

For applications signed on or after **November 1, 2020**, 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 November 2021.

Continue to use the existing rates for plan applications signed prior to November 1, 2020.

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 F	Plan G	Plan N
Kentucky	15%	15%	15%	5%
Mississippi	12%	12%	12%	9%
North Carolina	15%	15%	15%	9%

For applications signed on or after **November 1, 2020**, the rates will adjust by plan as listed below. For in-force business, a rate adjustment will be effective **April 1, 2021**. 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 November 2021.

Continue to use the existing rates for plan applications signed prior to November 1, 2020.

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.*

MARKETING MATERIALS:

State	New Outline	New App Book Print Date 10/14/20
Kentucky	KY_GPMHL_AGY_110120	GHL61905_KY
Mississippi	MS_GPMHL_AGY_110120	GHL61905_MS
North Carolina	NC_GPMHL_AGY_110120	GHL61905_NC

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