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United American, selling Medicare Supplement insurance since Medicare began!

MEMO

To: All General Agents

From: Charles Mankamyer, President of General Agents

Re: HDF \$720 Deductible Waiver

In an effort to help you write new business and maintain high persistency, **new** ProCare HDF Policyholders (conversions included) **with a policy effective date of July 1, 2019** and after, will only be required to pay \$1,580 of the \$2,300 annual deductible amount during the remainder of 2019 before any eligible policy benefits are payable by United American.

REMINDER: The calendar year deductible is set by the federal government each year and will most likely increase. The full amount of the 2020 deductible will be required beginning January 1, 2020, before eligible policy benefits are payable.

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