



**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
<b>HOSPITALIZATION*</b>  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
<b>SKILLED NURSING FACILITY CARE*</b>  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
<b>BLOOD</b>  First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b>  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.*



Premier Senior Health Plan



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

#### MEDICARE PART B - 2021

Plan Deductible (Part B Out of Pocket Expenses)	Medicare Pays	Plan Pays	You Pay
Services			
<b>Medicare Part B Deductible 2021</b>			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%	
<b>BLOOD</b>			
While using 60 lifetime reserve days			
First 3 pints	\$0	All Costs	\$0
Remainder of Medicare Approved Amounts	80%	20%	Chosen Annual Plan Deductible
<b>CLINICAL LABORATORY SERVICES</b>			
Blood tests for Diagnostic Services	100%	\$0	\$0

#### MEDICARE PARTS A & B

<b>HOME HEALTH CARE</b> Medically necessary skilled care services ( <b>must be homebound</b> ) and medical supplies Durable Medical Equipment	100%	\$0	\$0
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

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

