



Gerber Life  
Insurance Company

# DECEMBER RATE ADJUSTMENT - MO STANDARDIZED & MODERNIZED

MEDICARE SUPPLEMENT  
December 2, 2010

**RATE ADJUSTMENT:**

Effective **December 15, 2010**, on Modernized Plans for **new and inforce business** and **February 1, 2011**, on Standardized Plans for **inforce business only** for Gerber Life Insurance Company Medicare supplement in **Missouri** the following rate adjustments by plan will be effective:

GERBER LIFE MEDICARE SUPPLEMENT			
Rate Adjustment			
Plan	A	F	G
1990 Standardized Policy #	MTG1	MTG4	MTG5
2010 Modernized Policy #	MTG20	MTG24	MTG25
<b>Missouri- 65 and over</b>	<b>12%</b>	<b>12%</b>	<b>12%</b>
<b>Missouri- under age 65</b>	<b>-42.70%</b>	<b>-44.00%</b>	<b>-43.80%</b>

For applications signed on or after December 15, 2010, the rates for the Missouri plans listed above will increase. You will find, although these rates have increased, they are **still competitive** in the marketplace.

**POLICY OWNER  
NOTIFICATION:**

Letters to policy owners of the 1990 Standardized plans will be mailed soon.

Letters to policy owners for the 2010 Modernized Plans will be mailed in April 2011.

**MARKETING MATERIALS:**

State	New Outline	New App Book
MO	T03_162_MO_0011R	T03_313_MO <i>Print date 12/2/10</i>



NOTE: The website was updated on 12/2/10 with an app book (T03\_313\_MO, *print date 12/1/10*) and outline (T03\_162\_MO\_0011) that contain the 2011 copay/deductibles but not the rate adjustment. However, as of 12/2/10 all orders for the MO app book will be fulfilled with the app book (T03\_313\_MO, *print date 12/2/10*), which contains both the 2011 copay/deductibles and the rate adjustment. The outline (T03\_162\_MO\_0011R) is attached for your convenience; it can be saved and printed as needed. **The website will be not be updated with the new materials until Thursday, December 16, 2010.**

**ADMINISTRATIVE RULE –  
12-MONTH RATE:**

Clients buying a Medicare supplement at these rates will still have a 12-month rate guarantee from their effective date of coverage and therefore, the earliest they would receive a rate increase would be December 1, 2011.

Continue to use the existing rates for 2010 Modernized plan applications signed prior to December 1, 2010. Their rates will not increase until 12 months from their effective date of coverage making the earliest a policyholder would receive a rate increase June 1<sup>st</sup> of next year (2011). Current policyholders will be notified next year in the same manner we notify policyholders today of rate adjustments.

As a reminder when calculating premium, please calculate the initial premium **based on the client's age** on the application date and not the effective date of coverage. *Rates are locked in on the signed application date but will continue for 12-months following the effective date of coverage.*

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**QUESTIONS:**

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