

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

Medicare Supplement Rate Change

A rate adjustment for Idaho has been approved. There is an 8% rate increase for Plans A, C & F, a 6% rate increase for Plan G and a 5% rate increase for Plan N.

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 11-1-16 rates.
- Any Medicare Supplement application signed ***before*** December 1, 2017 requesting an effective date of December 1, 2017, or later, will receive the current 11-1-16 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.

Summary of this information:	Applicable Rates
Signature Date	

Before December 1, 2017	11-1-16 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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