

Information important for you to know

Directive # 1229

To: Individual Assurance Company (IAC) Medicare Supplement Agents in

California.

From: Scott Dumbauld, VP/CMO

Date: 5/22/2019

Subject: State Medicare Supplement Plan California 94050

We have new California applications available with California's Medicare Supplement changes effective 8/1/2019. These will be available to you by July 12, 2019.

We recently filed and received approval for a rate adjustment in the state of California. We will use these rates for existing and new policyholders starting August 1, 2019. Policyholders are notified of the new rates prior to the effective date. We wanted you to have advance notice of this action.

California is receiving a 9% increase for Plans A, G, and N, and a 10% increase for Plan F.

The updated application kits will be available for agent supply orders mid-July. The web applications will be available on the agent portal July 12, 2019.

IAC strives to ensure our policy owners enjoy true "freedom of choice" in their health care decisions about Medicare. We plan to sustain our blocks of business with adequate premiums over the lifetime of the policy owners.

We intend to provide superior, friendly and personalized customer service which you have come to expect and rely upon.

Sincerely,

Scott Dumbauld

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Vice President/Chief Marketing Officer

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