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Hassle Free Healthcare®

Dear Agent/Partners:

As we near the upcoming Annual Election Period for 2010, we want to share with you the great opportunity that has presented itself as Universal Health Care, Inc. has made a commitment to our Private-Fee-For-Service markets by continuing to offer our popular “Any, Any, Any®” plans in 2010 and building networks for future growth. I wanted to take a moment to thank you for helping build Universal Health Care into the Medicare Advantage company we are today. We realize that it is because of the collective work of Agents/Brokers selling, supporting, and servicing our plans that we have thrived. Since our expansion in 2007, we have marketed Universal as “Hassle Free Healthcare;” we are committed to that ideal and do all we can to make access easier for our members. We are also excited to announce the expansion of our HMO products into 7 counties in Texas: Collin, Dallas, Denton, Galveston, Harris, Montgomery, and Tarrant. We hope you have had an opportunity to see and are excited with our proposed benefits for 2010. Needless to say, the attached benefits are a draft until final approval is received from CMS.

In addition to the expansion of our PFFS (“Any, Any, Any® Plan”) and HMO products, we would like to introduce some exciting changes that have been made to our sales leadership team. **Mr. Jeff Ludy** has joined Universal Health Care as our new VP of Sales and Marketing. His primary duties will be to oversee all of Universal Health Care’s sales and marketing activities and help to establish strategies to efficiently manage and maintain our membership. **Mr. Steve Hall** has joined Universal Health Care as our new Director of Sales Operations and Analytics. **Mr. Matt Dixon** has been promoted from Senior Manager of Sales and Marketing to Director of National Distribution. He will manage our FMO partnerships. With the help of our sales leadership team and your support, we feel that this will be a tremendous growth year for Universal Health Care.

### Value Proposition

Universal plan designs bring added value and endorse our commitment to “Hassle Free Healthcare” to our members and prospective clients:

- Low or no plan premiums on plans that include preventive benefits like dental, vision, hearing and our Vitalife<sup>sm</sup> wellness program which goes beyond traditional Medicare, making Universal a cost effective alternative to fit your healthcare needs.
- Low co-pays, no deductibles, and an annual out-of-pocket maximum that gives members **true protection and peace of mind** that they cannot find with Original Medicare.
- Plans **designed by a doctor** and a commitment from the company that service excellence is our number one priority with in-house member services to ensure the members’ needs are addressed immediately, fulfilling our “Hassle Free” commitment.

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At Universal Health Care, Inc. we have an open door policy and appreciate all the input and ideas you have shared with us. I would like to share with you some of the critical things we are working on to make us an even more “Agent Friendly” company. The enhancement of these services shows our commitment to “Hassle Free” and shows we want to extend the ease of doing business to our Agent partners.

- **Agent Certification.** Annual certification for UHC representatives will be hosted online and can be accessed through our Agent Portal at [www.univhc.com](http://www.univhc.com). This certification will provide training on Medicare basics, Compliance, Enrollment/Disenrollment, and 2010 Benefits. Completion of this certification is mandatory and must be completed prior to writing any 2010 business.
- **Agent Commissions.** Agents getting commissions for business written is critical so we are implementing “**Agent Direct Pay**” effective 1/1/10. You can expect all commissions to come directly from Universal after the implementation date.
- **In-House Customer Service.** At a tremendous expense to our bottom line we have opted to bring customer service in-house at our corporate office in St. Petersburg, FL. By making this investment, we expect better trained reps and quicker turn around on questions, thus making it easier for our members to correspond with us.
- **In-House Broker Escalation Team.** Our agent partners are critical to our success. Having this “**Rapid Response Team**” in place during the selling season will allow you to have instant access to our home office and provide quick answers to questions when you need them most.

There are many more initiatives we are working on at Universal Health Care, but I wanted to share the critical ones with you and to thank you for your past, present, and future support. Looking forward to a productive enrollment period.

Sincerely,

A.K. Desai, M.D., M.P.H.  
President & CEO  
Universal Health Care Group, Inc.