



**Gerber Life  
Insurance Company**

# NOVEMBER RATE ADJUSTMENTS IDAHO AND UTAH

**MEDICARE SUPPLEMENT**  
October 25, 2012

**RATE ADJUSTMENT:**

**MODERNIZED- POLICIES**  
EFFECTIVE ON OR AFTER JUNE  
1, 2010

Effective **November 10, 2012** on new business and **January 1, 2013** on in force business for the 2010 Modernized Med supp in **Idaho** and Med supp and **SELECT** in **Utah**, the following rate adjustment by plan will apply:

Medicare Supplement 2010 Modernized New and In force Business			
State	Rate Adjustment		
	Plan A	Plan B	Plan C
ID- Supp	9%	9%	9%
UT- Supp	20%	20%	20%
UT- SELECT		20%	20%

**RATE ADJUSTMENT:**

**STANDARDIZED- POLICIES**  
EFFECTIVE PRIOR TO JUNE 1,  
2010

Effective **January 1, 2013** on in force business for the 1990 Standardized Med supp in **Idaho** and Med supp and **SELECT** in **Utah**, the following rate adjustment by plan will apply:

Medicare Supplement 1990 Standardized In force Business only			
State	Rate Adjustment		
	Plan A	Plan B	Plan C
ID- Supp	9%	9%	9%
UT- Supp	20%	20%	20%
UT- SELECT		20%	20%

**MARKETING MATERIALS:**

The app book for the 2010 Modernized 11/10/12 new business rate adjustments has been updated to include the new outline. The app book is available to order through normal channels **beginning today**.

Updated marketing materials will be available to view and download from the producer website at [www.gerberlifegroup.com](http://www.gerberlifegroup.com) on Monday, October 29, 2012.

State - Product	New Outline	New App Book <small>Print Date: 10/25/12</small>
ID- Supp	T03_162_ID_1112	T03_313_ID
UT- Supp	T03_162_UT_1112	T03_313_UT
UT- SELECT	T03_163_UT_1112	T03_314_UT

**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 in force.

**QUESTIONS:**

Call: (877) 617-5592

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