



NOVEMBER 2011 RATE ADJUSTMENTS WASHINGTON

MEDICARE SUPPLEMENT

October 12, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **November 1, 2011** on **new and inforce business** on Woodmen of the World's 2010 Modernized Medicare supplement certificates in **Washington**:

Modernized Medicare Supplement Plans – Woodmen New and Inforce Business							
Product	Rate Adjustment						
	Plan A <small>MTA20</small>	Plan B <small>MTA21/MTA40</small>	Plan C <small>MTA22/MTA41</small>	Plan D <small>MTA23/MTA42</small>	Plan F <small>MTA24/MTA43</small>	Plan G <small>MTA25/MTA44</small>	Plan N <small>MTA31</small>
WA – Supp	9%	9%	9%	9%	9%	9%	9%

MARKETING MATERIALS:

State	Company	New Outline	New App Book
WA – Supp	Woodmen	T02_158_WA_1111	T02_312_WA <small>Print Date 10/12/11</small>

ORDERING MATERIALS:

The attached outline of coverage replaces the current outline effective November 1, 2011. The app book has been updated to include the new outline and is available to order today through normal channels.

12-MONTH RULE:

For New Business: Rates are locked in the date the application is signed, but that rate will continue for 12-months following the **effective date of coverage**. This allows for a true 12-month guarantee to those individuals who are turning 65 and applying early. Their premiums will remain the same for the first 12-months that their policy is inforce.

PLEASE CONTACT US IF YOU HAVE QUESTIONS:

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