

# THE GOLDEN LINK

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

## **Medicare Supplement Rate Change**

A rate adjustment for North Dakota has been approved. There is a 12.0% rate increase for Plans A, C, F & G and a 7.0% rate increase for Plan 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 10-25-17 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:**

<b>Signature Date</b>	<b>Applicable Rates</b>
Before February 1, 2020	10-25-17 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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