



INTRODUCING PLAN N IN VIRGINIA

MEDICARE SUPPLEMENT

February 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 Virginia.

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.

MARKETING MATERIALS:

The following materials have been updated to include Plan N:

STATE	APP BOOK	OUTLINE
VA	T01_310_VA <i>Print Date: 2/23/2011</i>	T01_156_VA_0011R

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

QUESTIONS:

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