

## AGENT TRAINING

### MEDICARE ADVANTAGE (MA) BENEFIT PLANS

- Benefits can change annually
- Premiums can change annually
- MA out-of-pocket (OOP) expenses have climbed steadily (20% to 30% copays for some MA companies)
- Insurers, doctors, and hospitals can opt out ... any time!
- Some cancer treatment centers do NOT accept MA plans. Example: in Texas, MD Anderson Cancer Center in Houston, TX says "Not all MA plans work with MD Anderson."
- More than 4.5 million Seniors in the last six years have been NONRENEWED/CANCELED
- The ACA signed by President Obama on March 23, 2010, REDUCES MA FUNDING
- Plan members must use a doctor in their MA plan network
- MA Plans are generally MORE RESTRICTIVE!

### MEDICARE SUPPLEMENT POLICIES

- Guaranteed Renewable for life as long as premiums are paid on time
- Can choose any provider who takes Medicare: ANY DOCTOR, ANY SPECIALIST, ANY HOSPITAL, ANY TIME
- United American also offers Medicare Supplement plans with a Foreign Travel Emergency benefit to cover policyholders who travel overseas
- UA is an A+ (Superior)\* Rated carrier for more than 35 consecutive years; in business since 1947; selling Medicare Supplement policies since Medicare was signed into law in 1965, which means UA is a carrier with proven experience
- Outstanding Customer Service
- Policyholders do not have to decide on another company every AEP and worry about cancellations. They can **always** keep their policies as long as premiums are paid on time
- UA also offers a Reserve Fund Annuity, which allows policyholders to save money and get a 3% guaranteed return. There are no penalties, no surrender charges, and no lock-in periods!

\*A.M. Best rating for Financial Strength as of 6/15