



**Gerber Life  
Insurance Company**

**MEDICARE SUPPLEMENT**  
December 13, 2012

# JANUARY 2013 RATE ADJUSTMENTS

**RATE ADJUSTMENT:**

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

Effective **January 1, 2013** on **2010 Modernized Medicare supplement new and in force** business in **Colorado, Maryland and New Hampshire** the following rate adjustments by plan will be effective:

*Note: Colorado under age-65 adjustments vary for new business and in force business.*

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment*		
	Plan A	Plan F	Plan G
CO- age-65 and over	12%	12%	7%
CO- Under age-65 New business only	131%	131%	121%
CO- Under age-65 In force business only	35%	35%	35%
MD	12%	12%	7%
NH	15%	15%	9%

**MARKETING MATERIALS:**

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

State	New Outline	New App Book <small>Print Date: 12/13/12</small>
CO	T03_162_CO_0113	T03_313_CO
MD	T03_162_MD_0113	T03_313_MD
NH	T03_162_NH_0113	T03_313_NH

**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