

The Golden Link

A Quick-Release Newsletter from AIMC, LLC

To: All Elips Medicare Supplement Agents in Michigan

Re: 2022 Rate Adjustment

Elips received approval for a rate adjustment in Michigan. **There is a 3.0% rate increase for Plans A, F & G and 0.0% for Plans High G & N.**

The effective date for the rate adjustment is August 1, 2022.

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

- All Medicare Supplement applications dated *before* July 1, 2022, regardless of effective date, will receive the current rates.
- Any application dated *on or after* July 1, 2022, requesting a policy effective date *before* August 1, 2022, will receive the current 2-16-21 rates.
- Any application dated *on or after* July 1, 2022 requesting an effective date of August 1, 2022 *or after* will receive the new 8-1-22 rates.

Summary of this information:

| Application Date | Effective Date | Applicable Rates |
|-------------------------|-------------------------|-------------------------|
| Before July 1, 2022 | Anytime | 2-16-21 Rates |
| July 1, 2022 or after | Before August 1, 2022 | 2-16-21 Rates |
| July 1, 2022 or after | August 1, 2022 or after | 8-1-22 Rates |

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