



## 2013 RATE RELEASE

### MEDICARE SUPPLEMENT

September 18, 2013

#### RATE ADJUSTMENTS:

#### MODERNIZED

(POLICIES EFFECTIVE  
JUNE 1, 2010 OR AFTER)

The following rate adjustments will be effective **October 1, 2013** for **new** and **in force** business for Assured Life Association Medicare supplement in Ohio and Virginia and Medicare SELECT in **Ohio**; and effective **October 1, 2013** for new business and **November 1, 2013** for in force business in West Virginia.

Modernized Medicare Supplement Plans – ALA New and In force Business							
State – Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N*
OH- Supp	15%	15%	15%	12%	15%	12%	5%
OH- SELECT		15%	15%	12%	15%	12%	N/A
VA	10%	11.7%	13.5%	11.9%	15%	7%	4.9%
WV	7%	7%	7%	7%	7%	7%	5%

The following rate adjustments will be effective **October 1, 2013** for **new** and **in force business** on **Woodmen of the World** in **Washington**:

Modernized Medicare Supplement Plans – WOW New and In force Business							
State – Product	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
WA	7%	7%	7%	7%	7%	7%	7%

*\*Plan N in force only.*

#### Marketing Materials:

State – Product	New Outline	New App Book <i>Print Date 09/18/13</i>
OH – Supp	T01_156_OH_1013	T01_310_OH
OH- SELECT	T01_157_OH_1013	T01_311_OH
VA	T01_156_VA_1013	T01_310_VA
WA	T02_158_WA_1013	T01_312_WA
WV	T01_156_WV_1013	T01_310_WV

The attached outlines of coverage replace the current outlines October 1, 2013. App books have been updated to include the new outlines and are available to order today through normal channels.

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**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 in force.

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**PLEASE CONTACT US IF YOU  
HAVE QUESTIONS:**

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