

Agency Directive from Heartland National Life Insurance Company

Agency Directive #1241

TO: All Heartland Agents in Iowa

FROM: Chris McDaniel, President/CEO

DATE: 5/17/2021

SUBJECT: Rates on Medicare Supplement Plans (Policy Forms IA 90090 Modernized)

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

The IA 90090 Modernized plans are receiving a 5.0% increase for Plans A, C 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.

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