

The 2001 Side-By-Side Guide & DOC 2000 — Are Ready To Go To Work For You!

Agent training becomes easier when using the 2001 Side-By-Side Guide.

This handy **FREE** tool contains coverage comparisons of UA's six Med-Supp plans plus a hypothetical scenario showing the remaining liability *after Medicare has paid*.

It becomes clear why no one should be without a supplement when dollar figures are staring the reader in the face. **Medicare does not pay for everything!** Have your new Agents examine this helpful guide to gain a better understanding of what their future clients will be facing. The better trained Agents are, the better advice they'll be able to offer prospects.

A well-trained sales force equals more profits!

A hypothetical example:

	NOT PAID BY MEDICARE	PLAN A PAYS	PLAN B PAYS	PLAN C PAYS	PLAN D PAYS	PLAN F PAYS	PLAN G PAYS
HOSPITAL:							
PATIENT LIABILITY							
Days 1-60 Deductible \$792	\$ 792	NOT COVERED	\$ 792	\$ 792	\$ 792	\$ 792	\$ 792
Days 61-90 30 Days @ \$196	1,540	5,940	5,940	5,940	5,940	5,940	5,940
91-150 30 Days @ \$196	11,760	23,760	23,760	23,760	23,760	23,760	23,760
151-170 All Charges	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Blood 3 Pints @ \$60	180	180	180	180	180	180	180
SKILLED NURSING FACILITY:							
Days 1-100 80 Days @ \$99	7,920	NOT COVERED	NOT COVERED	NOT COVERED	7,920	7,920	7,920
Days 101-180 80 Days @ \$99	7,920	NOT COVERED	NOT COVERED	NOT COVERED	7,920	7,920	7,920
OTHER BENEFITS: (see coverage restrictions)	500	NOT COVERED	NOT COVERED	NOT COVERED	500	NOT COVERED	500
IN HOME NURSERY 14 Nights @ \$60	840	NOT COVERED	NOT COVERED	NOT COVERED	840	NOT COVERED	840
PAIR A TOTAL:	\$8,152	\$49,880	\$50,672	\$50,672	\$50,672	\$50,672	\$50,672
EQUIPMENT/HOSPITAL SERVICES**							
Skilled Charges	\$1,504						
Total Medicare allows hospital to collect	\$150						
Medicare paid (95%)	\$142						
MEDICAL:							
Total Charges	\$4,187						
Less Paid by Medicare	-\$1,272						
PAIR B TOTAL:	\$2,915						
PAIR A TOTAL:	\$11,067	\$ 9,235*	\$ 9,235*	\$ 9,235*	\$ 9,235*	\$ 12,591*	\$ 11,638*
PAIR B TOTAL:	\$1,742	\$56,105 PAID	\$56,997 PAID	\$56,997 PAID	\$56,997 PAID	\$74,181 PAID	\$70,790 PAID

**An explanation of Part B calculations:*

Plan B: Medicare Part B covers 95% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 5% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan.

Plan C: Medicare Part C covers 95% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 5% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan.

Plan D: Medicare Part D covers 95% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 5% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan.

Plan F: Medicare Part F covers 95% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 5% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan.

Plan G: Medicare Part G covers 95% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 5% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan. The plan also covers 80% of the cost of services after a \$200 deductible and a 30-day waiting period. The remaining 20% is covered by the plan.

Seniors Can Get Benefits Without Filing

THE ADVANTAGE OF 'AUTOMATIC' CLAIMS FILING & DISCOUNTED HEALTHCARE PRODUCTS & SERVICES

United American Insurance Company

ACF PARTNERS®
THE CARD EVERY SENIOR NEEDS TO CARRY
Your "Automatic" Claims Filing Service AND Quality Discount Healthcare Program

ACF Partners is an easy to use service...
It's easy to use the card. Simply present it to any participating provider. Have a question? Help is a phone call away, just call ACF Partners toll-free 800-308-0374.

Members of ACF Partners receive a personalized list of providers...
Call a Customer Service representative at 800-308-0374 and request a list of participating providers in your area. This can be very handy when you are traveling.

Simple, easy access to ACF Partners healthcare products, services and savings...
Anytime a member has a prescription filled just show the pharmacist the ACF Partners card as the prescription is dispensed. Or, when calling for an appointment with a participating provider tell the person you are a member, then present your card when you arrive and again as you pay for the service. See the savings immediately.

The more you use the card the more you save...
Take the card with you wherever you go. This program is not insurance, so there are no claims to file and no waiting periods. This means you see your dollar savings immediately.

ACF Partners Discounts And Services include...
Prescription Drug Program has both Retail and Mail Order services. The Retail Program can save members up to 30% on average, while using the Mail Order Service saves even more.
24-Hour Nurse Line gives members access to a special rates from contracted doctors throughout the USA.
Registered Nurse, 24 hours a day, seven days a week and an audio tape library on more than 450 health topics.
Dental Care Plan has the services of more than 20,000 providers who offer services at discounted rates.
Hearing Plan makes hearing affordable. Examinations and hearing aids are available through contracted audiologists at discounted rates.
Chiropractic Plan gives members access to care at special rates from contracted doctors throughout the USA.
Eye Care Plan offers discounts of up to 60% on eyeglasses, non-prescription sunglasses and other retail eyewear items. Retail and mail order services are available.
Vitamin & Nutritional Supplements can be obtained at discounts of up to 50% of average retail prices.
ITC 50 Travel Plan provides members with travel discounts at hotels and motels throughout the country as well as car rental discounts.
Travel Assist is an emergency travel service that is fully outlined in the Travel Assist pamphlet. Emergency help in crisis situations.

The DOC 2000 — ACF and Partners have joined together to make one sizzling sales tool!

Incorporate this **FREE** brochure into your sales presentations and make it easier for your prospects to understand what you are selling.

You can mail it as a lead piece wherever it is state-approved.

Or use the display stand with the DOC 2000 brochure and display sheet in any location.*

COST

DOC 2000	FREE
Display Sheet DOC-1A	FREE
Plexiglass Display Stand	\$12

DOC 2000 is available in jurisdictions marked "X" at press time.

AL	X	GA	X	MD	X	NM	X	TN	X
AK		HI	X	MI	X	NC	X	TX	
AZ	X	ID	X	MN	X	ND	X	UT	X
AR	X	IL	X	MS	X	OH	X	VT	X
CA	X	IN	X	MO	X	OK	X	VA	X
CO	X	IA	X	NE	X	OR	X	WA	X
CT	X	KS		MT	X	PA	X	WV	X
DE		KY	X	NV	X	RI	X	WI	
DC	X	LA		NH	X	SC	X	WY	X
FL	X	ME		NJ	X	SD	X		

Also doubles as a great handout for Senior Seminars.

*Permission must first be obtained.