THE GOLDEN LINK

A Quick-Release Newsletter from AIMC, LLC

To: All West Virginia Western United Life Insurance Company Med Supp Agents Re: Medicare Supplement Rate Change

Medicare Supplement Rate Change

A rate adjustment for West Virginia has been approved. There is a 5% rate increase for Plans A, G & N and a 7% rate increase for plans C & F.

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is July 1, 2019.

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

- All Medicare Supplement applications signed *before* June 1, 2019 will receive the current 6-14-18 rates.
- Any Medicare Supplement application signed *on or after* June 1, 2019 requesting an effective date before July 1, 2019, will receive the current 6-14-18 rates.
- Any Medicare Supplement application signed *on or after* June 1, 2019, requesting an effective date of July 1, 2019 or later, will receive the new 7-1-19 rates.
- Any Medicare Supplement application re-dated *on or after* June 1, 2019 will receive the new 7-1-19 rates.

| Signature Date | Applicable Rates |
|---|------------------|
| Before June 1, 2019 | 6-14-18 Rates |
| June 1, 2019 or after requesting an effective date before July 1, 2019 | 6-14-18 Rates |
| June 1, 2019 or after requesting an effective date of July 1, 2019 or later | 7-1-19 Rates |
| Re-dated June 1, 2019 or after | 7-1-19 Rates |

Summary of this information:

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