



Gerber Life  
Insurance Company

# MEDICARE SUPPLEMENT REPLACEMENT FORM UPDATE

MEDICARE SUPPLEMENT  
October 15, 2012

**COMPLIANCE UPDATE:**

In compliance with the South Dakota Department of Insurance the following information has been added to the South Dakota Replacement Form T03\_202\_SD

*1. **Note:** If the issuer of the Medicare supplement policy being applied for does not, or is otherwise prohibited from imposing preexisting condition limitations, please skip to statement 2 below. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.*

*2. State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.*

Please forward this information to your producers and staff.

**MARKETING MATERIALS:**

The application book has been updated with the new replacement form and is available to order through normal channels. Please begin using the new replacement form as soon as possible.

State	New App Book	Replaces
South Dakota	T03_313_SD <i>Print Date 11/15/12</i>	T03_313_SD <i>Print Date 08/16/12</i>

You may:

- Download the form attached and replace it in your current stock of application books, or
- Place an order for a supply of new application books.

**QUESTIONS:**

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