

THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

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

Medicare Supplement Rate Change

A rate adjustment for Virginia 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 November 1, 2019.

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

- All Medicare Supplement applications signed ***before*** October 1, 2019 will receive the current 11-1-18 rates.
- Any Medicare Supplement application signed ***on or after*** October 1, 2019 requesting an effective date before November 1, 2019, will receive the current 11-1-18 rates.
- Any Medicare Supplement application signed ***on or after*** October 1, 2019, requesting an effective date of November 1, 2019 or later, will receive the new 11-1-19 rates.
- Any Medicare Supplement application re-dated ***on or after*** October 1, 2019 will receive the new 11-1-19 rates.

Summary of this information:

| Signature Date | Applicable Rates |
|---|-------------------------|
| Before October 1, 2019 | 11-1-18 Rates |
| Oct. 1, 2019 or after requesting an effective date before Nov. 1, 2019 | 11-1-18 Rates |
| Oct. 1, 2019 or after requesting an effective date of Nov. 1, 2019 or later | 11-1-19 Rates |
| Re-dated Oct. 1, 2019 or after | 11-1-19 Rates |

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