



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT
January 12, 2012

RATE ADJUSTMENT FLORIDA SELECT

RATE ADJUSTMENT:

Effective **February 1, 2012** on **new business** and **March 1, 2012** on **inforce business** for the 2010 Modernized Medicare SELECT plans in Florida the following rate adjustments by plan will be effective:

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

Medicare Supplement Rate Adjustment 2010 Modernized Plans New and Inforce Business		
State	Rate Adjustment*	
	Plan F	Plan G
FL Supp Age 65 and over	5%	5%
Under Age-65 Apps dated prior to 02/01/12	25.0%	25.0%
Under Age-65 Apps dated on or after 02/01/12	45.7%	45.7%

**Plan A previously experienced a rate adjustment on 11/24/11 with the Florida Medicare supplement rate adjustment.*

Letters to the insured regarding these rate adjustments will be mailed soon.

ORDERING MATERIALS:

The app book has been updated to include the new outline and is available to order through normal channels beginning today.

State - Product	New Outline	New App Book <small>Print Date: 01/12/12</small>
FL SELECT	T03_163_FL_0212	T03_314_FL

**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.

QUESTIONS:

Call: (877) 617-5592
E-Mail: GerberSalesSupport@medsuppservices.com