



**Gerber Life  
Insurance Company**

**MEDICARE SUPPLEMENT**  
October 6, 2011

## OCTOBER RATE ADJUSTMENTS MARYLAND, MINNESOTA & VIRGINIA

**RATE ADJUSTMENT:**

Effective **October 15, 2011** on all **new business** and **November 1, 2011** on all **inforce business** in **Minnesota** the following rate adjustments by plan will be effective:

MINNESOTA RATE ADJUSTMENTS		
Form #	Standardized	Modernized
<i>Standardized/Modernized</i>	<b>Plan Rate Adjustment*</b>	<b>Plan Rate Adjustment*</b>
Basic (MTG10/MTG26)	16.5%	16.5%
Extended Basic (MTG11/MTG27)	12%	12%
Part A Deductible Rider (0MI08/0MK18)	0.0%	0.0%
Preventative Services (0MI18/0MK38)	0.0%	0.0%
At Home Assistance Rider (0MI28/NA)	0.0%	
Part B Excess (0MI38/0MK48)	0.0%	0.0%
Part B Deductible (0MI48/0MK28)	4.57%	4.57%

*\*Overall rate adjustment is 12.3% (Standardized and Modernized)*

The following rate adjustments by plan will be effective **October 15, 2011** on all **new business** and **November 1, 2011** on all **inforce business** in **Maryland**:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment*		
	Plan A	Plan F	Plan G
MD - Supp	19%	19%	19%

The following rate adjustments by plan will be effective **October 15, 2011** on **new business** and **December 1, 2011** on **inforce business** in **Virginia**:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
VA - Supp	10%	10%	10%

**MARKETING MATERIALS:**

<b>State/Product</b>	<b>New Outline</b>	<b>New App Book</b> <i>Print Date: 10/6/11</i>
MD Supp	T03_162_MD_1011	T03_313_MD
MN Supp	T03_162_MN_1011	T03_313_MN
VA Supp	T03_162_VA_1011	T03_313_VA

**ORDERING MATERIALS:**

The app books have been updated to include the new outlines and are available to order effective through normal channels beginning today.

**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](mailto:GerberSalesSupport@medsuppservices.com)