

Date: August 5, 2019

MEDICARE SUPPLEMENT RATE REVISION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in Iowa
Subject: Medicare Supplement Rate Revision Effective 08-12-2019

Rate Revision for Medicare Supplement Business

Rate increases are occurring for the current B 21092 Preferred & Standard Medicare Supplement policies. These new rates are effective 08-12-2019. Existing policyholders will be notified of this premium change within the state mandated timeframe. The chart below lists the plans and their percentage of change.

Plan	Rate Increase	
	Preferred	Standard
A	17%	22.1%
F	17%	22.1%
F2	4%	8.5%
G	17%	22.1%
K	11%	15.8%
N	11%	15.8%

Additionally, the Household Discount is being increased from 7% to 9% for qualified applicants effective 08-12-2019.

The outlines of coverage have been updated with the new rates on 08-12-2019.

Outline of Coverage B 21092 OC(rev.15) [IOWA CP] (8-19) replaces the current outline (B 21092 OC(rev.15) [IOWA CP] (1-19)). *The Outline of Coverage must be left with every client to whom the product is presented, whether they apply or not.* The complete outline consists of forms:

- Cover Page – B 21092 OC(rev.15) [IOWA CP]
- Rate Pages – Preferred and Standard – B 21092 OC(rev.15) [IOWA RS F/M PRF/STND]
- Disclosure Page – B 21092 OC(rev.15) [IOWA DIS-AA]
- Benefit charts for Plans A, F, High F, G, K and N – B 21092 OC(rev.15) [BC-A,F,F2,G,K,N]

Rate Revisions for Medicare Supplement Closed Series Business

Rate increases are occurring on the closed B 9200 series Preferred & Standard Medicare Supplement policies. You may refer to the chart below that lists the plans and their percentage of increase. Plans not being increased will have a dash in the increase column. Please be aware that this only affects your policyholder's active policies that have effective dates of 01-01-1992 to 05-31-2010. The timing of the implementation of the rate revisions on the closed series is effective immediately; existing policyholders will receive notice within the state-mandated timeframe.

Plan	Rate Increase
A	-
B	-
C	-
D	-
E	0%
F	9%
F2	-
G	8%
I	8%

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