



## IMPORTANT UPDATE

### NEW Medicare Supplement Application in CO, DE, GA, NE, NV, OK, SC, SD, and WV for OE/GI Applicants

Effective with applications written on or after 9-18-2019, Bankers Fidelity will begin requiring qualified Open Enrollment or Guarantee Issue applicants who are also tobacco users to be issued under our Standard Underwriting class. Our Standard Underwriting class is the only premium class that Bankers Fidelity offers which can be offered to tobacco users; the Preferred class is non-tobacco only.

**This update applies to both Bankers Fidelity Life Insurance Company® and Bankers Fidelity Assurance Company™ Medicare Supplement application packages. Please see the states effected below.**

**Bankers Fidelity Life Insurance Company    Bankers Fidelity Assurance Company**

**Colorado  
Delaware  
Georgia  
Nebraska  
Nevada  
Oklahoma  
South Carolina  
South Dakota**

**Georgia  
Nevada  
Oklahoma  
South Carolina  
West Virginia**

The immediate release of our *new* Medicare Supplement application packages will now include the tobacco question in "Plan Information" on the first page of the application. The eApp has also been updated.

The new application package will replace all previously released applications to underwrite Medicare Supplement for BFLIC and BFAC. Applications signed and dated prior to 9-18-2019 for OE/GI applications will be processed under the previous rating practices. Any application signed and dated on or after 9-18-2019 must follow the rate guidelines stated in this bulletin.



Bankers Fidelity Life Insurance Company® is rated A- (Excellent) by A.M. Best Company.  
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