



2012 RATE ADJUSTMENT PENNSYLVANIA AND VIRGINIA

MEDICARE SUPPLEMENT

July 11, 2012

RATE ADJUSTMENTS:

MODERNIZED

(POLICIES EFFECTIVE
ON OR AFTER JUNE 1, 2010)

The following rate adjustments by plan/certificate listed below will be effective **August 1, 2012** on **new business** and **October 1, 2012** on **in-force business** on Assured Life Association 2010 Modernized Medicare supplement and SELECT certificates in **Pennsylvania** and Medicare supplement in **Virginia**:

Modernized Medicare Supplement Plans – ALA New and In-force Business							
Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
PA- supp	9%	9%	9%	9%	9%	9%	n/a
PA- SELECT		9%	9%	9%	9%	9%	n/a
VA	18%	16%	17%	15.5%	24%	14.5%	10.5%

RATE ADJUSTMENTS:

STANDARDIZED

(POLICIES EFFECTIVE
PRIOR TO JUNE 1, 2010)

The following rate adjustments by plan/certificate listed below will be effective **October 1, 2012** on **in-force business** on Assured Life Association 1990 Standardized Medicare supplement certificates in **Virginia**:

Standardized Medicare Supplement Plans – ALA In-force Business only						
Product	Rate Adjustment					
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G
VA	18%	16%	17%	15.5%	24%	14.5%

MATERIALS:

State	Company	New Outline	New App Book
PA- supp	ALA	T01_156_PA_0812	T01_310_PA <i>Print Date 07/11/12</i>
PA- SELECT	ALA	T01_157_PA_0812	T01_311_PA <i>Print Date 07/11/12</i>
VA	ALA	T01_156_VA_0812	T01_310_VA <i>Print Date 07/11/12</i>

ORDERING MATERIALS:

The attached outlines of coverage replace the current outlines effective August 1, 2012. The app books have been updated to include the new outline and are 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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