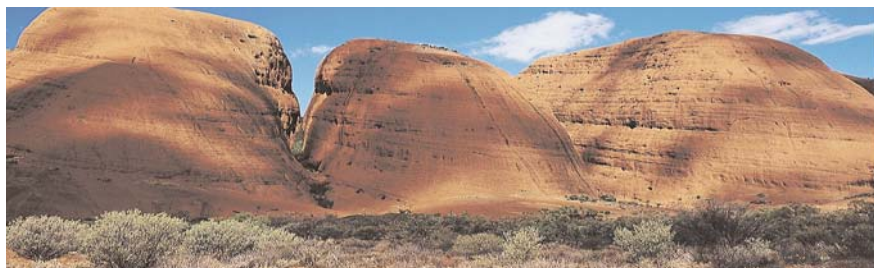
Unit Manager – Ken Piotrowski

Agents – 1. Brian Henton
2. Larry Isley
3. Dennis F. Mitchell

Our #1 Branch Managers, Unit Managers and guests leave in February for the land down under. Travel days aside, they'll have five fabulous days to discover the wonders of Sydney.

With so much to see and do in Sydney, where do you start? Check out the host of wonderful websites geared to Sydney's attractions and you'll be a seasoned Aussie before you ever get off the plane. And if all else fails, just say, “G'Day, mate” and see where it leads you!

All Agents from the winning Branches – get ready! The date and location of your “Eagle Party” will be announced shortly. It will be a great opportunity to pay special recognition to the top three Branch Agents and just have a rollicking good time!



Downloading forms is quick and easy!

Point...Click...It's a PDF...

To make the sales process as smooth as possible for Agents, United American has many forms available for download. The process is easy. Simply click on the name of the form, and it will open ready to be printed. The form will also remain on your desktop in pdf format for future reference. Be sure to check back periodically to make sure you are using the most current version of the form available. Many, but not all, of the available forms are listed below:



At www.uabranch.com/services/forms.htm, you can find many of the forms you need to complete the sale:

– APPROVAL CHARTS, MARKETING TOOLS AND PRODUCTS

– AGENT FORMS

- Agent Manual including Underwriting and SBR Instructions
- FLEXGUARD Underwriting Instructions
- Reserve Fund Annuity F.A.Q.
- Lead Card Order Form
- Print Ad Order Form
- Branch Office Supply Requisition

– POLICYHOLDER FORMS

- Issue Age vs. Attained Age
- Life Height/Weight Chart
- HIPAA Health Information Authorization
- High Deductible Plan F Information Sheet
- Reserve Fund Annuity Transaction Form
- Reserve Fund Annuity Enrollment Form
- Bank Draft Authorization
- Consumer Form
- Acknowledgement of Receipt of Medicare Supplement Buyer's Guide
- Phone Interview Slip
- Consumer Assessment Form
- CS-1 Authorization
- Before You Buy Long Term Care Insurance
- Long Term Care Insurance Personal Worksheet
- Beneficiary Designation Form
- Terminal Illness Accelerated Benefit Disclosure
- Sole Proprietor Form
- Deposit Fund Rider Enrollment Form
- UA Partners Review
- UA Partners Enrollment Form
- UA Partners Provider Letter

– REPLACEMENT FORMS

- OBRA - Medicare Comparison Form

– UA AT WORK

- Supply Order Form
- Select Benefit Rider Worksheet
- Product Approval Chart (by State)
- UA Partners Review
- UA Partners Enrollment Form
- UA Partners Provider Letter

– LICENSING AND COMMISSION FORMS

- Business Card Request Form
- Manager "Z" Account Reimbursement
- Branch Office Renewal Report
- Confidential Statement
- Recruiting Bonus Agreement
- UA Honors
- Agent Contract Cancellation
- Policy Delivery Slip
- A.M Best Order Form

At UAonline, you will find important information such as:

– BRANCH FORMS

- Compliance Sheets for UA Life, UA Health, UAatWork

– BRANCH SUPPLY SCHEDULE

– UA BRANCH AD CATALOG

– AUTOMATED SBR DOCUMENTATION

Become familiar with both these locations. They offer a wealth of information – literally at your fingertips!

QUALIFIERS ON SCHEDULE

LAKE TAHOE, NEVADA

BRANCH 01	BRANCH 46	BRANCH 66 (CONT.)	BRANCH 92 (CONT.)	BRANCH F8
BRANCH 02	Marion Parker Jr., U. Mgr.	James Montano	Milly Whittle	Darwin Childs, U. Mgr.
BRANCH 06	BRANCH 47	Richard Newell	BRANCH 93	Joanne Hoffman
John Paul Caswell, Mgr.	Jeff Tole, U. Mgr.	DeRoy Skinner, U. Mgr.	Michael Hyman	Donna Loupe
Chad Lane	Jeffrey Wallmark, U. Mgr.	Sheri Williamson	Jay Politi, U. Mgr.	Tanner Smith
Shaun Snovel	BRANCH 49	BRANCH 68	Anthony Veit, U. Mgr.	BRANCH F9
BRANCH 08	Jeremy Berg, U. Mgr.	Stewart Ross, U. Mgr.	Vester Walker, U. Mgr.	Don Shears, Mgr.
Timothy Plank	Jack Eldridge	BRANCH 69	BRANCH 94	BRANCH G1
BRANCH 09	BRANCH 50	Daniel Doane	George Miklowicz	BRANCH G2
Donald Acre	Patricia Barnhart	BRANCH 73	Sara Privette	Donna Barnard, U. Mgr.
Karen Hammer	Shalon Doney	Lynn Giachetti, U. Mgr.	Charles Tinsley	Dennis Durnham, U. Mgr.
Jodi Hilbert	Jason Everett, U. Mgr.	Robert Hayes	BRANCH 97	BRANCH G4
Travis Tolliver, U. Mgr.	Steven Hargis	John Ross	BRANCH A1	BRANCH G6
BRANCH 10	Renaë Hughey	BRANCH 74	Keith Cleveland, Mgr.	BRANCH G7
Denise Bowman	Tracy Manners, U. Mgr.	Benjamin Blackwell	Fred DiVittorio, U. Mgr.	Katie Boudreau
BRANCH 12	Jeff Miller, Mgr.	Randy Byrd, Mgr.	Darrel McNeely	Martin Fosslund
BRANCH 15	Beau Moore	Richard Byrd, U. Mgr.	BRANCH A4	Christopher Fox, U. Mgr.
Mark Fountain, Mgr.	Pamela Pate	BRANCH 76	BRANCH A8	John Fox, U. Mgr.
Duane Groves	Alan Rendleman	BRANCH 77	BRANCH B2	Karen Herrera
Pearl Guy	Lenora Reynolds	Gary Freeman	Rick Hughes	Gregory Jones
Tony Oldfield	Grace Tucker	Leslie Sussman	Westley Moore, U. Mgr.	John Rundlof, U. Mgr.
Brian Pederson, U. Mgr.	Charles Webster	BRANCH 80	John Stewart	Jamon White
BRANCH 17	Cody Webster, U. Mgr.	John Davis	BRANCH B7	Justin White, Mgr.
BRANCH 18	Mark Wofford	Raymond Miller, U. Mgr.	Kalani Thomas	BRANCH C3
John Drescher	BRANCH 53	Dennis Mitchell, Mgr.	Nathan Ocmund	BRANCH C5
James LaPradd	Jackie Kite	BRANCH 86	BRANCH C5	BRANCH C6
Miranda McClure	Jim Settle, Mgr.	Ashley Anderson, U. Mgr.	BRANCH C6	Edward Hanson
Patricia Nelson	BRANCH 54	James English	BRANCH C9	Donald Arnett
Christian Smith	BRANCH 55	Greg Gorman, Mgr.	Donald Arnett	Donovan Dock
James Taylor, U. Mgr.	BRANCH 59	Julie Gorman, U. Mgr.	Brian Holker	Don Gibbs, Mgr.
Lance Taylor, Mgr.	BRANCH 60	Lester McGaughey	Robert Holker, U. Mgr.	Garridy McEwen
BRANCH 20	Lucy Campos	BRANCH 87	Garridy McEwen	Micah Patterson
Stephen Gregory, U. Mgr.	Mark Hargis, U. Mgr.	BRANCH 89	William Riggs	Thomas Walton
BRANCH 21	Kathy Martinez	Juan Ramirez	Thomas Walton	BRANCH D8
BRANCH 22	Alan Spafford, Mgr.	BRANCH 90	Theodore Stokes	BRANCH D9
Scott Christianson, Mgr.	Joann Spafford-Paak, U. Mgr.	Rodney Andino	James Handy, Mgr.	Ronald Chock, U. Mgr.
Kevin Lords, U. Mgr.	BRANCH 61	Jose Ariza	Micah Smith	BRANCH E1
Bret Schneider	Steve Carlisle	Thomas Carlson	Michael Smith	BRANCH E4
Paul Willey	Penney Frazier-Parham, U. Mgr.	Christine Damone	Robert Purtell, Mgr.	BRANCH E6
BRANCH 23	John Hamilton, Mgr.	Sarah Dizney, U. Mgr.	Travis Scofield	BRANCH E9
BRANCH 25	Stevie Mauldin, U. Mgr.	Sarah Dizney, U. Mgr.	Jeffrey Wise, U. Mgr.	Joseph Carter, U. Mgr.
Jack Curtis, Mgr.	David May	Diego Escobar, U. Mgr.	Kelly Wise	Adam McClure
Mike Estes	James Medford	Cleopatra Fotinos	BRANCH H5	Harper Young
Grace Hardin	Bryant Monteith	Joshua Jauz	BRANCH H6	BRANCH H8
BRANCH 28	Donna Shelton-Monkus	Lindsey Jones	Richard Ash	Juan Castellano
BRANCH 28	James Short, U. Mgr.	Kenneth King, U. Mgr.	BRANCH H8	Mark Tames, U. Mgr.
BRANCH 30	Monica Treat	Steven King	BRANCH J1	BRANCH J2
BRANCH 31	Justin West	Stephen Neathery	BRANCH J2	BRANCH J3
BRANCH 33	Marilyn Williams	Tania Neathery	BRANCH J3	BRANCH J5
Joshua Baxter	BRANCH 62	Brad Schriber	BRANCH J5	Nancy Callahan
Benard Ellebrecht, U. Mgr.	BRANCH 63	Ron Seroka, Mgr.	BRANCH J6	BRANCH J6
Shaun Meoak, U. Mgr.	Don Cronin, U. Mgr.	Donald White	BRANCH J7	BRANCH J7
Calvin Russell	Karen Dolan, U. Mgr.	Thomas Worcester	BRANCH J8	BRANCH J8
Chad Yoos	Kelly Huck	BRANCH 91	BRANCH L3	BRANCH L3
BRANCH 38	Bill Pallotta	June Williams		
Gerald Blair, U. Mgr.	Brian Verch	BRANCH 92		
Jacob Gritton	Mary Watt	Ryan Anderkin		
Kerry Laughman	Michael Wilson	Phillip Droesch		
BRANCH 39	BRANCH 66	Michael Giordano		
Christopher Oxford, U. Mgr.	Andrew Gilbreath	Gene Love, U. Mgr.		
Paola Pereyra, U. Mgr.	William Harris	Thomas Malena		
Peter Schettini, Mgr.	Jay Kesinger	Zane Miller		
BRANCH 40	Richard Krout, Mgr.	Bradley Staton		
Barbara Pate, U. Mgr.	David Lang, U. Mgr.	Jimmy Swindall, U. Mgr.		
BRANCH 43	Steven Lauer, U. Mgr.	Ross Taylor, Mgr.		
BRANCH 45				

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of September, for the 2005 National Sales Convention. **The Convention will be held June 29 - July 2, 2006.**

You must have the following net-net production to qualify.*

Agents — \$86,247; Unit Managers — \$58,500 First Year / \$234,000 Total; and Branch Managers — \$117,000 First Year / \$468,000 Total.

*To qualify, you must have a Quality of Business rate of at least 61% from the 4th month persistency report (or a Decline/Cancellation rate of less than 25% from the convention report if a QOB rate is not available), have inforce premium growth over 12/04, have a credit balance in your personal account

(Branch Managers must have a credit in the Z account as well) and be above minimum standards.