



Health Insurance Services, Inc.
reliable resources
you can count on

Underwritten by **United American Insurance Company**

Medical Benefits for:

Benefit Period: 1/1/2021 through 12/31/2021

Your Plan Annual Deductible

\$0

MEDICARE PART A - 2021

Services	Medicare Pays	Plan Pays	You Pay
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous services and supplies. First 60 Days 61st thru 90th day 91st day and after: While using 60 lifetime reserve days Once Lifetime reserve days are used: Additional 365 days Beyond the Additional 365 days	All but \$1,484 All but \$371 a day All but \$742 a day \$0 \$0	\$1,484 - Part A Deductible \$371 a day \$742 a day 100% of Medicare Eligible Expenses \$0	No Plan deductible applies \$0 \$0 \$0 \$0 All Costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital. First 20 days 21st thru 100th day 101st day and after	All approved amounts All but \$185.50 a day \$0	\$0 Up to \$185.50 a day \$0	\$0 \$0 All Costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services.	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	Balance

**A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.*



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****\$0, \$100, \$500, \$1000, or \$1500**

MEDICARE PART B - 2021

Plan Deductible (Part B Out of Pocket Expenses)			
Services	Medicare Pays	Plan Pays	You Pay
Medicare Part B Deductible 2021			Chosen Annual Plan Deductible applies, then:
First \$203 of Medicare Approved Amounts	\$0	Part B Deductible	
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (Above Medicare Approved Amounts)	\$0	100%	
BLOOD			
While using 60 lifetime reserve days			
First 3 pints	\$0	All Costs	\$0
Remainder of Medicare Approved Amounts	80%	20%	Chosen Annual Plan Deductible
CLINICAL LABORATORY SERVICES			
Blood tests for Diagnostic Services	100%	\$0	\$0

MEDICARE PARTS A & B

HOME HEALTH CARE			
Medically necessary skilled care services (must be homebound) and medical supplies	100%	\$0	\$0
Durable Medical Equipment			
First \$197 of Medicare Approved Amounts*	\$0	Part B Deductible	Chosen Annual Plan Deductible
Remainder of Medicare Approved Amounts	80%	20%	

OTHER BENEFITS - NOT COVERED BY MEDICARE

FOREIGN TRAVEL			
Medically necessary emergency care services during the first 60 days of each trip outside of the USA:			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of charges - Up to \$50,000 Lifetime Maximum benefit	\$0	80%	20%

****The \$0 plan option mirrors a standard "Plan F," and is available for seniors who turn(ed) age 65 in 2020 and beyond. The \$500, \$1000, and \$1500 plan options have a \$203 Part B Deductible, followed by 20% member coinsurance until the \$500, \$1000, or \$1500 medical max is reached for the calendar year.**

UNITED AMERICAN COMPANY PROFILE

Company Overview

- United American Insurance Company (UA) was founded in 1947 and is headquartered in McKinney, Texas.
- UA has been committed to the Senior market since Medicare was introduced in 1966. UA is one of the nation's leading writers of Medicare Supplements*. UA has also been a Medicare Part D Prescription Drug provider since the Part D program was enacted in 2006.
- For more than 35 consecutive years, UA has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 6/14).
- UA is also rated A+ "Strong" for Financial Strength by Standard & Poor's (as of 8/14).
- UA is a wholly-owned subsidiary of Torchmark Corporation, a financial services holding company listed on the New York Stock Exchange (NYSE: TMK).

Emphasis on Employer Group Market

- UA has focused on the niche market of group retiree health since 1996.
- United American offers innovative benefits, beyond the standard Medicare Supplement plans, that are attractive solutions for employers of all sizes.
- UA provides an online platform for group retirees to obtain information about their medical plans.
- UA has Automatic Claims Filing Plus (ACF Plus) – a process that virtually eliminates the need to locate and file paper claims and streamlines the claims delivery process.
- UA has the ability to create subgroups within a master group account to resolve different plan design and billing needs for collective bargaining agreements.

Employer Group References

- UA has experience with providing needs-based solutions to retiree groups across many different industries and unions, varying in size.
- Listed below are just a few of the industries we provide solutions to:
 - Charitable and Service Organizations
 - Hospitals
 - Financial Institutions
 - Insurers
 - Manufacturers
 - City and Municipality Governments
 - Religious Groups
 - Schools and Universities



Representing

