

THE POSITIVE ALTERNATIVE FOR GROUP HEALTH BENEFITS FOR MEDICARE-ELIGIBLE IBO'S OR IBO'S TURNING 65.

United American's Retiree Health Plan is designed to provide Medicare-eligible IBO's with an economical and flexible approach to health benefits.

The plans are fully insured and have many value-added features:

- Very competitive group rates for IBO's
- Guaranteed issue regardless of pre-existing conditions
- Simple enrollment process no individual applications
- Electronic claims filing in all states
- Freedom to choose your own doctors and hospitals nationwide

Open to all IBO's turning 65 enrolled in Medicare Part A & B. The Initial Enrollment Period for Medicare Parts A & B includes the 3 months before and 3 months following their 65th birthday.

For more information, call our PBS Group Medicare Supplement Call Center at 1-800-732-3412 or visit the IBO website at https://wfis.wellsfargo.com/AGUS>Medicare Eligible Group Health

Ask about UA's creatively designed Medicare Part D prescription drug plans.

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Rated A+ (Superior) by A.M. Best Company for 30 consecutive years (as of 6/08)