



**Gerber Life  
Insurance Company**

# NOVEMBER RATE ADJUSTMENTS FLORIDA

**MEDICARE SUPPLEMENT**  
November 16, 2011

**RATE ADJUSTMENT:**

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

Effective **November 24, 2011** on **new business** and **February 1, 2012** inforce **business** the 2010 Modernized Medicare supplement plans in Florida the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment 2010 Modernized Plans New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
FL Supp Age 65 and over	5%	5%	5%
Under Age-65 Apps dated <b>prior to 11/24/11</b>	25%	25%	25%
Under Age-65 Apps dated <b>on or after 11/24/11</b>	45.7%	45.7%	45.7%

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

**SPECIAL NOTE:**

The outlines released with the Florida rate adjustment contain the 2012 copay/deductible amounts effective January 1, 2012. Updated copay/deductible materials for other states will be released the first week of December.

**ORDERING MATERIALS:**

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

State - Product	New Outline	New App Book <i>Print Date: 11/17/11</i>
FL Supp	T03_162_FL_0012	T03_313_FL
FL SELECT*	T03_163_FL_0012	T03_314_FL

\*FL SELECT materials are updated for Plan A rate adjustment only

**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

