

SENIOR

Coverage You Can Count On!

It seems you can't pick up a newspaper or turn on the television recently without encountering some report of the precarious position of the healthcare marketplace. From federal programs to doctors to insurance, problems seem to persist.

Consumers are often the victims of uncertain times. Specifically in the Senior Med-Supp niche, many of UA's competitors continue to disappear from the market. Of the companies that issued Med-Supps before 1997, 112 of these companies — roughly 41% — no longer issued individual Medicare Supplement policies from 1998-2000, according to reports from the National Association of Insurance Commissioners (NAIC).

Medicare Supplement coverage is the most important insurance purchase Seniors make, especially as more employers terminate or cut back health benefits for retired employees. In fact, according to a survey conducted by the Kaiser Family Foundation and The Commonwealth Fund, firms offering retiree health benefits fell seven percentage points from 1999 to 2001, from 41% to 34%, reaching the lowest number in five years. Most of our nation's Seniors know that there is a terrific difference between price and value. UA's financial ratings and coverage flexibility are extremely important. It is important that seniors have the type of quality, comprehensive coverage provided by UA's Medicare Supplement plans in combination with Medicare. United American has been providing Seniors with quality Med-Supp products for NEARLY THIRTY FIVE YEARS, and we intend to stay and succeed in the market by continuing to make sound decisions.

Andrew W. King
*President,
Branch Office Marketing Division*



At United American, we have integrity Seniors can count on. Our policyholders can rest assured that their claims will be paid in a timely manner and that they are with a company with staying power. Every one of UA's decisions is based on three long-term objectives: the needs of our customers, our Agents, and our shareholders. The simple concept of having the courage to make responsible decisions for everyone means that UA will always be able to fulfill our mission to provide the very best future for Agents, customers, and shareholders alike.

We have never been in a better position to dominate the Medicare market. In this issue of *Vision*, you will find pages 6-7 devoted to a closer look at the Med-Supp marketplace. The new 2003 Medicare A/B deductible chart is also included. UA is well-positioned as a leader in the supplemental marketplace. Also, take a look at UA's new cutting edge Deposit Fund Rider (page 4) for the Rt-85, already approved in 26 states. Seniors will love this new product! Let's continue to take advantage of our growing opportunities!

A large, stylized, light-colored 'V' logo is positioned above a handwritten signature in red ink that reads 'Andrew W. King'.