

For applications signed on or after **December 1, 2022**, the rates will adjust by plan as listed below. Clients buying a Medicare supplement at these rates will still have a 12-month rate guarantee from their effective date of coverage and therefore, the earliest they would receive a rate increase would be December 2023.

As a reminder when calculating premium, please calculate the initial premium **based on the client's age** on the application date and not the effective date of coverage. *Rates are locked in on the signed application date but will continue for 12-months following the effective date of coverage.*

GPM Health and Life Medicare Supplement New and In-force Business							
State	Rate Adjustment						
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
Montana	15%				15%	15%	0%
Maryland	7%				7%	7%	7%
Indiana	18%				18%	18%	5%
Washington	18%				18%	18%	0%
Oregon*	10%				10%	10%	10%
Idaho	10%				10%	10%	10%
Colorado	18%				18%	18%	18%
Pennsylvania	12%	12%	12%	12%	12%	12%	5%

* Rates effective 12/1/2022 for Oregon are for New Business only.

MARKETING MATERIALS:

State	New Outline	New App Book Print Date 11/16/22
Montana	MT GPMHL AGY 120122	GHL61905_MT
Maryland	MD GPMHL AGY 120122	GHL61905_MD
Indiana	IN GPMHL AGY 120122	GHL61905_IN
Washington	WA GPMHL AGY 120122	GHL61905_WA
Oregon	OR GPMHL AGY 120122	GHL61905_OR
Idaho	ID GPMHL AGY 120122	GHL61905_ID
Colorado	CO GPMHL AGY 120122	GHL61905_CO
Pennsylvania	PA GPMHL AGY 120122	GHL61905_PA

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