



MEDICARE SUPPLEMENT OREGON 2012 RATE ADJUSTMENTS

MEDICARE SUPPLEMENT

May 25, 2012

RATE ADJUSTMENTS:

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

MODERNIZED

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

Modernized Medicare Supplement Plans New and In force Business							
Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
OR-WW	20%	20%	20%	20%	20%	20%	20%

MATERIALS:

The attached outline of coverage replaces the current outline effective June 1, 2012. The app book has been updated to include the new outline and is available to order today through normal channels.

State	Company	New Outline	New App Book
OR- supp	WOW	T02_158_OR_0612	T02_312_OR <i>Print Date 05/25/12</i>

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 in force.

**PLEASE CONTACT US IF YOU
HAVE QUESTIONS:**

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