

## ProCare Approvals

A special mailing regarding ProCare Medicare Supplement new business and renewal rate information has been mailed to Branches in [Arizona](#), [Delaware](#), [Idaho](#), [Minnesota](#), [Mississippi](#), [Oklahoma](#), [Pennsylvania](#) and [Wyoming](#).

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

## Underwriting Reminder

All applications for United American Insurance policies must be negotiated in person by the writing Agent. Under no circumstances should applications be taken through the mail or over the phone.

## Interest Rate Set

The Lifestyle Annuity new money interest rate for **January** is **5.75 percent**. Rates will continue to be reviewed and adjusted accordingly.

## Holiday Schedule

The Home Office will be closed *Dec. 25-26* for the Christmas holiday and *Jan. 1, 2001* for New Year's.

## 400 Series Update

The rate increase for UA's **400 Series Whole Life Plan** has been approved in [Nevada](#), [New Jersey](#) and [Oregon](#). Rates will be increased on the Ordinary Life Level, Increasing Benefit and Graded Benefit Plans. Rates for **NV** and **NJ** became effective **12/15/00**. Rates for **OR** are effective **1/15/01**. The other pay options will remain the same. This rate change does not apply to existing policyholders.

**As previously reported, the Plan Codes have also changed. The F23, is now the F53; the G23 is now the G53; the F28 is now the F58 and the G28 is now the G58.**

## 2001 Agent Supply Information

Be sure you are using current product app/brochures and rates. In addition, if you are quoting United American's industry ratings, make sure you are using the most current evaluations.

Also, any UA Agent materials showing 2000 Medicare Part A/B deductibles should be replaced with updated 2001 supplies. This includes the Side-By-Side guide and coverage outlines. New ProCare rate cards will be printed as 2001 rate increase approvals are received. The General Underwriting Guidelines have been updated for 2001.

## Reminder • Reminder • Reminder

*As communicated, effective Jan. 1, 2001, the following procedures will be put into place:*

**Bank Draft Discount:** The \$3 discount for Automatic Bank Draft on all payment modes is no longer available on new business or renewals. This change is effective with Med-Supp new business effective Jan. 1, 2001 and after. For renewals this change will be implemented with renewal rate increases effective Jan. 15, 2001 and after.

**ACF Partners<sup>®</sup> Fee:** The fee for ACF Partners is \$6.95 per month.

**UA Partners<sup>™</sup> Fee:** The fee for UA Partners will be \$5 for new business and now includes expanded benefits.

**ACF<sup>®</sup>/ACF PLUS<sup>®</sup> Fee:** The fee for "Automatic" Claims Filing (ACF) and ACF PLUS will be \$3.

**Family Memberships:** We will no longer offer family memberships on the Partners program. If any member in the household wishes to use the Partners card, he/she must purchase his/her own card. This does not effect current members.



For 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.

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Home Office  
(972) 529-5085



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**To...** All Branch Managers  
**Cc...**  
**Subject:** Branch Services Update

UA Online has many helpful features available to Agents and Branch Managers. You can check the status on submitted new business, look at commission statements, and obtain details of Agent and Unit Manager chargeback reports. You can also update Agent e-mail addresses and view Branch reports.

UA Online requires a designated Branch Manager user name and password. Please contact your Branch Rep. for details on logging onto UA Online. If your Branch does not have this information, Branch Managers can contact Branch Service.

**Branch Service: Fax: (972) 569-3661**  
**E-mail: [branchservice@torchmarkcorp.com](mailto:branchservice@torchmarkcorp.com)**  
**Phone: (972) 569-4088 ext. 4091**