

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
Product Name: Medicare Supplement Power Point Presentation
Project Name/Number: Medicare Supplement Power Point Presentaton/AD-334

Filing at a Glance

Company: United American Insurance Company
Product Name: Medicare Supplement Power Point Presentation
State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010
Sub-TOI: MS09.000 Medicare Supplement Other 2010
Filing Type: Advertisement
Date Submitted: 11/08/2012
SERFF Tr Num: AMLC-128745849
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: AD-334

Implementation: On Approval
Date Requested:
Author(s): Mary Johnson
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 11/19/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** United American Insurance Company
TOI/Sub-TOI: MS09 Medicare Supplement - Other 2010/MS09.000 Medicare Supplement Other 2010
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Project Name/Number: Medicare Supplement Power Point Presentaton/AD-334

General Information

Project Name: Medicare Supplement Power Point Presentaton Status of Filing in Domicile: Authorized
 Project Number: AD-334 Date Approved in Domicile: 10/26/2012
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 11/19/2012
 State Status Changed: 11/19/2012
 Deemer Date: Created By: Mary Johnson
 Submitted By: Mary Johnson Corresponding Filing Tracking Number:

Filing Description:

Attached in this filing for your review and approval please find the above noted advertisement Form AD-334, which is being filed as an invitation to inquire. This is a new filing and has never been submitted for review and approval that will be used by our agents as a presentation for our Medicare Supplement policies forms: MSA10, MSB10, MSC10, MSD10, MSF10, MSG10, MSHDF10, MSK06, MSL06, and MSN10, MC41810 in WI, which have been approved by your department file.

The form number AD-334 is being filed for approval in Nebraska, our state of domicile and the states where the company is licensed to do business.

Company and Contact

Filing Contact Information

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 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: \$50.00 per advertisement x 1 = \$50.00
 Per Company: No

Company	Amount	Date Processed	Transaction #
United American Insurance Company	\$50.00	11/08/2012	64687216

SERFF Tracking #:

AMLC-128745849

State Tracking #:

Company Tracking #:

AD-334

State:

Arkansas

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/19/2012	11/19/2012

SERFF Tracking #:

AMLC-128745849

State Tracking #:

Company Tracking #:

AD-334

State:

Arkansas

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Disposition

Disposition Date: 11/19/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Power Point Presentation	Filed-Closed	Yes

State: Arkansas **Filing Company:** United American Insurance Company
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Form Schedule

Lead Form Number: AD-334

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 11/19/2012	Medicare Supplement Power Point Presentation	AD-334	ADV	Initial			AD-334_Medicare_Supplement-12-1025.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

CENTERS FOR MEDICARE & MEDICAID SERVICES

Medicare & You



This is the **official U.S. government**
Medicare handbook:

- ★ **What's new** (page 4)
- ★ **What Medicare covers** (page 27)

Don't forget that Open Enrollment begins and ends
earlier—October 15–December 7. See page 12.



Presented by:

[AGENT NAME FIELD]

[Agent Producer Group Field]

[Phone Number Field]

United American Insurance Company is not
connected with or endorsed by the U.S.
Government or federal Medicare program.

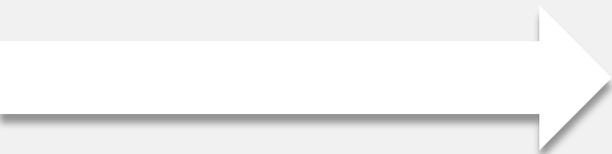
We Will Help You ...



Understand your Medicare choices



Unravel the mysteries of Medicare



Understand your options and
make the right choice

Five Questions

1

What is Medicare
and what are my
CHOICES?

Five Questions

2

How do I CHOOSE?

Five Questions

3

How do I determine
which plan is right
for me?

Five Questions

4

Where do I buy
my plan?

Five Questions

5

Which carrier
should I use?

What is Medicare?

A health insurance program established in 1965

Provides health coverage to millions of people

- ▶ People age 65 and over
- ▶ People who are disabled
- ▶ People who are in permanent kidney failure

About United American Insurance Company Med-Supp policies

Can apply 3 months prior to turning 65

United American Insurance Company applications to be taken up to six months in advance of Medicare effective date if

→ First-time Med-Supp applicants age 64½ and above

→ Not currently on a Med-Supp disability policy

The Different Parts of Medicare

H

Medicare Part A (Hospital Insurance)

Helps cover inpatient care while in the hospital

Helps cover skilled nursing facility, hospice, and home health care

The Different Parts of Medicare

**H**

Medicare Part A (Hospital Insurance)



Medicare Part B (Medical Insurance)

Helps cover doctors' services, hospital outpatient care, and home health care

Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

The Different Parts of Medicare

**H**

Medicare Part A (Hospital Insurance)



Medicare Part B (Medical Insurance)



Medicare Part D (Medicare Prescription Drug Coverage)

A prescription drug option run by Medicare-approved private insurance companies

Helps cover the cost of prescription drugs

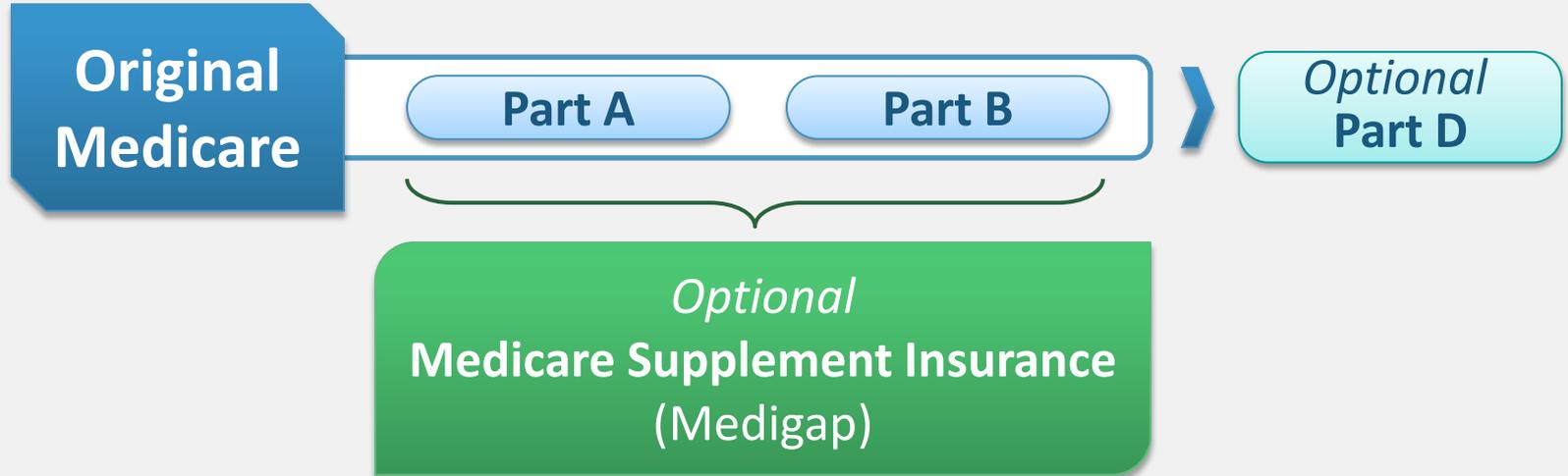
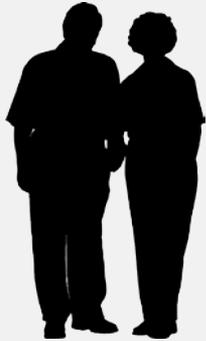
May help lower prescription drug costs and help protect against higher costs in the future

The Different Parts of Medicare

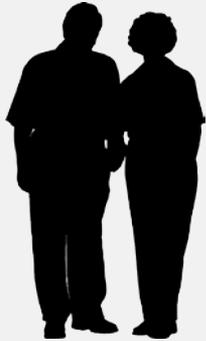
-  **Medicare Part A (Hospital Insurance)**
-  **Medicare Part B (Medical Insurance)**
-  **Medicare Part D (Medicare Prescription Drug Coverage)**

Learn more about Medicare including
Medicare Part C (Medicare Advantage Plans)
at *Medicare.gov*

Medicare Basics – Original Medicare



Medicare Basics – Medicare Advantage (Part C)



Cannot join a **Medicare Advantage Plan** (Part C) and purchase a **Medicare Supplement Insurance** (Medigap) policy



Automatic Enrollment (if receiving Social Security benefits)

Eligible at age 65, or 2 years on disability

Premium-free for most people, if

- ▶ Eligible for Social Security or Railroad benefits
- ▶ You or your spouse had Medicare-covered government employment



Medicare Part A – Coverage

- ▶ Inpatient Hospital Room and Board
- ▶ Skilled Nursing Facility (not Long Term Care)
- ▶ Hospice and Respite Care services
- ▶ Some Home Health Care services
- ▶ Blood

Medicare Part A – Hospital (Out-of-Pocket Costs)



Hospital

Day 1-60 [\$1,156] Deductible

Day 61-90 [\$289] per day

Day 91-150 [\$578] per day

Hospice Care

Terminally ill
(with less than 6 months to live)

Skilled Nursing Care

Minimum 3 day hospital stay

Day 1-20 Covered

Day 21-100 [\$144.50] per day

Blood

First 3 pints usually covered



Optional Enrollment

Can delay Part B enrollment if on Employer Group Medical Plan

Monthly Premium (deducted from Social Security check)

[\$99.90] (income dependent)

Enroll 3 months prior to age 65 (including month of birthday)

Enroll no later than 3 months after birthday



Medicare Part B – Coverage

→ Doctor Services

→ Outpatient Care

→ ‘Welcome to Medicare’ visit

→ Preventive Services (flu shots)

→ Ambulance Services



Medicare Part B – Coverage (continued)

- ▶ Cancer Screenings and Chemo
- ▶ Diabetes Screenings and Supplies
- ▶ Durable Medical Equipment
- ▶ Limited Chiropractic, Vision, Hearing
- ▶ OT/PT and Laboratory Services

Medicare Part B – Medical (Out-of-Pocket Costs)



Premium

[\$99.90] per month deducted from Social Security check

Deductible

[\$140] per year

Coinsurance

[20%] of Medicare approved charges

2012 MEDICARE PART A

Part A is Hospital Insurance and covers costs associated with confinement in a hospital or skilled nursing facility.

WHEN YOU ARE HOSPITALIZED FOR:	MEDICARE COVERS	YOU PAY
1-60 DAYS	Most confinement costs after the required Medicare deductible	\$1,156 DEDUCTIBLE
61-90 DAYS	All eligible expenses after patient pays a per-day copayment	\$289 A DAY COPAYMENT as much as: \$8,670
91-150 DAYS	All eligible expenses after patient pays a per-day copayment (These are Lifetime Reserve Days that may never be used again)	\$578 A DAY COPAYMENT as much as: \$34,680
151 DAYS OR MORE	NOTHING	YOU PAY ALL COSTS
SKILLED NURSING CONFINEMENT: At least 3 days and enter a Medicare-approved skilled nursing facility within 30 days after hospital discharge and receive skilled nursing care	All eligible expenses for the first 20 days; then all eligible expenses for days 21-100 after patient pays a per-day copayment	After 20 days \$144.50 A DAY COPAYMENT as much as: \$11,560

2012 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests, and supplies.

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY
ANNUAL DEDUCTIBLE	Incurred Expenses after the required Medicare deductible	\$140 Annual Deductible
MEDICAL EXPENSES Physicians' services for inpatient and outpatient medical/surgical services; physical/speech therapy; and diagnostic tests	80% of approved amount	20% of approved amount*
CLINICAL LABORATORY SERVICES Blood tests; urinalysis	Generally 100% of approved amount	Nothing for services
HOME HEALTHCARE Part-time or intermittent skilled care; home health aide services; durable medical supplies; and other services	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for services; 20% of approved amount* for durable medical equipment
OUTPATIENT HOSPITAL TREATMENT Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital, based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates
BLOOD	80% of approved amount after first 3 pints of blood.	First 3 pints plus 20% of approved amount* for additional pints
EXCESS DOCTOR CHARGES (Above Medicare-approved amount)	0% above approved amount	All costs

*On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare assignment. This means the patient will not be required to pay any expense in excess of Medicare's approved charge. The patient pays only 20% of the approved charge not paid by Medicare.

Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2012, the most a physician can charge for services covered by Medicare is 115% of the approved amount for nonparticipating physicians. Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for nonparticipating physicians. For routine office visits covered by Medicare, a nonparticipating physician can charge up to 115% of the fee schedule amount.



Enroll After Parts A and B

Guaranteed Acceptance

Can get with a Medicare Advantage Plan

Can get as a Stand Alone Prescription Drug Plan (PDP)

May pay penalty if not enrolled when first eligible



Can get Low Income Subsidy (LIS)/Extra Help Assistance:

Single Person – income < [\$16,755]; resources < [\$13,070]*

Couples – income < [\$22,695]; resources < [\$26,120]*

Must Select a Private Drug Plan

Choose by Plan Formulary

Medicare Part D – Prescription Drug (Out-of-Pocket Costs)



Premium

Varies based on which plan and company you choose

Deductible

[\$320] per year
(some plans have \$0 deductible)

Coverage Gap (Donut Hole)

Annual out-of-pocket exceeds [\$2,930] up to [\$4,700]

Includes copays, coinsurance, and deductibles

Catastrophic Coverage

Annual out-of-pocket meets or exceeds [\$4,700]

Small copay for all prescription drugs

Medicare Part C – Medicare Advantage

About Medicare Part C

- ▶ Can join or switch plans only during certain times of the year
- ▶ Must cover at least what Medicare covers
- ▶ Some plans charge small monthly premiums, others do not
- ▶ The Maximum out-of-pocket (MOOP) costs vary by plan and can go up to [\$10,000]

Medicare Part C – Medicare Advantage

About Medicare Part C

- ▶ Some plans have certain rules to follow, like referrals, etc.
- ▶ You may have to use providers who belong to the plan
- ▶ Insurers can opt out of these plans
- ▶ Doctors can opt out of these plans
- ▶ Hospitals can opt out of these plans

Medicare Part C – Medicare Advantage

About Medicare Part C

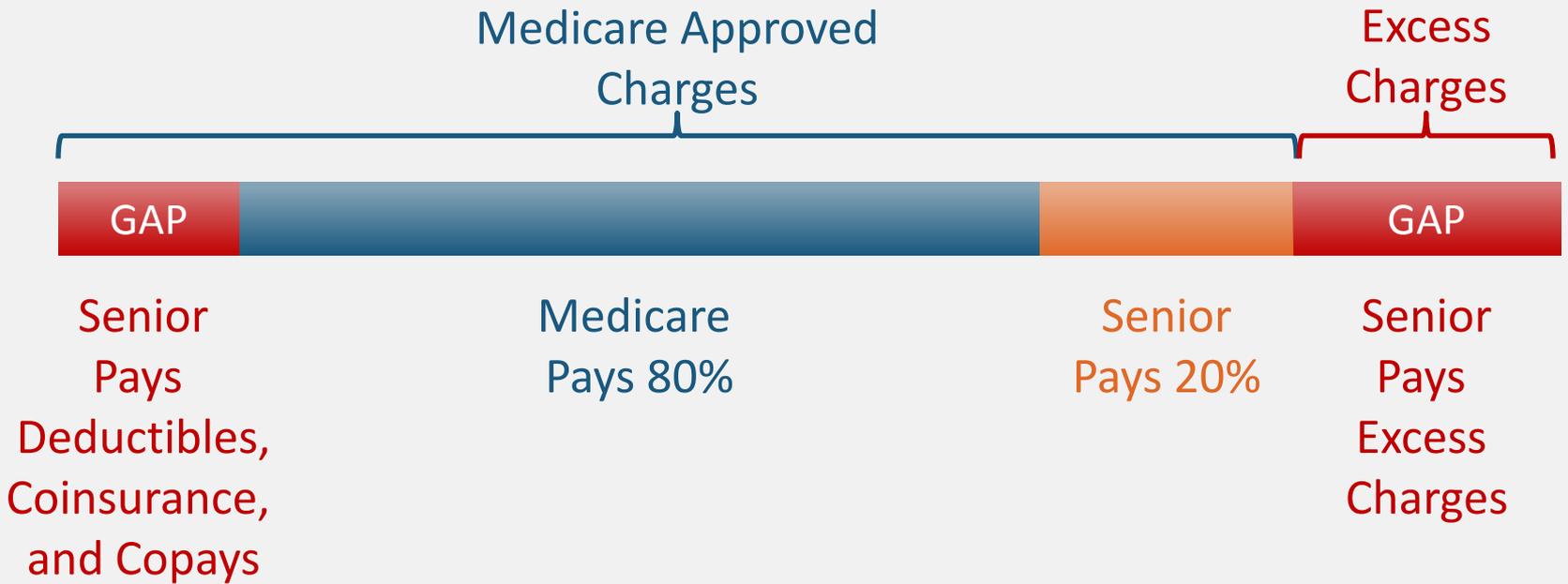
Benefits and Premiums can change annually

You cannot own a Medicare Supplement and a Medicare Advantage plan

NOT guaranteed renewable

Medicare Supplement Plans (Medigap)

Plans available to help cover the 'gaps' in Medicare



Medicare Supplement Plans (Medigap)

11 Standardized plans available

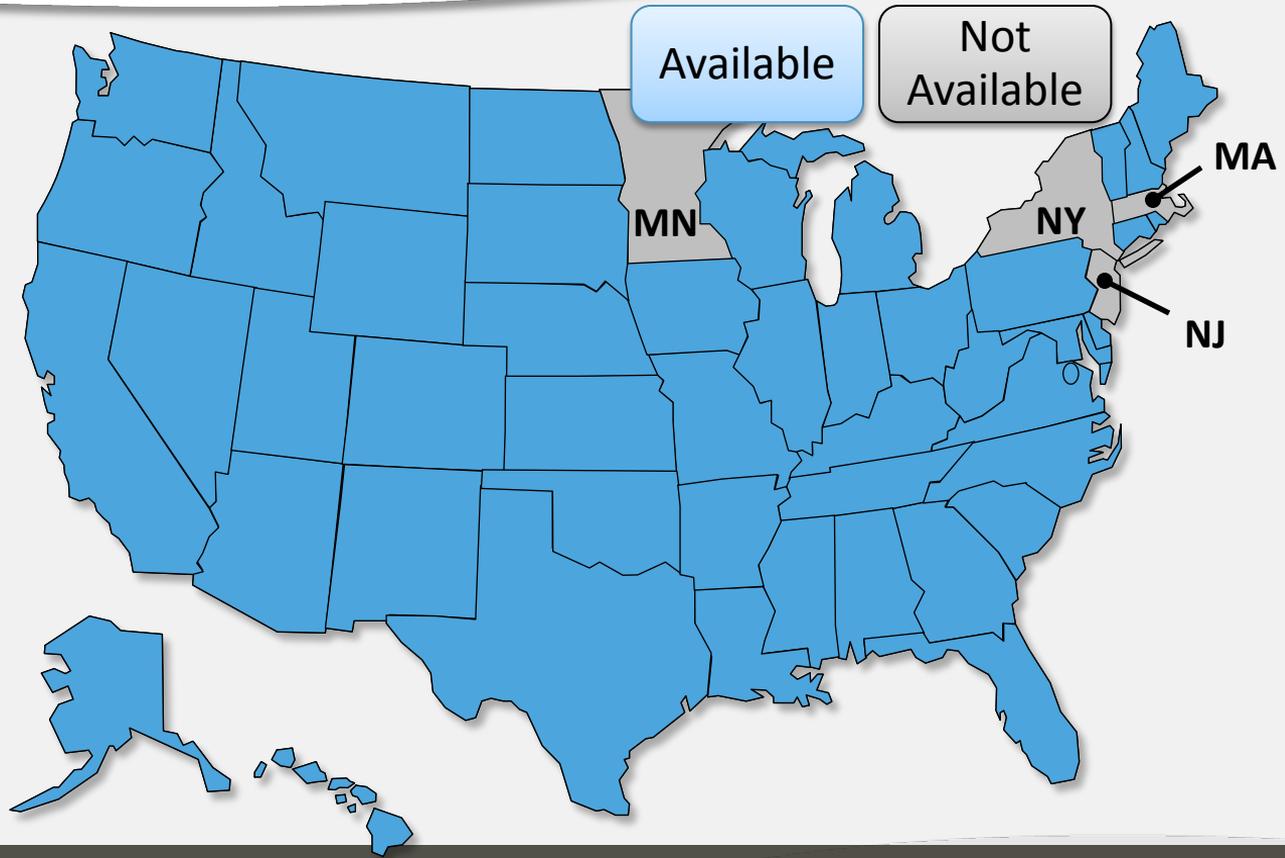


Plan F is the most
comprehensive

Medicare Supplement Plans (Medigap)

Med-Supp not available in every state

Plan availability varies by state and insurer



Medicare Supplement Plans (Medigap)

All Med-Supp Plans are Guaranteed Renewable

Flexibility and Freedom to Choose

Any Doctor *

Any Hospital *

Any Specialist *

NO referrals

NO networks

Medicare Supplement Plans (Medigap)

All Companies Must Follow Federal and State Laws

Costs Vary By

- Company
- Where you Live
- Plan Selected

Companies Vary By

- Ratings
- Stability

Medicare Supplement Plans Offered by United American Insurance Company

Basic Benefits	A	B	C	D	F	HDF	G	K	L	N
Hospitalization (Part A Coinsurance)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medical Expenses (Part B Coinsurance)	100%	100%	100%	100%	100%	100%	100%	50%	75%	Copay
Blood	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓
Hospice	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓
Skilled Nursing Facility Coinsurance			✓	✓	✓	✓	✓	50%	75%	✓
Part A Deductible – [\$1,156]		✓	✓	✓	✓	✓	✓	50%	75%	✓
Part B Deductible – [\$140]			✓		✓	✓				
Excess Doctor Charges					100%	100%	100%			
Foreign Travel Emergency			80%	80%	80%	80%	80%			80%
Calendar-Year Deductible, or Out-of-Pocket Annual Limit						[\$2,070]		[\$4,660]	[\$2,330]	

Medicare Supplement Plans

How are Medicare Supplement plans priced?

Community Rated

All Ages	\$
----------	----

Everyone pays
the same
premium



Premium based on age when policy purchased



Issue Age Rated

65	\$
66-69	\$
70-75	\$
76-79	\$
80+	\$

Attained Age Rated

65	\$
66	\$
67	\$
68	\$
69	\$
70	\$
Etc.	\$

Premium changes annually on policyholder's birth date



Medicare Supplement Plans

United American's Medicare Supplement Plans in [Florida]

- [Issue] Age Rated
[Premium based on age when policy purchased]
- Sex Distinct
Premium rated on policyholder's gender
- Preferred Rates
No tobacco use

Medicare Supplement Plans

Rate Adjustments

Helps keep pace with

→ Rising Medicare claim trends

→ Changes in annual deductibles

Medicare Supplement Open Enrollment Qualifiers

Enrolled in Medicare Parts A and B

Within 6 months before and after you turn age 65

On Disability for 24 months if under age 65

Cannot be denied during the Open Enrollment period
Cannot be charged more because of health

Must go through underwriting if outside Open Enrollment

Medicare Supplement Guaranteed Issue Qualifiers

On Original Medicare and Involuntarily Disenrolled from your Employer's Group Health Plan

Involuntarily Disenrolled from your Medicare Advantage Plan

Medicare Advantage [2013]

Pre-Enrollment Period

[Oct 1 – Oct 14]

Annual Election Period (AEP)

[Oct 15 – Dec 7]

Annual Disenrollment Period

[Jan 1 – Feb 14]

10 October 2012

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

11 November 2012

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
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25	26	27	28	29	30	

12 December 2012

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

01 January 2013

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

02 February 2013

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

Premium Savings

- **Q:** How do people save money on any kind of insurance (health, car, homeowners)?

A: They raise their deductible ...

And Save

\$\$\$\$\$\$\$\$

Popular Medicare Supplement Plans

Basic Benefits	Plan F	Plan HDF
Hospitalization (Part A Coinsurance)	✓	✓
Medical Expenses (Part B Coinsurance)	100%	100%
Blood	✓	✓
Hospice	✓	✓
Skilled Nursing Facility Coinsurance	✓	✓
Part A Deductible – [\$1,156]	✓	✓
Part B Deductible – [\$140]	✓	✓
Excess Doctor Charges	100%	100%
Foreign Travel Emergency	80%	80%
Calendar-Year Deductible, or Out-of-Pocket Annual Limit		[\$2,070]

Foreign Travel

- \$250 deductible
- \$50,000 max

HDF Claim Example

- Michelle has an HDF policy
- What happens when she has a Part B claim?



Total approved Part B Doctor Claim	[\$100]
Medicare's 80% of Approved Charge	[\$80]
Customer's 20% of Approved Charge	[\$20]
If deductible is reached Senior owes	[\$0] *

* Policyholder must meet HDF calendar-year deductible [(\$2,070 in 2012)] before benefits begin, and pay his/her HDF premiums.

Premium Savings Example

How HDF may be suitable coverage for Senior health needs AND budget

Husband		Wife
[\$248]	Plan F monthly premium	[\$216]
—		—
[\$79]	Plan HDF monthly premium *	[\$68]
<hr/>		
[\$169]	Monthly Premium Savings	[\$148]

* UA ProCare, Age 65 Nonsmoker, [Florida Area 2]

Premium Savings Example

How HDF may be suitable coverage for Senior health needs AND budget



* UA ProCare, Age 65 Nonsmoker, [Florida Area 2]

** Example assumes no rate increases on either plan; policyholder must meet HDF calendar-year deductible [(\$2,070 in 2012)] before benefits begin

Premium Savings Example

Potential premium savings over 10-year period

	Husband		Wife
	[\$2,028]	Annual Premium Savings **	[\$1,776]
×	10	10 Years	×
	10 Year Premium Savings		
	[\$20,280]		[\$17,760]
[\$38,040] Combined Premium Savings			

* UA ProCare, Age 65, Nonsmoker, [Florida Area 2]

** Example assumes no rate increases on either plan; policyholder must meet HDF calendar-year deductible [(\$2,070 in 2012)] before benefits begin

RESERVE FUND ANNUITY

3%

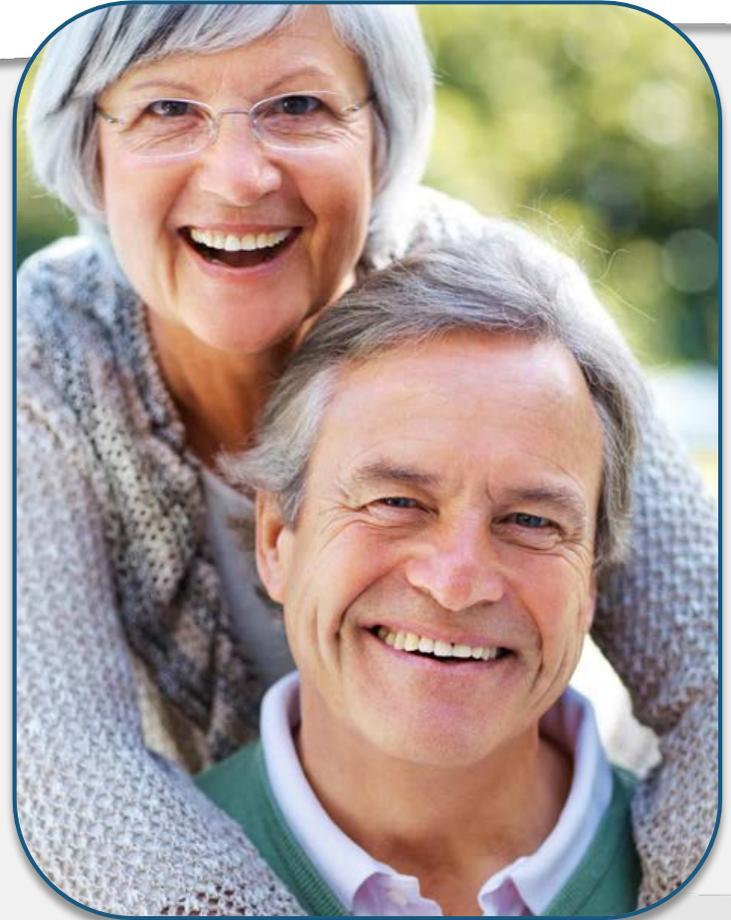
Not Available in
NY and VT

- Helps pay Med-Supp deductible or copayment
- Interest rate guaranteed
- No lock-in time for deposits
 - [\$50] per month minimum deposit
 - [\$4140] per year maximum deposit
- No start-up costs
- No surrender fees or commission loads
- Can be purchased along with Medicare Supplement plans [A, B, D, HDF, G, K and L]

How do I Choose...

Which plan is right for me?

- If turning 65, you have this one-time Open Enrollment Period
- The decision you make today affects the quality of your care tomorrow



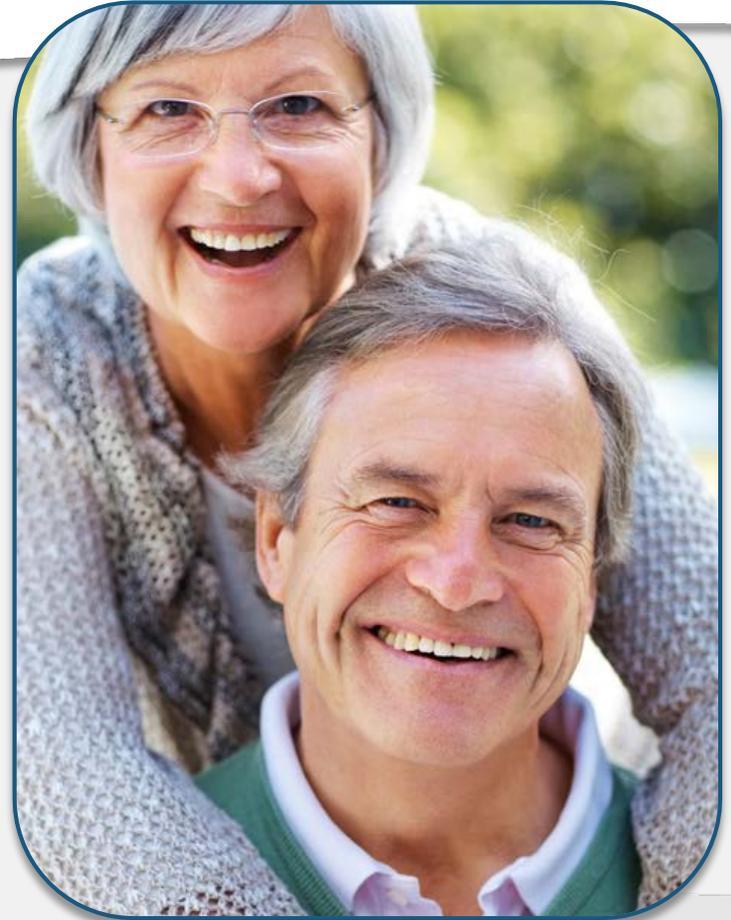
How do I Choose...

Which plan is right for me?

Do you want the flexibility
and freedom to choose your
own Doctors?



YES



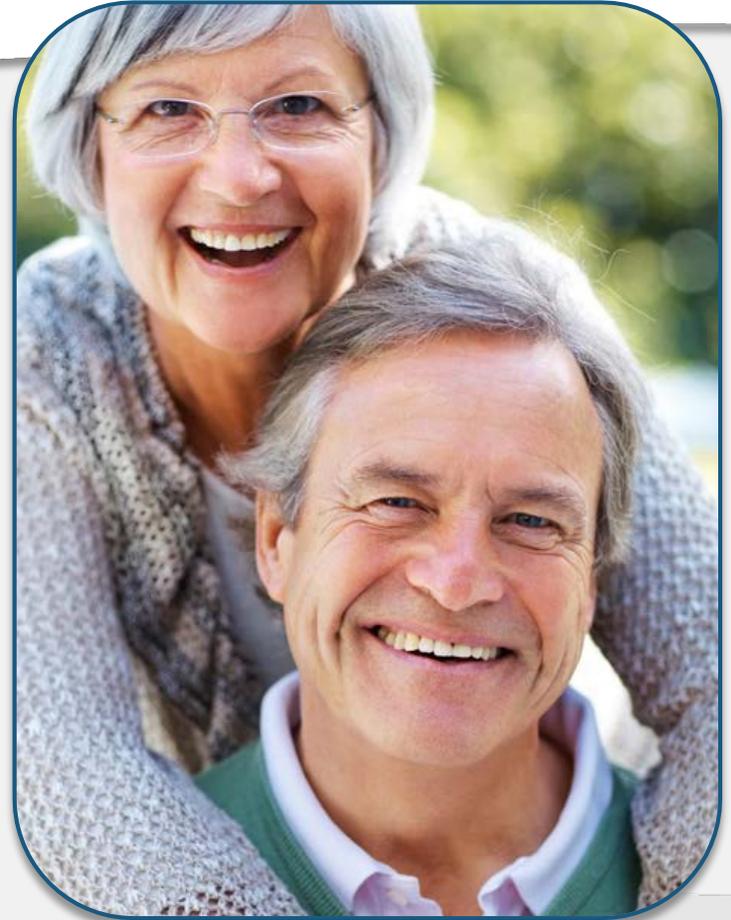
How do I Choose...

Which plan is right for me?

Do you want to choose your own specialists without referrals and not worry about networks?



YES



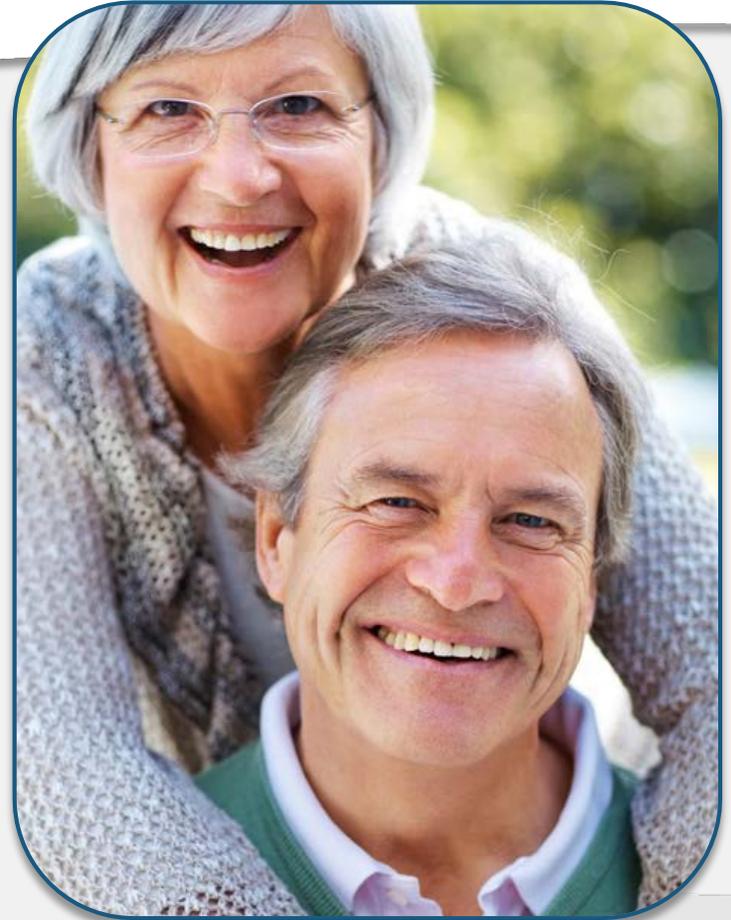
How do I Choose...

Which plan is right for me?

Do you want to choose the best cancer treatment facilities available?



YES



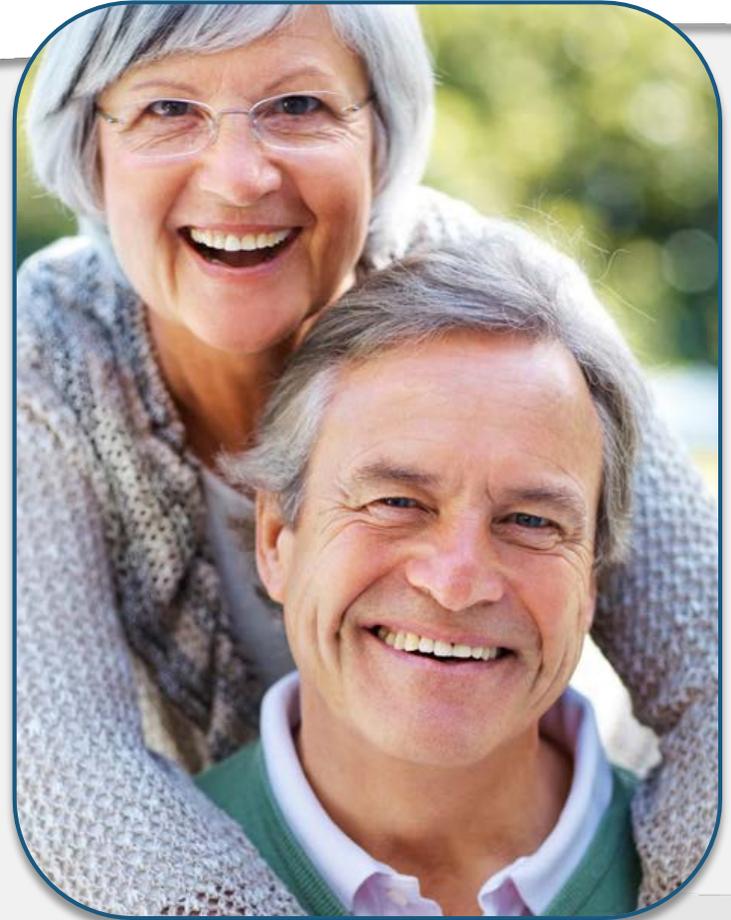
How do I Choose...

Which plan is right for me?

Do you want to pay a lower premium to save?



MAYBE



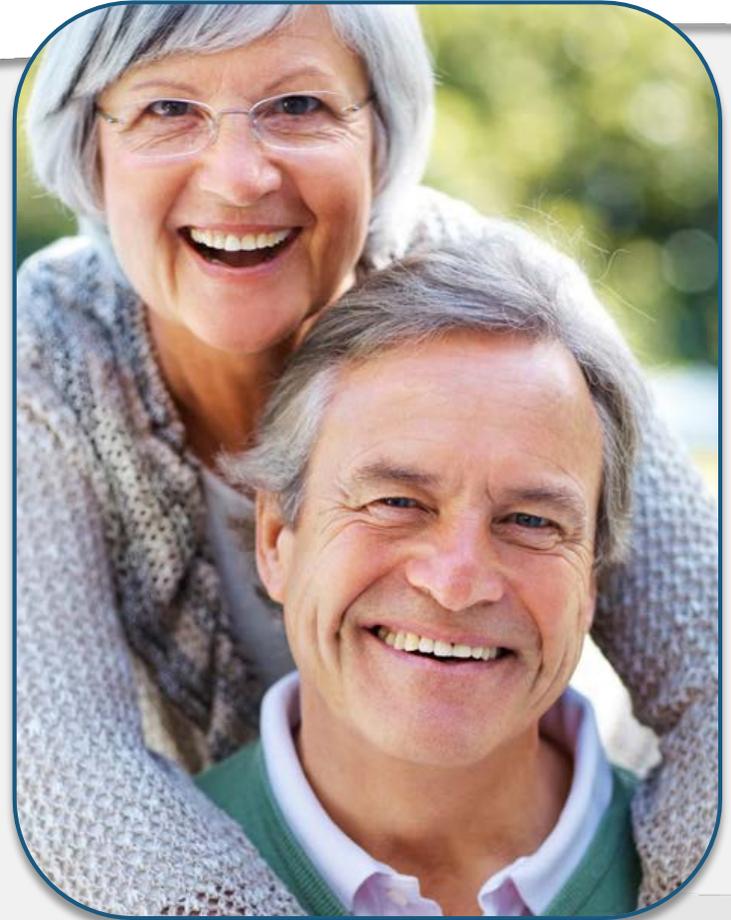
How do I Choose...

Which plan is right for me?

Do you want the flexibility, security, and stability of a Guaranteed Renewable Medicare Supplement policy?



YES



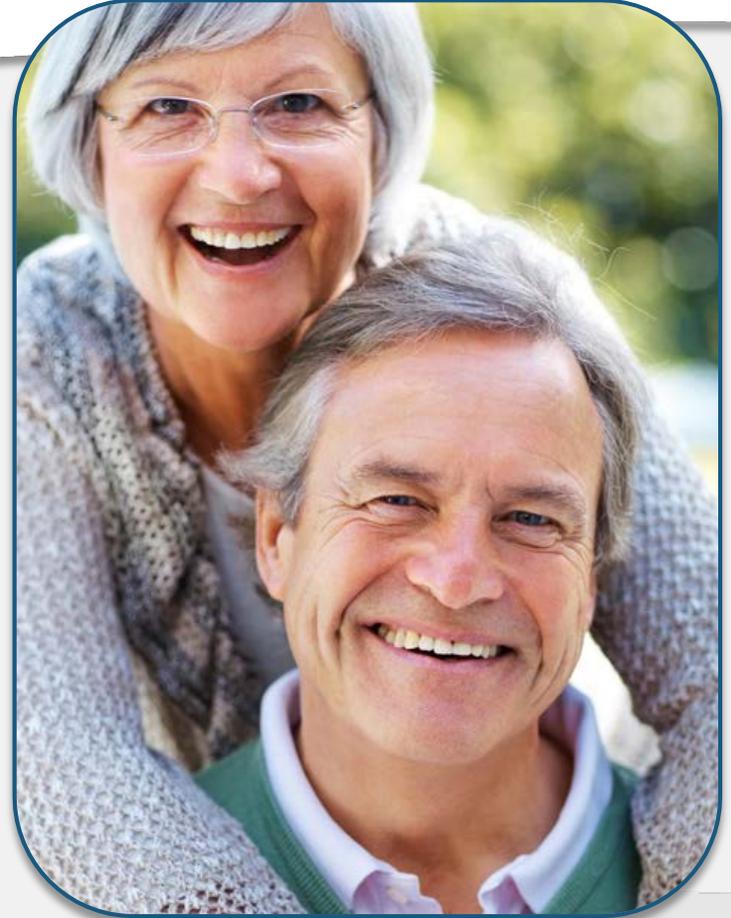
How do I Choose...

Which plan is right for me?

Do you want a plan that includes foreign travel?



MAYBE



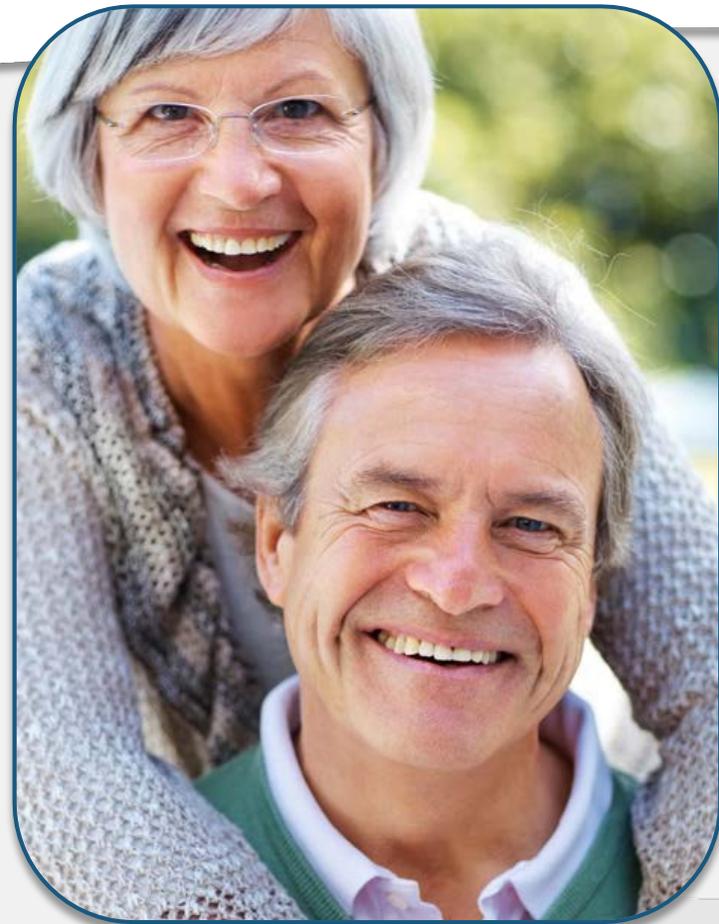
How do I Choose...

Which plan is right for me?

I'm not sure what my health will be like 3-5 years from now, should I consider a lower cost plan and switch to a better plan down the road?



MAYBE



How do I Select an Agent?

Do your HOMEWORK!

Choose an informed local agent



OKAY



How do I Select an Agent?

Do your HOMEWORK!

Ask about their qualifications and designations



OKAY



How do I Select an Agent?

Do your **HOMEWORK!**

Ask how long they've been selling insurance/Medicare products



MAYBE



How do I Select an Agent?

Do your **HOMEWORK!**

Ask how long have they been a licensed agent



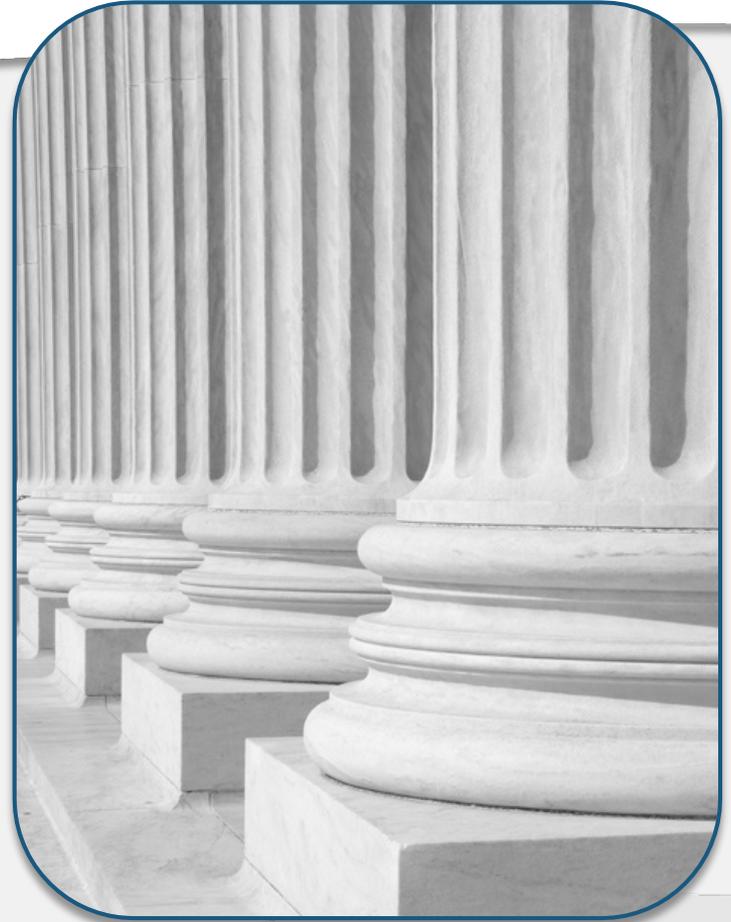
MAYBE



How do I Select a Carrier?

Why choosing a carrier is important

- Why is an A+ rating important to me?
- How long has the carrier been in the Med-Supp business?



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- How quickly do they issue policies and pay claims?



How do I Select a Carrier?

Why choosing a carrier is important

- Do they outsource their Customer Service call center or is it here in the USA?



United American Insurance Company

Background History

- United American in business since 1947
- One of the nation's leading writers of individual Medicare Supplements*

Industry Ratings

- [A+ (Superior), the second highest] Financial Strength Rating from A.M. Best Company for more than [35] consecutive years *(as of [6/12])*
- [AA- “Very Strong”] Financial Strength Rating from Standard & Poor’s *(as of [5/11])*

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, 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 Medicare Supplement Insurance policies. You may be contacted by an Agent /Producer representing United American Insurance Company.

Thank you for attending!
Questions?

[AGENT NAME FIELD]

[Agent Producer Group Field]

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