



APRIL 2012 RATE ADJUSTMENTS IDAHO

MEDICARE SUPPLEMENT

March 14, 2012

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **April 1, 2012** on **new** and **inforce business** on Woodmen of the World in **Idaho** for the 2010 Modernized Medicare supplement certificates:

MODERNIZED

*(POLICIES EFFECTIVE
ON OR AFTER JUNE 1, 2010)*

Modernized Medicare Supplement Plans New and Inforce Business							
Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
ID- supp	9%	9%	9%	9%	9%	9%	9%

MARKETING MATERIALS:

State	Company	New Outline	New App Book
ID	WOW	T02_158_ID_0412	T02_312_ID <i>Print Date 03/14/12</i>

ORDERING MATERIALS:

The attached outline of coverage replaces the current outline effective April 1, 2012. 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:**

Call: (877) 815-4776
E-Mail: woodmensalesupport@medsuppservices.com