

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.

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

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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