

MEMORANDUM

To: ALL KENTUCKY, OHIO & PENNSYLVANIA GENERAL AGENTS
From: Guarantee Trust Life Insurance Company (GTL)
Date: 12/27/2017
Subject: 2018 MEDICARE SUPPLEMENT RATES

At GTL, we appreciate the Medicare Supplement business that you have placed with us. This year a rate **decrease** has been approved for some of the Medicare Supplement plans in your state:

KENTUCKY: Plans G & N: - 2%; Plans A, C & F: 0% change
OHIO: Plans A, F, G & N: - 2%
PENNSYLVANIA: Plans A, B, F, G & N: -2%

Any new business received at GTL that has an application date of February 1, 2018 or later must reflect the new rates. Applications dated January 31, 2018 and prior must be received at GTL by February 8, 2018. Existing policyholders will be notified for policies due February 1, 2018 and later.

Similar to our procedures in the past, newly issued policies will not receive a rate increase for one year (attained age re-rate still applies).

If you have any questions, please contact our office.

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