



History of *N. E. A. L. R., Inc.*

In 1992, John A. Pernorio, contacted Dr. Joseph Boffa, Associate Professor at Boston University, to discuss how we could help the growing number of union retirees with their health care needs.

In October of 1994 the New England Association of Labor Retirees, Inc. was incorporated in Rhode Island as a non-profit organization to provide any acquired benefits for all labor retirees.

Also in January of 1995, we announced a new and innovative health care plan that provided all of the health care needs plus, for the first time, a \$10.00 co-payment for all prescription drugs. This health care service was provided through an HMO.

In December of 1996, because of Federal regulations governing Associations, we could not continue to offer that health plan and had to seek other options for our retirees. In July of 1997, we launched a new health care plan called *Senior Care*. This new plan is a **Medicare Supplement and is underwritten by the United American Insurance Company (UA) Inc.. United American has a strong tradition of service and financial stability to its customers.**

United American Insurance Company National Standings Are Top Rated Since 1947

A.M. Best / A+ Superior

Overall Company Rating

Superior companies are defined by Best as having achieved superior overall performance when compared to Best's standards. These companies have a very strong ability to meet their policyholder and other contractual obligations over the long term.

A- Excellent

Financial Rating

Excellent companies are defined by Weiss Research as offering excellent financial security and having the resources necessary to deal with severe economic conditions. These companies have maintained a conservative position in their investment strategies, business operations and underwriting commitments.

Stability/Strength/Assurance

Half a century of service meeting customer's individual needs.

Over a half-billion dollars of insurance in force.

Almost a half-million policies in force.

Conservative investment portfolio principally in U. S. government-backed securities.

Commitment to the senior life/health market.

Proven industry integrity from an honest, streamlined approach to business.

Personal one-on-one agent/client service.

Fast policy issue and claims processing — both average less than a week.

ACF Partners® provides quality discount health services with automatic claims filing for new UA Medicare Supplement policyholders cost-to-cost. Customers can receive big savings and fast claims service with this convenient service program.

If you live anywhere in the United States, we offer a Medicare Supplemental Plan F

Because we have a group plan, there are no penalties imposed for pre-existing conditions. Your *Senior Care* coverage starts on your requested start date.

When you receive a Medicare covered service, Medicare automatically notifies United American. You no longer have to submit the Medicare statement and your health care provider's bill to get your claims paid. Within 45 days of your start date, your Automatic Claims Filing Source will be activated and everything will be done electronically.

As long as your doctor(s) participate with Medicare, they must by Federal Law, accept the supplemental provider.

When you have questions or need Customer Service, you will call NEALR, Inc.. We have access to insurance company account specialists that take care of our members. You will talk to John A. Pernorio, he will personally assist you

Who is eligible: Any labor retiree, widow of a labor retiree. Or parents of an active union member age 65, or turning 65 before the proposed start date.

No co-payments for Doctors or Hospitals • No claim forms • Guaranteed acceptance • Pre-existing conditions covered • No Doctor Networks • No Lab Networks • No Limiting To In State Doctors Or Hospitals • Coverage Anywhere in The United States.

If you have more questions about our

N.E.A.L.R., Inc. *Senior Care* Medicare Supplemental Plan

write to: NEALR, Inc., 94 Cleveland Street, North Providence, Rhode Island 02904

or call: 401-275-0726, Long Distance Only 1-800-449-5448 Code 08

you can also e-mail us at japernorio_riara@hotmail.com

“ Our goal is to keep the high cost of Medicare health insurance for union retirees as low as possible while maintaining the highest level of integrity, coverage & service, with the freedom of choice that you have grown to know as a union member”.