

Date: August 26, 2019

MEDICARE SUPPLEMENT RATE REVISION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in Illinois
Subject: Medicare Supplement Rate Revision Effective 09-22-2019

Rate Revision for Medicare Supplement Business

Attached to this bulletin, rate changes for the current B 21092 Preferred & Standard Medicare Supplement products are shown. These new rates will become effective for new business written on or after 09-22-2019, as well as existing business. 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	
	Area 1	Area 2	Area 1	Area 2
A	15%	4%	20%	8.5%
F	15%	4%	20%	8.5%
F2	0%	0%	0%	0%
G	15%	4%	20%	8.5%
K	15%	4%	20%	8.5%
N	15%	4%	20%	8.5%

Additionally, the Household Discount is being increased from 7% to 9% for qualified applicants effective 09-22-2019.

The outlines of coverage have been updated with the new rates will be available in the ADDS® library on 09-22-2019.

Outline of Coverage B 21092 OC(rev.15) [ILLINOIS CP] (9-19) replaces the current outline (B 21092 OC(rev.15) [ILLINOIS 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) [ILLINOIS CP]
- Rate Pages – Preferred and Standard – B 21092 OC(rev.15) [ILLINOIS RS PRF/STND A1-A2]
- Disclosure Page – B 21092 OC(rev.15) [ILLINOIS 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]

For under age 65 and disabled applicants, the following forms have been updated and will be available through on-line ordering:

Outline of Coverage B 21092 U65 OC [ILLINOIS CP] (9-19) replaces the current outline

(B 21092 U65 OC [ILLINOIS 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 U65 OC [ILLINOIS CP]
- Rate & Disclosure Page – B 21092 U65 OC [ILLINOIS DIS]
- Benefit charts for Plan A, F, F2, G, K and N– B 21092 U65 OC [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	8%
B	8%
C	-
D	-
E	8%
F	15%
F2	-
G	12%
I	12%

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