

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

V

VISION  
Magazine

November 2005



# It's Arrived! Part D



**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](http://www.uabranch.com)  
[www.unitedamerican.com](http://www.unitedamerican.com)  
Home Office  
(972) 529-5085

**VISION**

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**PROCare APPROVALS**

A special mailing regarding **ProCare Medicare Supplement** rate approvals for new business and renewals has been mailed to Branch Offices in **Colorado and Nevada**.

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

**HDF/RFA APPROVALS**

**UA's High Deductible Plan F and Reserve Fund Annuity are now approved for sale in Colorado and Missouri.** A special mailing has been sent to Agents working in these states. For additional materials, please contact Supply.

**INTEREST RATES SET**

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

**ATTN: ALL UA AGENTS**

The **Agent Manual (F4303 1005)** has been updated and is now available from Supply. Branch Managers may contact Supply to order the updated manuals. The Agent Manual may also be downloaded from [www.uabranch.com/services](http://www.uabranch.com/services).

**ATTN: FLORIDA AGENTS**

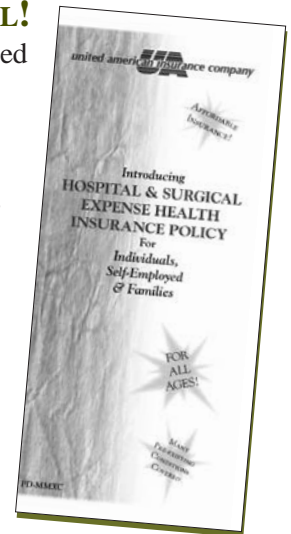
The **Travel Assist benefit has been removed** from the UA Partners program in Florida. A new **UA Partners Booklet (F3839 (09) R0805)** has been printed. Customers who purchase UA Partners will receive this new version at policy issue. A mailing containing a sample of this booklet has been sent to Florida Branches.

**UNDERWRITING REMINDER**

It is against Company policy to issue any policy or product to an applicant with an address outside the United States. **Applicants with foreign addresses will be declined.**

**DON'T FORGET THIS GREAT TOOL!**

Looking for an approved self-mailer to send to under age 65 health prospects? We've got one for you! The self-mailer PD-MMXC targets under age 65 health prospects and MMXC prospects in particular. The three-panel piece includes information about hospital and surgical plans and a Business Reply Card for prospects to fill out and return. Branch Managers may order the free mailer through Supply.



**IMPORTANT WEBSITES!**

United American has developed several websites to help you market Medicare Part D.

**Policyholders and prospects may be directed to:**  
[www.uamedicarepartd.com](http://www.uamedicarepartd.com)

**For Agent training, please visit:**  
[www.uamedicarepartd.com/agents](http://www.uamedicarepartd.com/agents)



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

## Medicare Part D Generates Excitement!

It's been a long time coming, but Medicare Part D has arrived! United American has been working with the Centers for Medicare and Medicaid Services (CMS) for many months, and we're very excited that the time is finally here to implement all our hard work. In just a few weeks – on January 1, 2006 – Medicare's Part D prescription drug coverage will take effect nationwide.

Although United American has already provided extensive Part D training materials to Agents, there is still a lot to teach our customers and our prospects to help them understand the components of this new program. That is one reason we are devoting this entire issue of *Vision* to Part D.

In addition to working closely with Medicare to be sure our offering falls within the stringent Medicare guidelines and regulations, UA has also begun an extensive and long-running national Part D advertising campaign. Paul Harvey, who may be the most well-known and recognized radio personality in the country, will regularly endorse UA's Medicare Part D on his radio program through March 2006. He has done an outstanding job for UA in the past, and we expect no less from him this time around. We have secured Carol Burnett, one of the most beloved comedienne of our time, as spokeswoman for our TV endorsements. These two individuals project the kind of image that will appeal to a wide range of Seniors, especially as they are both Seniors themselves. So far, the broad market response to these radio and TV spots has been very encouraging. See page 12 for additional information about these advertising campaigns and a list of the TV stations that will carry the Burnett endorsement.

UA also has been actively involved in a direct mail program to generate interest in Part D among Seniors who are not currently UA policyholders. Since early October, three million lead cards and postcards encouraging Seniors to contact us for additional information have been mailed to Seniors, age 65 and above. If response is strong, all 42 million Senior households will eventually receive a UA Medicare Part D lead card. Our Home Office Teleco staff is working overtime to respond to prospects' phone calls and questions concerning Part D. Based on the early application figures we're seeing, our efforts are paying off!

We also conducted a phone blast on October 3rd to our existing Med-Supp customers to tell them UA would be marketing Part D. Several days later, we followed up the phone call with a Part D enrollment packet. We also mailed

an enrollment packet to UA lapsed Med-Supp policyholders on October 21st and are doing follow-up phone calls and postcard mailings this month. We want EVERYONE to choose United American for Medicare Part D. I expect our extensive marketing campaign to generate over a half million leads! In early November, before enrollment had even begun, we had already received almost 7,000 applications!

When a Senior chooses a Part D plan the most important factor to consider is the plan's formulary, which is the list of medications covered by the plan. The company may be very stable, and the premium price just right, but, if the Senior's needed medications aren't on the plan, it's not the right one. Based on the number of prescriptions from drug card experience, Medicare has determined the top 100 drugs most used by Seniors. United American offers 99 out of those 100 drugs on our plan's drug formulary. Our outstanding formulary coupled with the fact **we do not require any deductible** will be major selling points for UA Agents.

What does it all mean? The advent of Part D means new opportunity for increased Medicare Supplement sales! Part D is not simple and will seem very complex to many Seniors. Customers and prospects will have lots of questions. It's essential that Agents have substantial involvement in both the education and selling processes. Go to our Agent training website at [www.uamedicarepartd.com/agents](http://www.uamedicarepartd.com/agents) and you will find a wealth of information that will provide you with an outstanding foundation on which to build your Part D sales. Review the site often for updates and changes to sales and training materials. In addition, carefully review each of the articles in this month's *Vision*. We've tried to explain the basic components of Medicare's Part D, the particular features of UA's plan, and also give you some tips to successfully present it to your customers and prospects. Your customers will only be receptive to Part D if you are comfortable presenting it and knowledgeable about its features.

CMS has strict regulations governing the marketing and sale of Part D. Become very familiar with the *Medicare Marketing Guidelines* which you can download from the Agent site. Agents need to be aware of what they can and can't do and when they can and can't do it. If Agents have any questions or concerns about the Part D process, consult your training materials or your Branch Manager. We're all going to be in a learning curve for several months with Part D, but the sooner we get started, the sooner that curve will stretch out into a smooth, straight line!

# Part D: *What It Is . . .*

## ◆ **What is Part D?**

Beginning January 1, 2006, Medicare will offer prescription drug coverage known as Medicare Part D.

## ◆ **Who can offer Part D?**

Medicare, in conjunction with approved insurance companies and other private companies, will offer Part D.

## ◆ **Who pays for Part D?**

Medicare will pay approximately 75 percent of the monthly premium for the Part D coverage, and the beneficiary will pay the remainder. The average premium nationwide is \$32.

## ◆ **What are Medicare Standards for Part D?**

**Prescription Drug Plans (PDP)** like those offered by UA must provide “creditable coverage,” that is coverage that is at least as good as standard Medicare prescription drug coverage (see chart bottom of pg. 6). Part D plans will differ by price, drugs covered, and pharmacy network. Plans will cover both brand-name and generic drugs.

## ◆ **Who is eligible for Part D?**

Participation in Part D is voluntary, but all beneficiaries enrolled in Medicare Parts A and/or B are eligible, regardless of income level and resources, pre-existing conditions, or current prescription expenses. Approximately one in three Seniors will qualify for assistance with plan costs and drug expenses. Those who qualify for assistance and don't join a plan will be enrolled in one by Medicare.

## ◆ **What's the Enrollment Period?**

During this **initial enrollment period (IEP)** only, eligible Seniors may join a plan between November 15, 2005 and May 15, 2006. If they enroll before the end of 2005, their Part D coverage will be effective on January 1, 2006. Otherwise their coverage will become effective the month after they join.

## ◆ **What is the penalty for late enrollment?**

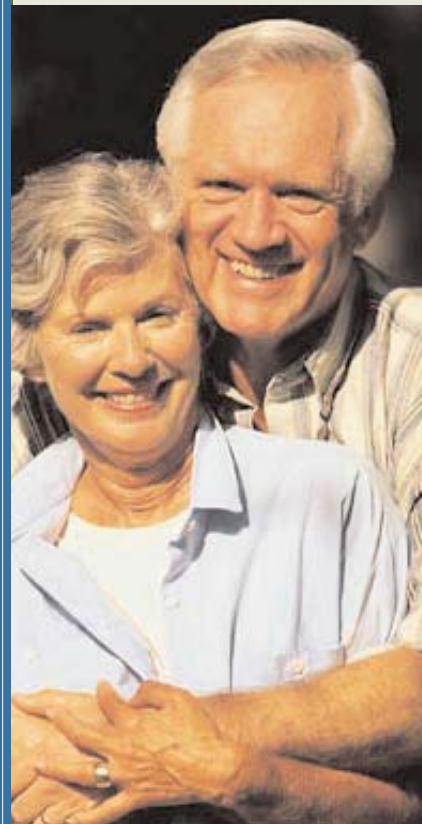
Eligible Seniors who don't sign up during the initial period and do NOT have an existing drug plan comparable to standard Medicare prescription drug coverage, will have to wait until November 15, 2006 to join and may incur a monthly penalty. Their premium cost can go up at least one percent for every month they wait to join, and they will pay this penalty for as long as they have the coverage.

## ◆ **Will Part D have an annual enrollment period?**

Yes. Seniors who are already enrolled in Part D will be allowed to change plans each year during the **annual enrollment period (AEP)** from November 15 – December 31. Coverage will begin on January 1st of the following year. **Special Enrollment Periods (SEP)** will also be available for Seniors in special circumstances.

### **Key points when talking to Seniors:**

1. If they already have prescription drug coverage, they should talk to their plan administrator or insurer *before* making any changes.
2. If they don't currently take many prescriptions, they should still consider joining a plan. They will avoid the monthly penalty and will also be prepared if their prescription drug needs increase in the future.
3. All plans are sold as stand-alone coverage and are not connected to any Medicare Supplement the beneficiary may already have.
4. Stress to customers that plans vary by price, formulary and pharmacy network.
5. Seniors are not required to purchase Part D coverage from their current Medicare Supplement provider.



### **Important Customer Part D Websites & Contact Numbers:**

#### **United American:**

[www.uamedicarepartd.com](http://www.uamedicarepartd.com)  
Toll-free Customer Service  
(7 a.m. to 6:30 p.m., Mon.-Fri.):  
1-866-524-4169 or  
1-866-524-4170  
(For TTY/TDD callers)

#### **Medicare:**

[www.medicare.gov](http://www.medicare.gov)  
1-800-MEDICARE (633-4227)  
24 hours a day, 7 days a week.

***Initial Part D Enrollment is November 15, 2005 to May 15, 2006!***

# Part D: *Spending Phases*

Seniors will have a lot of questions about Prescription Drug Plans. How much is the deductible? How much will I have to spend? What counts toward out-of-pocket expenses? One of the most difficult concepts for them to understand will be the “phases of spending” associated with the Plan. Our Part D plan consists of three spending phases:

## 1. **Phase 1 - Initial Coverage: Our Prescription Drug Plans have NO DEDUCTIBLE.**

Our plan is effective when the customer begins premium payments. Seniors pay a co-payment for the first \$2,250 of prescription drugs each year. The co-payment is as little as \$9 for a 30-day supply of a generic drug, but varies depending upon the type of drug and the quantity ordered. The Plan pays the balance.

DRUG TIER	CO-PAYMENT AMOUNT FOR THE FIRST \$2,250 OF DRUG COSTS IN 2006		
	Retail In-Network Pharmacy		Mail Order
	33-Day Supply Co-payment	90-Day Supply Co-payment	90-Day Supply Co-payment
<b>Generics</b> (Tier 1)	<b>\$9</b>	<b>\$18</b>	<b>\$18</b>
<b>Preferred Brands</b> (Tier 2)	<b>\$30</b>	<b>\$60</b>	<b>\$60</b>
<b>Non-Preferred Brands</b> (Tier 3)	<b>\$60</b>	<b>\$120</b>	<b>\$120</b>
<b>Specialty Brands</b> (Tier 4)	<b>33%</b>	<b>33%</b>	<b>33%</b>

For example, a prescription costs \$90 for a 33-day supply of Lipitor (a Preferred Brand, Tier 2 drug) purchased at an in-network retail pharmacy. The Senior pays a \$30 co-payment and our Plan pays \$60. The entire \$90 (\$30 copay+\$60 Plan pay) counts toward the initial coverage limit of \$2,250. The monthly premium the Senior pays for Part D coverage does not count toward this limit.

## 2. **Phase 2 - Coverage Gap:**

This is known as the “Doughnut Hole.” It is the phase in which Seniors pay 100 percent of their drug costs until they reach out-of-pocket expenses totaling \$3,600. Any co-payments the Senior made during the initial coverage period, and payments made during the coverage gap for drugs listed in the plan’s formulary count toward the **TrOOP (true out-of-pocket)** costs. Part D premiums, however, do not count toward TrOOP costs.

For example, a prescription costs \$90 for a 33-day supply of Lipitor (a Preferred Brand, Tier 2 drug) at an in-network retail pharmacy. The Senior pays the entire cost of the drug – \$90, and the Plan pays nothing. The \$90 counts toward TrOOP.

## 3. **Phase 3 - Catastrophic Coverage:**

Once a Senior has reached \$3,600 in true out-of-pocket expenses, he or she pays the greater of \$2 for a generic or preferred brand drug, \$5 for all other drugs, *or* a 5 percent co-payment. The Plan pays 100 percent of the balance.

# Part D: Prescription Drug Plan Comparison

United American will market one national plan with region-specific rates available in all states (except Alaska and Hawaii) and the District of Columbia. Medco, one of the country's top pharmacy benefit managers, will provide comprehensive pharmacy benefit management services to UA Part D participants.

**Medicare Part D Premium Table**

STATE	REGION #	MONTHLY PREMIUM
AL	12	\$36.88
AR	19	34.83
AZ	28	32.02
CA	32	31.93
CO	27	32.30
CT	2	32.59
DC	5	35.12
DE	5	35.12
FL	11	33.43
GA	10	34.87
IA	25	34.70
ID	31	36.67
IL	17	34.02
IN	15	40.96
KS	24	36.07
KY	15	40.96
LA	21	38.69
MA	2	32.59
MD	5	35.12
ME	1	37.87
MI	13	33.98
MN	25	34.70
MO	18	36.51
MS	20	37.09

**Medicare Part D Premium Table**

STATE	REGION #	MONTHLY PREMIUM
MT	25	\$34.70
NC	8	38.59
ND	25	34.70
NE	25	34.70
NH	1	37.87
NJ	4	35.21
NM	26	29.78
NV	29	31.93
OH	14	35.00
OK	23	38.08
OR	30	32.80
PA	6	33.98
RI	2	32.59
SC	9	34.93
SD	25	34.70
TN	12	36.88
TX	22	36.69
UT	31	36.67
VA	7	35.24
VT	2	32.59
WA	30	32.80
WI	16	31.17
WV	6	33.98
WY	25	34.70

## Part D Design

The Centers for Medicare & Medicaid Services (CMS) has issued a basic design for Prescription Drug Plans (PDP), but actual plans may vary by the benefits, the cost and the formulary (drugs covered under the plan). Here's how we compare to Medicare's standard plan:

### COMPARING MEDICARE'S PLAN TO UA MEDICARE PART D

	Medicare's Standard Plan	Our Medicare Part D
<b>Annual Deductible</b>	\$250	None. Plan benefits begin immediately
<b>Next \$2,000</b>	The plan pays 75% of the next \$2,000 in covered drug costs, and the policyholder pays the remaining 25%.	Policyholder will pay co-payments and our Medicare Part D Plan will pay 100% of the balance.
<b>Next \$2,850 until insured's true out-of-pocket (TrOOp) costs reaches \$3,600</b> <i>(also known as the "Doughnut Hole")</i>	Plan Pays \$0	Plan Pays \$0
<b>Drug costs above \$3,600</b>	Insured pays the greater of \$2 or 5% coinsurance for generic or preferred brand drugs that are multi-source drugs; or the greater of \$5 or 5% coinsurance for other brand drugs. Plan pays 100% of the balance.	Insured pays the greater of \$2 or 5% coinsurance for generic or preferred brand drugs that are multi-source drugs; or the greater of \$5 or 5% coinsurance for other brand drugs. Our Medicare Part D Plan pays 100% of the balance.

*Costs for prescription drugs that are not in the plan formulary do not qualify as out-of-pocket expenses for purpose of the above calculation.*

# Part D: *Getting Started*

## How do I train to sell Part D?

The first step is to educate yourself on Part D. For the most complete and up-to-date information, visit our [Agent Training website](http://www.uamedicarepartd.com/agents) at: [www.uamedicarepartd.com/agents](http://www.uamedicarepartd.com/agents)

Begin your Part D education with the *Medicare Marketing Guidelines* put out by CMS. The guidelines state all **Agents who sell Part D must be state licensed, registered or certified**, depending upon the requirements of their particular state. In addition, the guidelines state all Agents must strictly adhere to the Guidelines' Section 11 (Guidelines for Promotional Activities), which specifically addresses what Agents who sell Part D may or may not do to market the product. Thoroughly review and understand this material. In addition, Agents who sell Part D for UA will be asked to fill out a contract addendum and send it in to the Home Office.



### UA MEDICARE PART D AGENT GUIDELINES

are recommended practices set forth by the Centers for Medicare and Medicaid Services (CMS) and United American Insurance Company for the marketing of Medicare Advantage Plans (MA), Medicare Advantage Prescription Drug Plans (MA-PDs), Prescription Drug Plans (PDPs), and 1876 Cost Plan. These guidelines pertain to insurance agents and home office personnel. All marketing activities performed by you in relation to the Plan must comply with all applicable laws and guidelines issued in connection with Part D, as well as all other applicable laws (including civil monetary penalty laws). United American has the right to terminate any marketing activities that it deems necessary to ensure compliance with applicable laws and regulations. United American is not responsible for any marketing activities that do not meet the requirements of the following CMS guidelines. United American requires that Agents seek prior approval to any advertisement or marketing activity that does not meet the requirements of the following CMS guidelines. It is extremely important that this rule be met to avoid contract termination.

The following recommended practices: United American Insurance Company prior to the start of the Medicare Part D enrollment period. It is permitted outside the timelines set by the Federal Government. No money is collected at the time of enrollment. CMS is encouraging seniors to have the health insurance claim number, and dates of entitlement to Medicare Part D verified. However, responding to an invitation (or lead card) is not a requirement.

scare tactics to force seniors to enroll in Part D. No money is collected at the time of enrollment. CMS is encouraging seniors to have the health insurance claim number, and dates of entitlement to Medicare Part D verified. However, responding to an invitation (or lead card) is not a requirement. United American Insurance Company is not responsible for any marketing activities that do not meet the requirements of the following CMS guidelines. It is extremely important that this rule be met to avoid contract termination.

### Medicare Marketing Guidelines:

A thorough understanding of this extensive CMS document is important to marketing and selling Part D. Make use of this tremendous reference tool!

### MEDICARE MARKETING GUIDELINES FOR:

- MEDICARE ADVANTAGE PLANS (MA)
- MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS (MA-PDs)
- PRESCRIPTION DRUG PLANS (PDPs)
- 1876 COST PLAN

PUBLISHED: AUGUST 15, 2005  
REVISED: NOVEMBER 1, 2005

#### MEMORANDUM

DATE: September 28, 2005  
TO: ALL UA BRANCH AGENTS  
FROM: UA SALES DEPARTMENT

### New Medicare Part D Prescription Drug Benefit — For Agent Use Only —

#### Introduction

The Medicare Modernization Act of 2003 created new health care choices for seniors and new sales opportunities for Agents.

United American Insurance Company is committed to helping our Agents and policyholders understand the new Medicare Part D Prescription Drug Program. This document will provide information regarding this upcoming program to help our Agents compete effectively in the field and educate clients.

- Specifically this overview will describe:
- Medicare Part D, the new prescription drug program;
  - UA's plan for Part D and our alliance with Medco, the nation's leading pharmacy benefit manager; and
  - What Agents can do to get prepared for Part D.

#### PART D – Insurance Coverage for Prescription Drugs

Medicare Part D is the government-sponsored insurance program designed to help seniors manage the high cost of prescription drugs. Medicare Part D will be offered by private companies, such as ours, and administered by the Centers for Medicare and Medicaid (CMS) in two formats:

- Drug coverage offered in conjunction with Medicare Advantage Plans (MA-PDs); or
- Private, stand-alone prescription drug plans (PDPs). UA will be the PDP for our Part D plan.

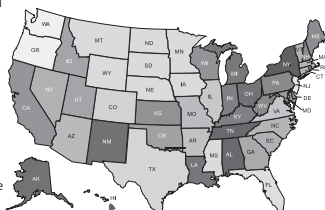
Participation in Part D is voluntary, so seniors must decide if they want coverage. Medicare beneficiaries are eligible for Part D if:

- They have Medicare Part A and/or Part B; and
- They live in a service area of a Part D plan.

Some beneficiaries may even qualify for assistance with their premium, including low or no-cost plans. If a senior thinks they may qualify, they should contact the Social Security Administration office at 1-800-772-1213.

To manage the plans, CMS has grouped the country into 34 regions. Most of these regions represent a single state; however, nine regions are made up of multiple states. *See below for the regional map for Part D plans.*

CMS REGION	STATE	CMS REGION	STATE
12	AL, TN	13	MI
19	AR	18	MO
28	AZ	20	MS
32	CA	8	NC
27	CO	1	NH, ME
2	CT, MA, RI, VT	4	NJ
5	DE, DC, MD	26	NM
11	FL	29	NV
10	GA	14	OH
1A, MN, MT, ND,		23	OK
NE, SD, WY		30	OR, WA
31	ID, UT	6	PA, WV
17	IL	9	SC
15	IN, KY	22	TX
24	KS	7	VA
21	LA	16	WI



### Agent Guidelines:

Based on CMS guidelines, this provides very important and detailed information about what an Agent can and can't do when selling Part D.

### Branch Agent Training Manual:

This 8-page manual gives you the basics of Part D.

# Part D: *How To Sell It*

## The Sales Process:

To help Seniors decide if UA's plan is right for them, suggest they consider the following questions:

1. What prescription drugs are you currently taking?
2. Are these drugs in our formulary?
3. What are you currently spending each month for each drug?
4. How do these drug costs compare with the drug costs in our formulary?
5. How much could you save using UA Medicare Part D coverage?
6. How do you normally purchase your prescription drugs? By retail pharmacy or mail order?
7. If you use a retail pharmacy, is it listed in our pharmacy network?

If our Part D is right for them, move on to the enrollment process.

The Home Office has designed an Agent Solicitation Package to help you enroll Seniors in Part D. Included in the package:

- **Introductory Letter**
- **Two Enrollment Forms**
- **Business Reply Envelope**
- **Summary of Benefits with Region-specific Rates**
- **Marketing Brochure "Understanding Medicare Part D"**

Order these packages through the Medicare Part D Agent Training site or through Branch Supply.

## Enrolling Seniors is Easy:

Order the free Agent Solicitation Package\* from Branch Supply with all the required components to submit the enrollment by postal mail. You may also fax the Enrollment Form to the Home Office at 469-525-4250 (Note: This is a new, designated fax number). If you choose to fax the Enrollment Form, remember that both sides of the form will need to be faxed. Make a copy of the front and back of the enrollment form before faxing so both pages can be sent at the same time.

It is critical that the Enrollment Form is sent to the Home Office within 24 hours of its completion because the Home Office must send it to CMS for eligibility confirmation. Once we receive confirmation from CMS, we notify the customer by mail that the enrollment is successfully completed.

## UA Partners® Alert:

Seniors can still use their UA Partners cards for valuable discounts on healthcare services which Medicare Parts A, B, and D do not cover, such as chiropractic, dental, vision, hearing, travel assistance and nutritional supplements. Due to a very recent CMS guideline change, any amount Seniors pay for drugs using a UA Partners discount card during the "doughnut hole" phase WILL COUNT toward their out-of-pocket expenses. In order for drugs purchased with the UA Partners card to count towards TrOOP, the insured must submit a paper claim and the receipt to Medco Health Solutions, Inc., P.O. Box 14711, Lexington, KY 40512.

\*UA Form UAMPD-AGT

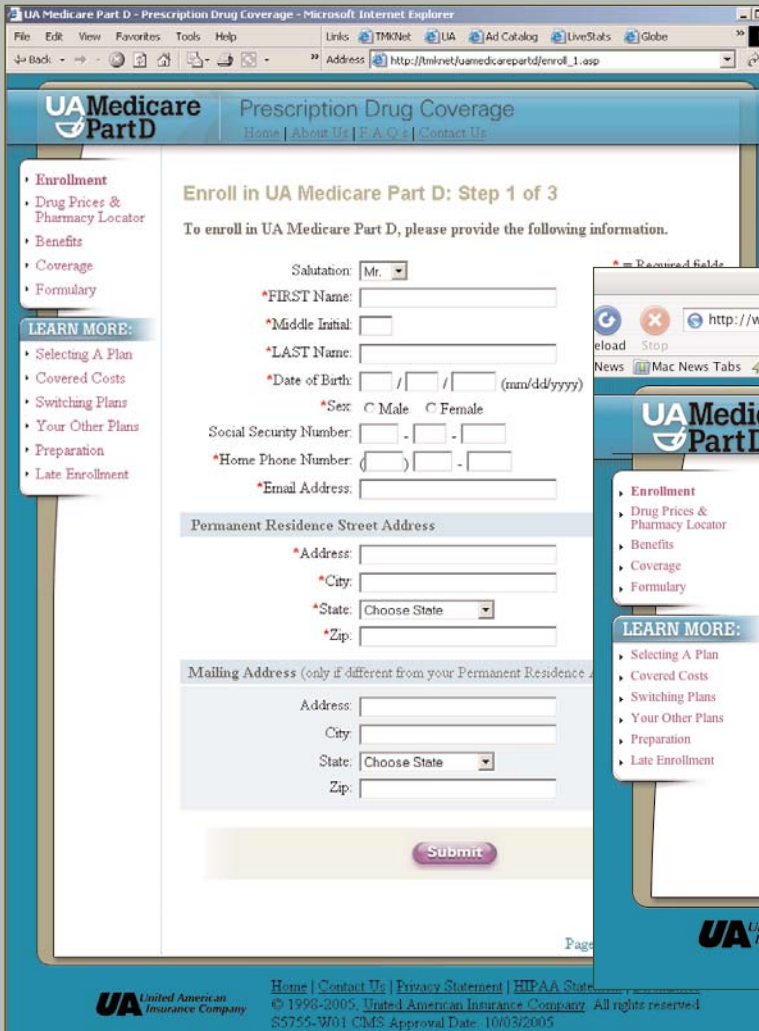




# Part D: Websites

Our websites are tremendous learning tools for both customers and Agents. Look what we have available:

## Customer Site:



UA Medicare Part D - Prescription Drug Coverage - Microsoft Internet Explorer

File Edit View Favorites Tools Help Links TMNet UA Ad Catalog LiveStats Globe

Address http://tmknet/uamedicarepartd/enroll\_1.asp

**UA Medicare Part D** Prescription Drug Coverage  
Home | About Us | F.A.Q. | Contact Us

- Enrollment
- Drug Prices & Pharmacy Locator
- Benefits
- Coverage
- Formulary

**LEARN MORE:**

- Selecting A Plan
- Covered Costs
- Switching Plans
- Your Other Plans
- Preparation
- Late Enrollment

### Enroll in UA Medicare Part D: Step 1 of 3

To enroll in UA Medicare Part D, please provide the following information.

Required fields

Satuation:

\*FIRST Name:

\*Middle Initial:

\*LAST Name:

\*Date of Birth:  /  /  (mm/dd/yyyy)

\*Sex:  Male  Female

Social Security Number:  -  -

\*Home Phone Number: (  )  -

\*Email Address:

Permanent Residence Street Address

\*Address:

\*City:

\*State:

\*Zip:

Mailing Address (only if different from your Permanent Residence)

Address:

City:

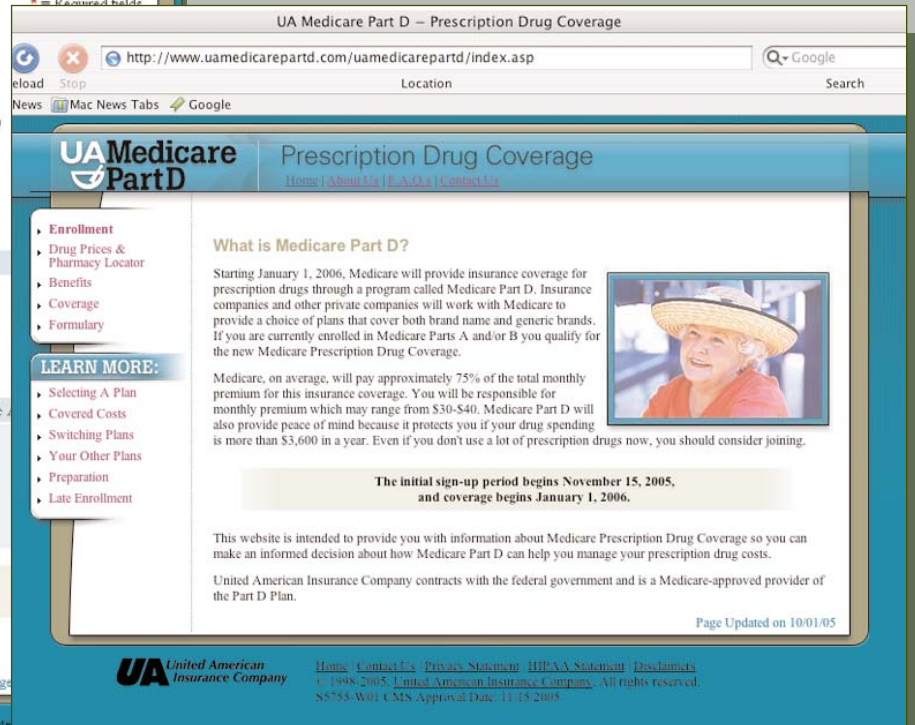
State:

Zip:

Home | Contact Us | Privacy Statement | HIPAA Statement  
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S5755-W01 CMS Approval Date: 10/03/2005

## www.uamedicarepartd.com:

For customer use, this website is designed to teach your customers and prospects about Medicare Part D and to help them decide if our Part D plan is right for them. They can even enroll online!



UA Medicare Part D - Prescription Drug Coverage

http://www.uamedicarepartd.com/uamedicarepartd/index.asp

UA Medicare Part D Prescription Drug Coverage  
Home | About Us | F.A.Q. | Contact Us

- Enrollment
- Drug Prices & Pharmacy Locator
- Benefits
- Coverage
- Formulary

**LEARN MORE:**

- Selecting A Plan
- Covered Costs
- Switching Plans
- Your Other Plans
- Preparation
- Late Enrollment

### What is Medicare Part D?

Starting January 1, 2006, Medicare will provide insurance coverage for prescription drugs through a program called Medicare Part D. Insurance companies and other private companies will work with Medicare to provide a choice of plans that cover both brand name and generic brands. If you are currently enrolled in Medicare Parts A and/or B you qualify for the new Medicare Prescription Drug Coverage.

Medicare, on average, will pay approximately 75% of the total monthly premium for this insurance coverage. You will be responsible for monthly premium which may range from \$30-\$40. Medicare Part D will also provide peace of mind because it protects you if your drug spending is more than \$3,600 in a year. Even if you don't use a lot of prescription drugs now, you should consider joining.

**The initial sign-up period begins November 15, 2005, and coverage begins January 1, 2006.**

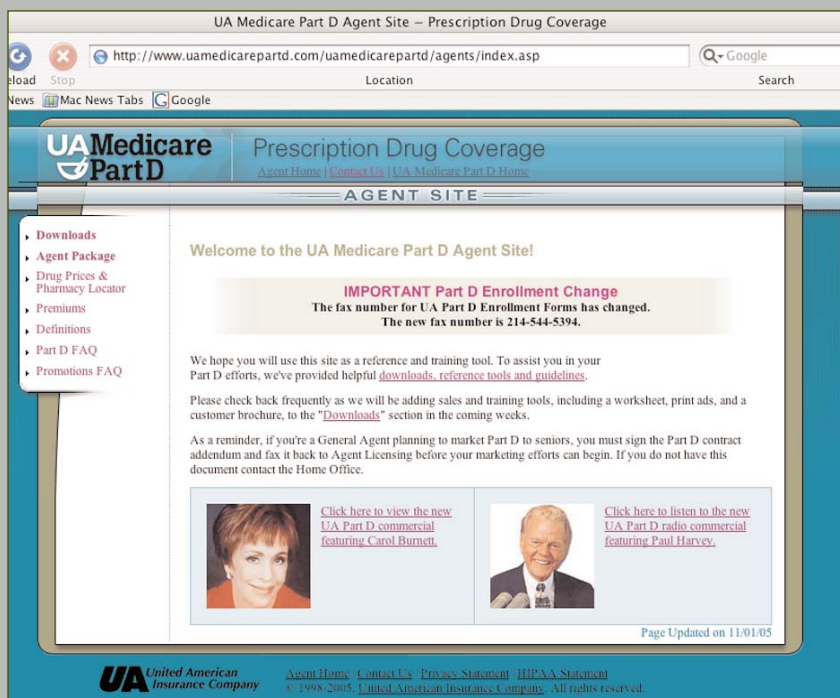
This website is intended to provide you with information about Medicare Prescription Drug Coverage so you can make an informed decision about how Medicare Part D can help you manage your prescription drug costs.

United American Insurance Company contracts with the federal government and is a Medicare-approved provider of the Part D Plan.

Page Updated on 10/01/05

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S5755-W01 CMS Approval Date: 11/15/2005

## Agent Site:



UA Medicare Part D Agent Site - Prescription Drug Coverage

http://www.uamedicarepartd.com/uamedicarepartd/agents/index.asp

**UA Medicare Part D** Prescription Drug Coverage  
Agent Home | Contact Us | UA Medicare Part D Home

**AGENT SITE**

- Downloads
- Agent Package
- Drug Prices & Pharmacy Locator
- Premiums
- Definitions
- Part D FAQ
- Promotions FAQ

### Welcome to the UA Medicare Part D Agent Site!

**IMPORTANT Part D Enrollment Change**  
The fax number for UA Part D Enrollment Forms has changed.  
The new fax number is 214-544-5394.

We hope you will use this site as a reference and training tool. To assist you in your Part D efforts, we've provided helpful [downloads](#), [reference tools](#) and [guidelines](#).

Please check back frequently as we will be adding sales and training tools, including a worksheet, print ads, and a customer brochure, to the "Downloads" section in the coming weeks.

As a reminder, if you're a General Agent planning to market Part D to seniors, you must sign the Part D contract addendum and fax it back to Agent Licensing before your marketing efforts can begin. If you do not have this document contact the Home Office.

[Click here to view the new UA Part D commercial featuring Carol Burnett.](#)

[Click here to listen to the new UA Part D radio commercial featuring Paul Harvey.](#)

Page Updated on 11/01/05

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## www.uamedicarepartd.com/agents:

For Agent use, this website offers comprehensive information on all aspects of Part D and provides numerous forms and materials to download. Use it!

# Part D: *Print Ads*

United American has an exciting catalog of pre-approved Part D print ads for Agent use. Each ad shown below is currently available and may be downloaded from the Agent Part D website.

**Questions about Part D?**

**No one knows Senior health insurance like United American Insurance Company!**

If you have questions about the new Medicare Part D Prescription Drug Plan, we have answers. Visit our website at [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or call your nearest UA Agent at:



UAMPD1

**UAMPD1**

**Part Cure. Part Relief. Part Peace of Mind.**

At United American Insurance Company, we call it **Medicare Part D Prescription Drug Coverage.**

For complete information on UA's Part D plan, visit [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or call your nearest UA Agent at:




UAMPD2

**UAMPD2**

**Part Teacher. Part Advisor. Part Agent.**

Find complete answers about your **Medicare Part D Prescription Drug Coverage options.**

To learn more about United American Insurance Company's Part D plan, visit [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or contact your nearest UA Agent at:



UAMPD4

**UAMPD4**

**Part Open Mind.**

**Part Caring Heart.**

**Part Helping Hand.**

Let us help you understand your **Medicare Part D Prescription Drug Coverage options.**

To learn more about United American Insurance Company's Part D plan, visit [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or contact your nearest UA Agent at:



UAMPD3

**UAMPD3**

**Part Open Mind.**

**Part Caring Heart.**

**Part Helping Hand.**

Let us help you understand your **Medicare Part D Prescription Drug Coverage options.**

To learn more about United American Insurance Company's Part D plan, visit [www.uamedicarepartd.com](http://www.uamedicarepartd.com) or contact your nearest UA Agent at:



UAMPD3

**What Do Donuts Have to Do with Drug Coverage?**

Come to our **Medicare Part D seminar and find out!**

United American Insurance Company is sponsoring a FREE seminar about our Medicare Part D plan in your area. For more information or to register, contact your nearest UA Agent at:




UAMPD5

**UAMPD5**

- All ads are available in two or three column format.
- Some are available in both black and white and color.
- All can be used immediately, except in Alaska and Hawaii where we do not offer Part D.
- There is no cost for ads.
- All may be downloaded at [www.uamedicarepartd.com/agents](http://www.uamedicarepartd.com/agents)

# Part D: Sales Tools

Seniors are being bombarded daily with Part D mailings and solicitations from insurers and private companies. How can you make United American stand out? Use these attention-getters we have developed to inform customers and prospects.

United American Insurance Company  
Medicare Part D Radio Script  
30  
UAMPDR\_6

I want to tell you about the new government Drug Coverage insurance program designed prescription drugs. It could reduce your current prescription drug costs in the future. Medicare Parts A or B, you qualify for this coverage. It could reduce your current prescription drug costs and insure you against high prescription drug costs in the future.

Call [local number] right now and we can tell you how much you could start saving on your prescription drugs.

Participation is voluntary so you must enroll.

For complete information about the new Medicare Prescription Drug Coverage available from United American Insurance Company please call [local number].

now and find out just how much you could start saving on your prescription drugs.

United American Insurance Company  
Medicare Part D Radio Script  
30  
UAMPDR\_5

I want to tell you about the new government-sponsored Medicare Prescription Drug Coverage insurance program designed to help seniors manage the high cost of prescription drugs. It could reduce your current prescription drug costs and insure you against high prescription drug costs in the future.

Call [local number] right now and we can tell you how much you could start saving on your prescription drugs.

For more information about the new Medicare Prescription Drug Coverage available from United American Insurance Company please call [local number].

**Radio Scripts: UAMPDR\_5 & UAMPDR\_6**  
Choose from a 30 or 60 second approved radio ad to help spread the word about UA's Part D plan in your local market.

UA Medicare Part D Prescription Drug Coverage Individual Enrollment Form  
United American Insurance Company  
A Delaware Stock Co., Wilmington, DE  
Administrative Office: McKinney, TX

UA Medicare Part D Prescription Drug Coverage  
SUMMARY OF BENEFITS

UA Medicare Part D Prescription Drug Coverage  
MedicareRx Prescription Drug Coverage

**IMPORTANT INFORMATION ABOUT MEDICARE PRESCRIPTION DRUG COVERAGE!**

S5755-E-1527APH

UA Medicare Part D PRESCRIPTION DRUG COVERAGE  
United American Insurance Company

## UA Agent Solicitation Package: UAMPD-AGT

Everything Agents need to enroll Senior customers quickly and easily...brochure, letter, enrollment form, summary of benefits and reply envelope.

## Worksheet: S5755-UAMPD

Provides a guideline for Agents and customers to determine if our Part D is the right choice for them.

UAMedicare Part D Prescription Drug Coverage

### Is UA's Medicare Part D Plan Right for You?

**STEP 1:**  
As you answer the questions below, fill in the chart provided to help determine if UA Medicare Part D is a good choice for you.

- What drugs are you currently taking?
- Are these drugs in our formulary?
- What are you currently spending a month in prescriptions for each drug?
- How do these drug costs compare with the drug costs in our formulary?
- How much do you save using UA's Medicare Part D Coverage?
- How do you normally purchase your prescription drugs — by retail pharmacy, or mail order?
- If you use a retail pharmacy chain, what is the name of the pharmacy, or store?
- Is this pharmacy chain listed in our pharmacy network?

PRESCRIPTION DRUG	LISTED IN FORMULARY?	CURRENT COST	MONTHLY COSTS	
			UA MEDICARE PART D	SAVINGS
	<input type="checkbox"/> YES <input type="checkbox"/> NO			
	<input type="checkbox"/> YES <input type="checkbox"/> NO			
	<input type="checkbox"/> YES <input type="checkbox"/> NO			
	<input type="checkbox"/> YES <input type="checkbox"/> NO			

**RETAIL PHARMACY CHAIN**

**IS PHARMACY LISTED?**

YES  NO

YES  NO

**STEP 2:**  
If you are satisfied with the answers above and believe UA's Medicare Part D Prescription Drug Coverage plan fits your prescription needs you are ready to enroll!

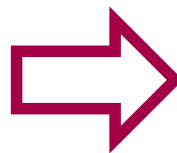
Simply complete the Enrollment Form given to you by our Agent. If you have misplaced it and need another one, you can contact the Agent, or request another form by calling toll-free 1-866-524-4169; TTY callers use 1-866-524-4170. If you prefer, you can enroll over the Internet at [www.uamedicarepartd.com](http://www.uamedicarepartd.com).

**STEP 3:**  
If enrolling by mail, place the Enrollment Form in the business reply envelope provided by our Agent or fax it to 372-569-3768. If enrolling via the Internet, just click the Submit button when you are finished completing the Enrollment Form.

**Please note:** When UA receives your Enrollment Form we send it to the Centers for Medicare and Medicaid Services (CMS) who will confirm your eligibility in the Part D program. Once United American has received this confirmation, we will notify you by mail that your enrollment is successful.

## Attention Seniors!

Medicare Prescription Drug Coverage



S5755 | F4924  
S5580 | F4924

## Part D Display Insert: F4924

Fits into a standard plexiglas stand as backdrop for our Part D brochure.

Understanding Medicare Part D Prescription Drug Coverage

UA  
United American Insurance Company

## UA Part D Brochure: F4888 R

Designed to fit display insert.

# Part D: *National Advertising Campaign*

## Radio & TV Spots Hit the Mark!

What do Paul Harvey, icon of the airways, and Carol Burnett, TV's queen of comedy, have in common? United American! We are partnering with both these dynamic personalities to market our Medicare Plan D plans. Long known as the "voice of radio," Paul Harvey's past endorsements have consistently provided strong responses from the public. We believe he will repeat that success with Part D. Carol Burnett's personal warmth and trustworthiness is generating the kind of appeal we want. Mr. Harvey's and Ms. Burnett's endorsement of our Part D plans will provide added name recognition, increase sales and generate excellent response from Seniors. Based on the trends we're seeing so far, we made the right choice!



**Paul Harvey's** "News and Comment" and "The Rest of the Story" is heard every Monday through Saturday on radio stations throughout the country. Paul Harvey News is the largest one-man network in the world and consists of more than 1200 radio stations, 400 Armed Forces Network stations that broadcast around the world, and 300 newspapers.

Paul Harvey's iconic influence continues into the 21st Century, as "News and Comment" is streamed on the world wide web twice a day.

### **National Radio Schedule:**

Paul Harvey radio schedule endorsing Part D started in October and will run for several months.



**Carol Burnett** has been making us laugh for more than 50 years. Now a Senior herself, Ms. Burnett is making the same decision about Part D that all Seniors across the country must make. Her endorsement of United American's Part D plan is the icing on the cake for our national advertising campaign. Catch her commercial on the following stations:

### **National TV Schedule:**

CBS  
ABC  
CNN  
AMC  
A&E  
The History Channel  
The History Channel International  
MSNBC  
The Biography Channel  
The 700 Club  
The Weather Channel  
Fox News  
Court TV  
TNT  
CNN Headline News

Commercials are scheduled to run on these stations during programs targeted at the 65+ market.

# V

## ACHIEVEMENT PRESIDENT'S CLUB

Through October 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  
\$2,180,430



**2. Jeff Miller**  
Branch 50  
\$1,997,622



**3. Ron Seroka**  
Branch 90  
\$1,988,544



- 4. Don Gibbs, Branch C9 . . . . . \$1,739,353
- 5. Jack Curtis, Branch 25 . . . . . 1,727,475
- 6. Ross Taylor, Branch 92 . . . . . 1,553,025
- 7. Justin White, Branch G7 . . . . . 1,479,808
- 8. Randy Byrd, Branch 74 . . . . . 1,400,708
- 9. Lance Taylor, Branch 18 . . . . . 1,399,542
- 10. Alan Spafford, Branch 60 . . . . . 1,359,419

### UNIT MANAGERS

**1. Penney Frazier-Parham**  
Branch 61  
\$1,119,766



**2. Robert Holker**  
Branch C9  
\$937,942



**3. Richard Byrd**  
Branch 74  
\$847,974



- 4. Karen Dolan, Branch 63 . . . . . \$717,475
- 5. Cody Webster, Branch 50 . . . . . 704,853
- 6. James Short, Branch 61 . . . . . 614,256
- 7. Chris Villwock, Branch H1 . . . . . 566,542
- 8. Kevin Lords, Branch 22 . . . . . 562,309
- 9. Brian Pederson, Branch 15 . . . . . 549,098
- 10. Gene Love, Branch 92 . . . . . 542,348

### AGENTS

**1. Zane Miller**  
Branch 92  
\$232,513



**2. Grant Walton**  
Branch C9  
\$205,411



**3. Brian Holker**  
Branch C9  
\$204,162



- 4. Donald Arnett, Branch C9 . . . . . \$193,537
- 5. Joanne Hoffman, Branch F8 . . . . . 180,395
- 6. Shawn Driggers, Branch 18 . . . . . 176,081
- 7. James LaPradd, Branch 18 . . . . . 175,511
- 8. Chris Villwock, Branch H1 . . . . . 168,742
- 9. Robert Holker, Branch C9 . . . . . 168,245
- 10. Tanner Smith, Branch F8 . . . . . 166,249

## HONOR CLUB

Through October 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. Jason Gsoell, Branch F8 . . . . . \$1,303,567
- 12. Rick Krout, Branch 66 . . . . . 968,065
- 13. John Paul Caswell, Branch 06 . . . . . 953,409
- 14. Greg Gorman, Branch 86 . . . . . 867,071
- 15. Craig Villwock, Branch H1 . . . . . 849,836
- 16. Sheri Sisler, Branch G8 . . . . . 805,025
- 17. Dennis Mitchell, Branch 80 . . . . . 804,249
- 18. Scott Christianson, Branch 22 . . . . . 744,463
- 19. Dan Shea, Branch F1 . . . . . 738,045
- 20. Jim Settle, Branch 53 . . . . . 682,767

### UNIT MANAGERS

- 11. Julie Gorman, Branch 86 . . . . . \$502,627
- 12. James Taylor, Branch 18 . . . . . 482,639
- 13. William Privette, Branch 18 . . . . . 438,543
- 14. Fred DiVittorio, Branch A1 . . . . . 429,209
- 15. John Fox, Branch G7 . . . . . 415,301
- 16. JoAnn Spafford-Paak, Branch 60 . . . . . 390,743
- 17. Anthony Veit, Branch 93 . . . . . 380,141
- 18. Lynn Giachetti, Branch 73 . . . . . 378,749
- 19. Jeffrey Wise, Branch H4 . . . . . 369,476
- 20. Ashley Anderson, Branch 86 . . . . . 366,903

### AGENTS

- 11. Juan Ramirez, Branch 89 . . . . . \$162,986
- 12. Micah Patterson, Branch C9 . . . . . 160,953
- 13. Steven Hargis, Branch 50 . . . . . 158,225
- 14. Kelly Wise, Branch H4 . . . . . 155,094
- 15. Don Cronin, Branch 63 . . . . . 152,914
- 16. Robert Guenard, Branch 61 . . . . . 150,326
- 17. Brian Verch, Branch 63 . . . . . 146,582
- 18. Tamberly Storey, Branch 68 . . . . . 143,380
- 19. William Riggs, Branch C9 . . . . . 141,453
- 20. Donna Loupe, Branch F8 . . . . . 141,372



## 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.

**SHERI SISLER**, of Branch G8 is October's **ROOKIE MANAGER OF THE MONTH**. Sheri's team produced **\$165,507** of net-net annualized premium in October.

*Way to go, Branch G8!*

## First Year Agent Production

Through October 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

1. Ron Seroka, Branch 90	\$1,663,776
2. Justin White, Branch G7	1,444,860
3. John Hamilton, Branch 61	1,361,411
4. Jeff Miller, Branch 50	1,314,927
5. Lance Taylor, Branch 18	1,213,543

### Top 5 - 1st Yr. - Unit Manager

1. Robert Holker, Branch C9	\$713,980
2. James Short, Branch 61	564,329
3. Richard Byrd, Branch 74	512,259
4. Kevin Lords, Branch 22	475,315
5. Karen Dolan, Branch 63	445,957

*Your hard work is paying off!*

## Welcome

**Tom Fenske** has been promoted to Branch Manager of Branch 38. Tom was previously a Unit Manager in Branch 38.

**Reed Gempler** has been promoted to Branch Manager of Branch 23. Reed was previously a Unit Manager in Branch C9.

**Gary Deese** has been promoted to Branch Manager of Branch 62. Gary was previously a Unit Manager in Branch F1.

## 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 C9	\$370,936	\$375,000
Branch G8	165,507	175,000
Branch H8	83,624	100,000
Branch J6	67,406	75,000
Branch J5	60,592	75,000
Branch J2	51,834	75,000

*Outstanding job! Maintain the momentum!*

## Million Dollar Milestones

as of October 2005

Keith Cleveland	Branch A1	\$3,054,657
Sheri Sisler	Branch G8	1,104,474

*What an accomplishment! Congratulations!*

# QUALIFIERS ON SCHEDULE

## LAKE TAHOE, NEVADA

**BRANCH 01****BRANCH 02****BRANCH 06**

John Paul Caswell, Mgr.  
Forrest Elliott  
Shaun Snovel

**BRANCH 08**

Mary Gibbs, U. Mgr.

**BRANCH 09**

Donald Acre  
Karen Hammer  
Travis Tolliver, U. Mgr.

**BRANCH 10****BRANCH 12****BRANCH 15**

Mark Fountain, Mgr.  
Tony Oldfield  
Brian Pederson, U. Mgr.

**BRANCH 17****BRANCH 18**

John Drescher  
Shawn Driggers  
John Kimbrough  
James LaPradd  
William Privette, U. Mgr.  
Clayton Rahn  
James Taylor, U. Mgr.  
Lance Taylor, Mgr.  
Katherine Upchurch

**BRANCH 20****BRANCH 21****BRANCH 22**

Scott Christianson, Mgr.  
Kevin Lords, U. Mgr.  
Bret Schneider  
Paul Willey

**BRANCH 23**

Janet Tumminia

**BRANCH 25**

Jack Curtis, Mgr.  
Grace Hardin  
Stephanie Martin

**BRANCH 28****BRANCH 30****BRANCH 31****BRANCH 33**

Joshua Baxter  
Shaun Meoak, U. Mgr.

**BRANCH 38****BRANCH 39**

Christopher Oxford, U. Mgr.  
Paola Pereyra, U. Mgr.

**BRANCH 40**

Barbara Pete

**BRANCH 43****BRANCH 45****BRANCH 46**

Marion Parker Jr., U. Mgr.

**BRANCH 47**

Darrell Timmons, Mgr.  
Jeff Tole, U. Mgr.  
Jeffrey Wallmark, U. Mgr.

**BRANCH 49**

Jeremy Berg, U. Mgr.  
Jack Eldridge

**BRANCH 50**

Patricia Barnhart  
Christina Dacquisto  
Shalon Doney  
Steven Hargis  
Tracy Manners, U. Mgr.

**BRANCH 51**

Jeff Miller, Mgr.  
Beau Moore  
Pamela Pate  
Alan Rendleman  
Lenora Reynolds  
Jesse Weaver  
Charles Webster  
Cody Webster, U. Mgr.  
Mark Wofford

**BRANCH 53**

Jackie Kite  
Jim Settle, Mgr.

**BRANCH 54****BRANCH 55****BRANCH 59****BRANCH 60**

Lucy Campos  
Mark Hargis, U. Mgr.  
Kathy Martinez  
Loren Olguin  
Alan Spafford, Mgr.  
Joann Spafford-Paak, U. Mgr.

**BRANCH 61**

Michelle Choyce  
Penney Frazier-Parham, U. Mgr.  
Robert Guenard  
John Hamilton, Mgr.  
Stevie Mauldin, U. Mgr.  
Bryant Monteith  
Donna Shelton-Monkus  
James Short, U. Mgr.  
Monica Treat  
Justin West  
Marilyn Williams

**BRANCH 62****BRANCH 63**

Don Cronin  
Karen Dolan, U. Mgr.  
Kelly Huck  
Bill Pallotta  
Brian Verch  
Mary Watt

**BRANCH 66**

Rick Krout, Mgr.  
David Lang, U. Mgr.

**BRANCH 66 (CONT.)**

Steven Lauer, U. Mgr.  
Richard Newell  
DeRoy Skinner, U. Mgr.  
Sheri Williamson

**BRANCH 68**

George Muse, Mgr.  
Tamberly Storey

**BRANCH 69****BRANCH 73**

Lynn Giachetti, U. Mgr.  
Nick Giachetti, Mgr.

**BRANCH 74**

Benjamin Blackwell  
Randy Byrd, Mgr.  
Richard Byrd, U. Mgr.  
Sean Summerlin

**BRANCH 76****BRANCH 77**

Leslie Sussman

**BRANCH 80**

Dennis Mitchell, Mgr.

**BRANCH 86**

Ashley Anderson, U. Mgr.  
Greg Gorman, Mgr.  
Julie Gorman, U. Mgr.

**BRANCH 87****BRANCH 89**

Juan Ramirez

**BRANCH 90**

Christine Damone  
Sarah Dizney, U. Mgr.  
Cleopatra Fotinos  
Joshua Jauz  
Kenneth King, U. Mgr.  
Steven King  
Stephen Neathery  
Brad Schriber  
Ron Seroka, Mgr.  
Thomas Worcester

**BRANCH 91****BRANCH 92**

Ryan Anderkin  
Phillip Droesch  
Gene Love, U. Mgr.  
Zane Miller  
Bradley Staton  
Ross Taylor, Mgr.  
Milly Whittle

**BRANCH 93**

Michael Hyman  
Jay Politi, U. Mgr.  
Anthony Veit, U. Mgr.  
Vester Walker, U. Mgr.

**BRANCH 94**

George Miklowicz  
Sara Privette  
Charles Tinsley

**BRANCH 97**

Jason Brewer, U. Mgr.

**BRANCH A1**

Keith Cleveland, Mgr.  
Fred DiVittorio, U. Mgr.  
Margaret Stokes

**BRANCH A4****BRANCH A8****BRANCH B2**

Rick Hughes  
Westley Moore, U. Mgr.

**BRANCH B7**

Rachel Fenz, U. Mgr.  
Kalani Thomas

**BRANCH C3****BRANCH C5****BRANCH C6**

Edward Hanson

**BRANCH C9**

Don Arnett, U. Mgr.  
Donovan Dock  
Don Gibbs, Mgr.  
Brian Holker  
Robert Holker, U. Mgr.  
Garridy McEwen  
Micah Patterson  
William Riggs  
Thomas Walton

**BRANCH D8**

Theodore Stokes

**BRANCH D9**

Ronald Chock, U. Mgr.

**BRANCH E1**

James Nordstrom, U. Mgr.

**BRANCH E4****BRANCH E6****BRANCH E9**

Joseph Carter, U. Mgr.  
Harper Young

**BRANCH F1**

Dan Shea, Mgr.

**BRANCH F2**

Marsha Gibbs  
Deborah Grounds, U. Mgr.  
Mark Harrison  
Eugene Lowther

**BRANCH F3****BRANCH F4****BRANCH F8**

Darwin Childs, U. Mgr.  
Jason Gsoell, Mgr.

**BRANCH F9****BRANCH G1**

Kevin Finley  
Jennifer Whittaker

**BRANCH G2**

Dennis Durnham, U. Mgr.  
Thomas Price

**BRANCH G4****BRANCH G6****BRANCH G7**

Katie Boudreau  
Christopher Fox, U. Mgr.  
John Fox, U. Mgr.  
Karen Herrera  
Gregory Jones  
John Rundlof, U. Mgr.  
Jamon White  
Justin White, Mgr.

**BRANCH G8**

Bonnie Coffel, U. Mgr.  
Corey Fallings  
Timothy Lewis  
Karen McKinney, U. Mgr.  
Tammy Richenberg  
Brenda Simons  
Sheri Sisler, Mgr.

**BRANCH G9****BRANCH H1**

Ann Fuhrman  
James Graham, U. Mgr.  
Eric Hunsinger  
Chris Villwock, U. Mgr.  
Craig Villwock, Mgr.

**BRANCH H2****BRANCH H3**

Paul Ingram

**BRANCH H4**

Rob Purtell, Mgr.  
Travis Scofield  
Jeffrey Wise, U. Mgr.  
Kelly Wise

**BRANCH H5****BRANCH H6**

Mike Castellano, Mgr.  
Nelda Estrada  
Douglas Hazelwood, U. Mgr.

**BRANCH J1****BRANCH J2**

Keith Morgan

**BRANCH J3**

Polly Barber, U. Mgr.

**BRANCH J5****BRANCH J6**

Thomas Smith, U. Mgr.

**BRANCH J7****BRANCH J8****BRANCH J9****BRANCH K1****BRANCH L3**

United American recognizes Agents, Unit Managers and Branch Managers who are on schedule, as of October, 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 — \$95,830; Unit Managers — \$65,000 First Year / \$260,000 Total; and Branch Managers — \$130,000 First Year / \$520,000 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 in force 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.