



**Gerber Life  
Insurance Company**

**MEDICARE SUPPLEMENT**  
August 25, 2011

## SEPTEMBER RATE ADJUSTMENTS MI, MS, NC, NE & WV

**RATE ADJUSTMENT:**

**MODERNIZED**

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

Effective **September 1, 2011** on new business and **October 1, 2011** on inforce business in **Michigan and Nebraska**, the following rate adjustment by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business				
State	Rate Adjustment			
	Plan A	Plan C	Plan F	Plan G
MI	20%	20%	20%	10%
NE	20%		20%	20%
WV*	15%		15%	15%

\* Modernized plans only

Effective **September 1, 2011** on new business and **November 1, 2011** on inforce business for 1990 Standardized and 2010 Modernized Medicare supplement/SELECT in **Mississippi and North Carolina** the following rate adjustment by plan will be effective:

Medicare Supplement Rate Adjustment New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
MS Supp	19.5%	19.5%	19.5%
MS SELECT		12%	12%
NC Supp	20%	20%	20%
NC SELECT		20%	20%

**MARKETING MATERIALS:**

State/Product	New Outline	New App Book
MI Supp	T03_162_MI_0911	T03_313_MI <i>Print Date: 08/25/11</i>
MS Supp	T03_162_MS_0911	T03_313_MS <i>Print Date: 08/25/11</i>
MS SELECT	T03_163_MS_0911	T03_314_MS <i>Print Date: 08/25/11</i>
NC Supp	T03_162_NC_0911	T03_313_NC <i>Print Date: 08/25/11</i>
NC SELECT	T03_163_NC_0911	T03_314_NC <i>Print Date: 08/25/11</i>
NE Supp	T03_162_NE_0811	T03_313_NE <i>Print Date: 08/25/11</i>
WV Supp	T03_162_WV_0911	T03_313_WV <i>Print Date: 08/25/11</i>

**ORDERING MATERIALS:**

The attached outline of coverage replaces the current outline effective 9/1/11. The app book has been updated to include the new outline and is available to order effective through normal channels beginning today.

**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  
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