

THE GOLDEN LINK

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

Medicare Supplement Rate Change

A rate adjustment for North Carolina has been approved. There is an 8.0% rate increase for all plans (A, C, F, G & N.)

The effective date for all in-force policies outside of the 12 month rate guarantee and all new business is February 1, 2020.

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

- All Medicare Supplement applications signed ***before*** February 1, 2020 will receive the current 12-17-18 rates.
- Any Medicare Supplement application signed ***on or after*** February 1, 2020, requesting an effective date of February 1, 2020 or later, will receive the new 2-1-20 rates.
- Any Medicare Supplement application re-dated ***on or after*** February 1, 2020 will receive the new 2-1-20 rates.

Summary of this information:

| Signature Date | Applicable Rates |
|---|-------------------------|
| Before February 1, 2020 | 12-17-18 Rates |
| February 1, 2020 or after requesting an effective date of February 1, 2020 or later | 2-1-20 Rates |
| Re-dated February 1, 2020 or after | 2-1-20 Rates |

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