



Senior Care Medicare Supplemental Health Plan

Administered by the New England Association of Labor Retirees, Inc.

Insured through United American Insurance Company*

Anywhere in the U. S. - If you live anywhere in the United States, we offer a Medicare Supplemental Plan F which is the top of the line coverage in Medicare Supplemental Plans.

Immediate Enrollment- Because NEALR is a group plan there are no penalties imposed for pre-existing conditions. Your *Senior Care* coverage starts on your requested start date.

No Paper work- 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.

For members who have Medicare Part A & B- As long as your doctor(s) participate with Medicare, they must by Federal Law, accept your supplemental provider. Medicare Advantage and other HMO plans do not apply, if you have any questions call us.

NEALR's Personal and Efficient Customer Service - When you have questions or need help, just call NEALR, Inc. We have a direct line to insurance Company account specialists to immediately take care of our members concerns. **You are not on your own and are part of our team!** Our NEALR's director of customer service will diligently assist you with personalized service.

Also available at no added premium: Dental, Hearing Aid & Eye Care Discount

Maximum Coverage Flexibility Highlights

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.

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.

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 02904-3525

or call: 401-722-2770

you can also e-mail us [at: japernorio_riara@hotmail.com](mailto:at:japernorio_riara@hotmail.com) • Web Site: www.ri-ara.org

***United American Insurance Company:**

Its Standing has been Top Rated Since 1947

A.M. Best gives it A+ Superior Overall Company Rating

Superior companies are defined by A. M. 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.