



INTRODUCING PLAN N IN GEORGIA AND ILLINOIS

MEDICARE SUPPLEMENT

March 23, 2011

NEW MEDICARE SUPPLEMENT PLAN N

We are pleased to announce the availability of Plan N as a part of our Medicare supplement plan offerings.

Effective Today, you may begin selling the new Plan N in Georgia and Illinois.

OUR STRATEGY:

- We continue to monitor the market and take necessary steps to ensure you continue to have the lowest rates possible.
- Underwriting: No change to current guidelines.
- Materials: New application booklet and outline (see below).

ABOUT PLAN N:

- Features **higher cost sharing** and lower anticipated premiums for policyholders.
- Offers a new co-pay structure (\$20 co-pay for physician visits, \$50 co-pay for ER) and no coverage for Part B Deductible.

NEW ZIP CODES AND RATE IMPACT: (ILLINOIS ONLY)

There has been a revision to the area ratings in Illinois. This adjustment resulted in premium decreases, as noted, for the 2010 Modernized plans marketed in the ZIP codes noted below. These rate adjustments are effective TODAY, March 23 for new business.

Rate Adjustment- IL Assured Life Association	
ZIP Codes beginning with:	Plans A, B, C, D, F and G
600 - 608	-18.1%
609	-27.5%
620, 622, 625 and 627	-11.5%

For producer use only. Not for use with the general public.

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MARKETING MATERIALS:

The following materials have been updated to include Plan N:

STATE	APP BOOK	OUTLINE
GA	T01_310_GA <i>Print Date: 03/23/2011</i>	T01_156_GA_0011R
IL	T01_310_GA <i>Print Date: 03/23/2011</i>	T01_156_IL_0311

The outlines are attached for your convenience; they can be saved and printed as needed. All materials are available to view and print immediately on www.denverwoodmen.com.

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QUESTIONS:

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