

JUNE RATE ADJUSTMENT NEVADA & SOUTH CAROLINA

MEDICARE SUPPLEMENT May 19, 2011

RATE ADJUSTMENT: EFFECTIVE JUNE 1, 2011

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

Effective on **new and inforce business** for **2010 Modernized** Medicare supplement in **Nevada** and **South Carolina** as of **June 1**, **2011**, the following rate adjustment by plan listed will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business				
State	Rate Adjustment			
	Plan A	Plan F	Plan G	
NV	15%	15%	15%	
SC	18%	18%	18%	

MARKETING MATERIALS:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	New Outline	New App Book	
NV	T03_162_NV_0611	T03_313_NV Print Date: 05/19/11	
SC	T03_162_SC_0611	T03_313_SC Print Date: 05/19/11	

ORDERING MATERIALS:

The attached outlines of coverage replace the current outlines effective 6/1/11. The app book has been updated to include the new outline and is available to order effective 5/19/11 through normal channels.

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:

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