

**Broker Express-11/9/22**

**Subject: Modernized New and In-Force Rate Adjustments**

The following rate adjustments are effective **February 1, 2023** for New and In-Force 2010 Modernized Medicare supplement.

<b>United World Insurance Company New and In-Force 2010 Modernized</b>					
<b>State</b>	<b>Rate Adjustment</b>				
	<b>Plan A</b>	<b>Plan F</b>	<b>Plan G</b>	<b>High G</b>	<b>Plan N</b>
California policies issued 2021 and after	6%	6%	6%	0%	0%

Letters to the insured regarding these adjustments will mail shortly.

What does **Anniversary Rating** mean for your client?

All Mutual of Omaha and its affiliates' Medicare supplement policies are anniversary rated. Many Medicare supplement policies have yearly adjustments based on age along with necessary adjustments due to medical trends and/or cost. While these adjustments may occur at different times during the year, with anniversary rating your client experiences only one adjustment per year. That adjustment occurs on the anniversary date of their policy and is a combination of any rate adjustments that may have occurred since their last adjustments.

Letters of the premium changes to your current policyholders will mail shortly.

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