



## IMPORTANT UPDATE

### NEW Medicare Supplement Application in Kansas 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 in Kansas. 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.**

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. This updated application package is now available for [download and online ordering in the ADDS® Library](#). 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.

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