

The Golden Link

A Quick-Release Newsletter from AIMC, LLC

To: All Central States Health & Life Co. of Omaha Medicare Supplement Agents in Florida

Re: 2020 Rate Adjustment

CSO received approval for a rate adjustment in Florida. There is a **4.7% rate increase for Plans A and G, -1.2% rate decrease for Plans C & F, and -5.2% rate decrease for Plan N.**

Please note that the Household Discount has been reduced to 3.0% for new business.

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is August 1, 2020.

Please refer to the points below to determine which rates should be applied.

- All Medicare Supplement applications dated ***before*** July 1, 2020, ***regardless of effective date***, will receive the current 1-1-20 rates.
- Any application dated ***on or after*** July 1, 2020, requesting a policy effective date ***before*** August 1, 2020, will receive the current 1-1-20 rates.
- Any application dated ***on or after*** July 1, 2020 requesting an effective date of August 1, 2020 ***or after*** will receive the new 8-1-20 rates.

Summary of this information:

Application Date	Effective Date	Applicable Rates
Before July 1, 2020	Anytime	1-1-20 Rates
July 1, 2020 or after	Before August 1, 2020	1-1-20 Rates
July 1, 2020 or after	August 1, 2020 or after	8-1-20 Rates

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