



OCTOBER 2011 RATE ADJUSTMENTS IDAHO & OHIO

MEDICARE SUPPLEMENT

September 14, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **October 1, 2011** on **new and inforce business** on Assured Life Association's 2010 Modernized Medicare supplement certificates in **Ohio**:

Modernized Medicare Supplement/SELECT Plans – ALA New and Inforce Business							
Product	Rate Adjustment						
	Plan A <i>MTA20</i>	Plan B <i>MTA21/MTA40</i>	Plan C <i>MTA22/MTA41</i>	Plan D <i>MTA23/MTA42</i>	Plan F <i>MTA24/MTA43</i>	Plan G <i>MTA25/MTA44</i>	Plan N <i>MTA31</i>
OH – Supp	10%	9%	20%	15%	20%	12%	9%
OH – SELECT		9%	20%	15%	20%	12%	

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

Modernized Medicare Supplement Plans – WOW New and Inforce Business							
STATE	Rate Adjustment						
	Plan A <i>MTW20</i>	Plan B <i>MTW21</i>	Plan C <i>MTW22</i>	Plan D <i>MTW23</i>	Plan F <i>MTW24</i>	Plan G <i>MTW25</i>	Plan N <i>MTW31</i>
ID	10%	9%	9%	9%	15%	9%	9%

MARKETING MATERIALS:

Medicare Supplement/SELECT Marketing Materials			
State	Company	New Outline	New App Book
ID – Supp	Woodmen	T02_158_ID_1011	T01_312_ID <i>Print Date 9/14/11</i>
OH – Supp	Assured Life	T01_156_OH_1011	T01_310_OH <i>Print Date 9/14/11</i>
OH – SELECT	Assured Life	T01_157_OH_1011	T01_311_OH <i>Print Date 9/14/11</i>

ORDERING MATERIALS:

The attached outline of coverage replaces the current outline effective August 17, 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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