

Date: August 5, 2019

Number: 19-032

MEDICARE SUPPLEMENT RATE REVISION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in South Dakota
Subject: Medicare Supplement Rate Revision Effective 08-26-2019

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 08-26-2019. 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	10%	14.8%
F	10%	14.8%
F2	4%	8.5%
G	10%	14.8%
K	10%	14.8%
N	10%	14.8%

Additionally, the Household Discount is being increased from 7% to 9% for qualified applicants effective 08-26-2019.

The outlines of coverage have been updated with the new rates and will be available in the ADDS® library on 08-26-2019.

Outline of Coverage B 21092 OC(rev.15) [SOUTH DAKOTA CP] (8-19) replaces the current outline (B 21092 OC(rev.15) [SOUTH DAKOTA 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)[SOUTH DAKOTA CP]
- Rate Pages – Preferred and Standard – B 21092 OC(rev.15) [NEBRASKA RS PRF/STND]
- Disclosure Page – B 21092 OC(rev.15) [HHD7 DIS-AA]
- Benefit charts for Plans A, F, High F, G and K– B 21092 OC(rev.15) [BC-A,F,F2,G,K,N]

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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(rev.15) [SOUTH DAKOTA CP] (8-19) replaces the current outline (B 21092 U65 OC(rev.15) [SOUTH DAKOTA 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(rev.15) [SOUTH DAKOTA CP]
- Rate & Disclosure Page – B 21092 U65 OC(rev.15) [SOUTH DAKOTA DIS-ISS-AA]
- Benefit charts for Plans A, F, High F, G, K, N – B 21092 U65 OC(rev.15) [BC-A, F, F2, G, K, N]

Rate Revisions for Medicare Supplement Closed Series Business

Rate increases are also occurring for the **closed** B 9200 series Preferred & Standard Medicare Supplement policies. These new rates are effective immediately. Existing policyholders will be notified of this premium change within the state mandated timeframe. 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 chart below lists the plans and their percentage of change.

Plan	Rate Increase
B	8%
C	12%
F	15%
G	12%
I	15%

Thank you.

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Premier Marketing
705 W Benjamin Ave
Norfolk NE 68701
800-365-8208