[Date]

Dear Employer/Manager,

Wouldn't your employees be happy if you could provide them access to affordable healthcare insurance? Wouldn't you be *happier* if this was at NO COST TO YOU? With UAatWork®, United American Insurance Company's voluntary benefits program, you can turn this idea into reality.

UAatWork allows your employees and their families access to quality individual health insurance that fits their needs and budgets. Voluntary benefit programs through payroll deduction offer many advantages to employers and employeees alike. Consider these UAatWork advantages:

EMPLOYER ADVANTAGES:

- * Increases employee satisfaction AT NO COST to employer
- * Increases employee productivity as a result of healthier employees
- * Eases pressure to provide employer-paid benefits
- * Improves employee retention and helps attract higher caliber employees
- * Demonstrates concern for employees and boosts morale

EMPLOYEE ADVANTAGES:

- * Affordable, flexible life and health policies for employees and their families
- * Convenience of payroll deduction
- * Individual policy Employees own the policy; it's not tied to a group or association
- * Portable coverage Policy goes where you go whether you change jobs or retire
- * Freedom of choice Employees select the policy(ies) they need, and are free to choose any doctor or provider no lists or networks
- * Trust factor Easier decision to participate in the program because the employer has already screened the insurer.

UAatWork® is a winner for both employer and employee. Want to know more? Contact us today.

Sincerely,

[Agent Name] [Agent Address] [Agent Phone]