

THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

To: All Arkansas Manhattan Life Insurance Company Med Supp Agents
Re: Medicare Supplement Rate Change

Medicare Supplement Rate Change

A rate adjustment for Arkansas has been approved. There is a 9.0% rate increase for Plans A, C & F and a 7.0% rate increase for Plans G & N.

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is December 1, 2019.

Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications signed ***before*** November 1, 2019 will receive the current 12-1-18 rates.
- Any Medicare Supplement application signed ***on or after*** November 1, 2019 requesting an effective date before December 1, 2019, will receive the current 12-1-18 rates.
- Any Medicare Supplement application signed ***on or after*** November 1, 2019, requesting an effective date of December 1, 2019 or later, will receive the new 12-1-19 rates.
- Any Medicare Supplement application re-dated ***on or after*** November 1, 2019 will receive the new 12-1-19 rates.

Summary of this information:

Signature Date	Applicable Rates
Before November 1, 2019	12-1-18 Rates
Nov. 1, 2019 or after requesting an effective date before Dec. 1, 2019	12-1-18 Rates
November 1, 2019 or after requesting an effective date of Dec. 1, 2019 or later	12-1-19 Rates
Re-dated Nov. 1, 2019 or after	12-1-19 Rates

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