

SERVICE. Because we really care.  
INNOVATION. Because we're pioneers.  
REPUTATION. Because we worked hard to earn it.

# GROUP BENEFITS. INDIVIDUAL SERVICE.

## LOWER COSTS BY SEPARATING RETIREES INTO THEIR OWN GROUP

It's hard to choose one plan that meets the diverse needs of different groups. Active employees/members have different needs than retirees. By offering plans that are designed to meet the needs of retirees, you can potentially lower costs while providing more suitable coverage.

## CHOOSE A PROGRAM THAT'S BEST FOR YOUR GROUP

- **100% Funded** – Employers and labor organizations pay all of their retirees' healthcare costs.
- **Partially Funded** – Employers and labor organizations pay only a portion of their retirees' healthcare costs.
- **100% Voluntary** – Employers, labor organizations, and associations make a group program available for their retirees but pay no portion of the costs. Retirees minimize their out-of-pocket cost with a group plan.

## INNOVATIVE BENEFITS TO SUPPLEMENT MEDICARE

In addition to the benefits of a standardized Medicare Supplement plan, we offer plans with high deductibles and coinsurance that lower premiums. For example, a Plan F with a \$500 deductible results in a \$40 per month reduction in premium. This plan is a good way to share costs with retirees. We are also able to offer a composite rate for all groups.

## CHOOSE A MEDICARE PART D PRESCRIPTION DRUG PLAN

We offer several prescription drug plans including variable co-pay, plans with no annual deductible, as well as traditional deductible plans. Most of our Group Plans pay through the "donut hole". This allows for a customized benefit structure that meets the specific needs of your group. Visit us online at [www.uagrouppartd.com](http://www.uagrouppartd.com) for more information.

## EVERYONE IS GUARANTEED ISSUE - EVEN WITH PRE-EXISTING CONDITIONS

When a company switches health plans, retirees with pre-existing conditions may lose coverage. With us, retirees are guaranteed coverage regardless of pre-existing conditions.



## NO PROVIDER LISTS

Retirees are free to choose any doctor or hospital they want with all of our group plans. There is no need to switch physicians or facilities.

## COVERAGE GOES WHEREVER RETIREES GO

Retirees can easily convert to one of our individual health plans if an employer or labor organization discontinues group coverage. Policyholders keep coverage even if they move to a new state. Our products are offered in every state including the District of Columbia\*.

## REDUCES FASB 106 AND GASB 45 LIABILITIES\*\* BY GOING FULLY INSURED

The Financial Accounting Standards Board (FASB) and the Government Accounting Standards Board (GASB) require employers/government entities to project future healthcare costs for their retirees. Employer-sponsored Group Retiree Health Insurance helps organizations control and manage future retiree benefit costs.

\*Based on state availability, policies are underwritten by United American Insurance Company, First United American Life Insurance Company, or Liberty National Life Insurance Company.

\*\*For more information on how you can reduce your FASB 106 or GASB 45 liabilities, consult with the person managing your accountant.

**CALL TODAY FOR  
A NO-OBLIGATION QUOTE**

**800-353-6926**

Ask for Terri Slinkard or Derek Schelldorf  
in Group Sales and Special Markets

**Or via e-mail:**

[groups@torchmarkcorp.com](mailto:groups@torchmarkcorp.com)

Policy Forms GRMSP06 and ERHPC. Policies are underwritten by United American Insurance Company, First United American Life Insurance Company, or Liberty National Life Insurance Company in states where applicable Group Retiree Health products are available. These policies have some limitations and exclusions and benefits may vary by state.

3700 South Stonebridge Drive  
McKinney, Texas 75070  
800-353-6926

**[www.GroupRetireeInsurance.com](http://www.GroupRetireeInsurance.com)**

*United American Insurance Company, First United American Life Insurance Company, and Liberty National Life Insurance Company are not associated with Medicare, Social Security or any other governmental agency.*

*United American Insurance Company and First United American Life Insurance Company are Medicare approved providers of the Part D plan and contract with the federal government.*

*This is a solicitation for insurance. You may be contacted by a representative of United American Insurance Company, First United American Life Insurance Company, or Liberty National Life Insurance Company.*

P.O. Box 8080 • McKinney, Texas 75070-8080

**UA** *United American  
Insurance Company*  
Since 1947

**GROUP  
BENEFITS.**

**INDIVIDUAL  
SERVICE.**



**GROUP HEALTH  
INSURANCE  
FOR RETIREES**

- SUPPLEMENT TO MEDICARE
- MEDICARE PART D PRESCRIPTION DRUG PLANS

**UA** *United American  
Insurance Company*  
Since 1947