

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 4.5% rate increase all plans.**  
***The rate change is effective for new business requesting an effective date of December 1, 2017 or later. Inforce business will receive the rate change effective December 1, 2017.*** Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications requesting an effective date ***before*** December 1, 2017 will receive the current 8-1-16 rates.
- Any Medicare Supplement application signed ***before*** December 1, 2017 requesting an effective date of December 1, 2017, or later, will receive the current 8-1-16 rates.
- Any Medicare Supplement application signed ***on*** December 1, 2017, or later, requesting an effective date of December 1, 2017, or later, will receive the new 12-1-17 rates.
- Any Medicare Supplement application re-dated ***on or after*** December 1, 2017 will receive the new 12-1-17 rates.

|                                     |                         |
|-------------------------------------|-------------------------|
| <b>Summary of this information:</b> | <b>Applicable Rates</b> |
| <b>Signature Date</b>               |                         |

|                                    |               |
|------------------------------------|---------------|
| Before December 1, 2017            | 8-1-16 Rates  |
| December 1, 2017 or after          | 12-1-17 Rates |
| Re-dated December 1, 2017 or after | 12-1-17 Rates |

If you have any questions, please contact our office.

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