

SERFF Tracking Number: AMLC-126911917 State: Arkansas
 Filing Company: United American Insurance Company State Tracking Number: 47420
 Company Tracking Number: UAI1845
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: Medicare Supplement Presentation Script
 Project Name/Number: Medicare Supplement Presentation Script/UAI1845

Filing at a Glance

Company: United American Insurance Company

Product Name: Medicare Supplement SERFF Tr Num: AMLC-126911917 State: Arkansas

Presentation Script

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47420

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: UAI1845 State Status: Filed-Closed
 Other 2010

Filing Type: Advertisement

Author: Linda Newell

Reviewer(s): Stephanie Fowler

Date Submitted: 11/30/2010

Disposition Date: 12/15/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Presentation Script

Status of Filing in Domicile: Pending

Project Number: UAI1845

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/15/2010

Explanation for Other Group Market Type:

State Status Changed: 12/15/2010

Deemer Date:

Created By: Linda Newell

Submitted By: Linda Newell

Corresponding Filing Tracking Number:
 UAI1845

Filing Description:

Attached for your review and approval please find advertisement form UAI1845 which is being filed as an invitation to inquire. This advertisement is a Medicare Supplement presentation script to be used by our agents to describe to potential insureds the benefits of having Medicare Supplement insurance coverage. After this presentation, the agent will present our Medicare Supplement policies which have been previously approved in your state. This is a new submission which has never been filed and does not replace any previous filed submissions. This form is being filed in Nebraska, our state of domicile, and other jurisdictions in which we are licensed to do business.

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Company and Contact

Filing Contact Information

Linda Newell, Compliance Analyst Inewell@torchmarkcorp.com
 3700 S. Stonebridge Drive 214-544-5379 [Phone]
 McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

United American Insurance Company CoCode: 92916 State of Domicile: Nebraska
 P.O. Box 8080 Group Code: 290 Company Type: Life and Health
 McKinney, TX 75070-8080 Group Name: Liberty National State ID Number:
 (972) 529-5085 ext. [Phone] FEIN Number: 73-1128555

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: One advertisement filing @ \$50.00 each.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United American Insurance Company	\$50.00	11/30/2010	42455475

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/15/2010	12/15/2010

SERFF Tracking Number: *AMLC-126911917* *State:* *Arkansas*
Filing Company: *United American Insurance Company* *State Tracking Number:* *47420*
Company Tracking Number: *UAI1845*
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *Medicare Supplement Presentation Script*
Project Name/Number: *Medicare Supplement Presentation Script/UAI1845*

Disposition

Disposition Date: 12/15/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Presentation Script	Filed	Yes

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Form Schedule

Lead Form Number: UAI1845

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/15/2010	UAI1845	Advertising	Medicare Supplement Presentation Script	Initial		0.000	Medicare Supplement Presentation1.pdf

Medicare Supplement Presentation Script

Mr./Mrs. _____, United American Insurance Company has been in business since 1947. Since Medicare began in 1966, our Company has been in the Medicare Supplement marketplace – that’s [44] of those [63] years. We have had an [A+ (Superior)]* financial strength rating for more than [30] consecutive years from A.M. Best Company, a leading provider of rating information for the insurance industry. Mr./Mrs. ____, insurance industry financial strength ratings are like grades we receive in school. An A is good and a D is bad. No matter what policy you may purchase, it should be from a company with strong financial strength ratings.

Let me explain how Medicare works for you. We’ll look at what Medicare pays and what it doesn’t pay. I’ll also explain your Medicare Supplement insurance options.

Your red, white, and blue Medicare card shows two parts ... Medicare Part A, which is hospital insurance, covers hospital room and board, other costs associated with confinement, care in a skilled nursing facility, some home health, and hospice and respite care. Medicare Part B, which is medical insurance, covers doctor and surgeon fees, most lab tests, X-rays performed outside the hospital, and outpatient treatment.

Let’s look at Medicare Part A

It is important to understand how Medicare works and the expenses for which you may be responsible. If you are admitted to the hospital, you must pay an out-of-pocket deductible that covers your first 60-day benefit period. Whether you stay in the hospital one day or 60 days you pay this same deductible, which is [\$1,132] for [2011]. For example, let’s suppose you are hospitalized for three days and discharged. Sixty-one days later you relapse from the same illness or contract a new one and are readmitted to the hospital. You incur another [\$1,132] hospital deductible.

Starting on the 61st day of hospital confinement through the 90th day, Medicare pays all costs of Medicare-covered services *except* a daily copayment of [\$283] for a total out-of-pocket cost of up to [\$8,490]. Starting the 91st day of hospital confinement through the 150th day, referred to as Lifetime Reserve Days, Medicare pays all costs *except* a daily copayment of [\$566] for a total additional out-of-pocket cost of up to [\$33,960]. Starting on the 151st day in the hospital, Medicare pays NOTHING. You are responsible for 100 percent of all hospital charges.

Let’s look at Medicare Part B

Under Medicare Part B, you pay an annual deductible, which is [\$162] for [2011]. Unlike the Medicare Part A hospital deductible, you always pay the Medicare Part B

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medical deductible only once each calendar year. Once you pay the annual deductible, Medicare generally pays 80 percent of Medicare-approved charges. You generally are responsible for the remaining 20 percent of all approved charges as well as any charges not approved by Medicare.

If your doctor accepts Medicare assignment, he or she agrees to accept what Medicare approves as a fair charge for any procedure. For example, if a doctor normally charges \$12,000 for a procedure, but Medicare approves only \$10,000 as a fair charge, then the doctor only charges you \$10,000. Medicare generally pays 80 percent of the allowable charge which is \$8,000, and you pay the remaining \$2,000.

If your doctor doesn't accept Medicare Assignment, he or she is allowed to charge up to 15 percent more than what Medicare allows or approves. These are referred to as 'Excess Charges'. In this instance the doctor may charge you another \$1,500 (15 percent of \$10,000). Always ask your doctor if he/she accepts Medicare assignment.

What can United American do for you?

United American offers a number of Medicare Supplement insurance policies. Benefits vary by policy and can help you pay deductibles and copayments that Medicare does not cover. Depending on which Medicare Supplement plan you choose, United American may pay your out-of-pocket deductibles, copayments related to hospital and skilled nursing facility charges, your 20 percent share of approved charges, excess doctor charges, foreign travel emergency expenses, and the annual Part B deductible that Medicare does not pay. Even if you use up your Lifetime Reserve Days of hospitalization, your United American policy covers up to 365 additional days of hospitalization.

Plans are named alphabetically, beginning with Plan A, the most basic plan. As you proceed through the alphabetical plan names, benefits generally increase. Some plans have a High Deductible version where you pay an annual deductible before any benefits kick in, and some plans offer the policyholder greater cost-sharing. Both the high deductible plan and the cost-sharing plans allow for lower premiums.

For an additional charge, we offer a noninsurance optional discount medical program that provides you discounts on eye care, hearing aids, vitamins, chiropractic care, dental care, etc. This optional program provides our Medicare Supplement policyholders with "Automatic" Claims Filing[®]. Most Medicare Supplement claims are automatically delivered to us from Medicare avoiding paperwork hassles for the policyholder.

First, I'd like to see your red, white, and blue Medicare card. Then we'll discuss plans or options that may fit your needs.

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United American Insurance Company is not connected with or endorsed by the U.S. Government or federal Medicare program. Policies and benefits may vary by state and have some limitations and exclusions. Individual Medicare Supplement policy forms [MSA10, MSB10, MSC10, MSD10, MSF10, MSHDF10, MSG10, MSK06, MSL06, (MSK06R and MSL06R in some states), MSN10, and MC4810 in WI] are available from our Company where state approved. Some states require these plans be available to persons eligible for Medicare due to disability. This is a solicitation for insurance. You may be contacted by an Agent representing United American Insurance Company.

*Rating as of 6/10

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