

Agency Directive from Heartland National Life Insurance Company

Agency Directive #1241

TO: All Heartland Agents in South Dakota
FROM: Chris McDaniel, President/CEO
DATE: 5/17/2021
SUBJECT: Rates on Medicare Supplement Plans South Dakota

We recently filed and received approval from the state insurance department for rate adjustments to our SD Modernized Medicare Supplement plans. We will begin notifying policy owners of their new rates soon and wanted you to have advance notice of this action.

The SD Modernized plans are receiving a 3.0% increase for Plans A and G. There is no increase for Plan N. These changes will take effect 6/1/2021.

Heartland strives to ensure that our policy owners enjoy true "freedom of choice" in their health care under Medicare while federal lawmakers continue to ignore the need to reform this entitlement program to meet the future needs of an increasing beneficiary population. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policy owners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policy owners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

Letters to policy owners are being sent explaining the reasons for these adjustments.

Sincerely,
Chris McDaniel
President/CEO



For producer use only. Not for use by the general public.

Premier Marketing
705 W Benjamin Ave
Norfolk NE 68701
800-365-8208