

PREMIUM CHANGE FOR ARLIC MED SUPP

Rate adjustment notice for Maryland

Rate adjustments to Med Supp product coming soon

At Cigna, we are committed to helping customers enjoy a healthy and happy life. That's why we periodically review our premiums and make adjustments to ensure we are able to provide the products and services they need.

During our review, we consider trends in healthcare costs, the product purchased and medical claims for similar policies in a given area. Sometimes we have to increase premiums to maintain the level of service and support policyholders expect.

Starting August 1, 2017, American Retirement Life Insurance Company (ARLIC) will implement the following rate adjustments for Medicare Supplement in Maryland:

- 3.0% increase on Plan N
- 4.3% increase on Plan G
- 8.0% increase on Plans A & F

ARLIC rate increases quoted above apply only to policyholders in the Preferred and Standard underwriting classes. Policyholders in the Standard II and Standard III underwriting classes are scheduled to receive a 3% increase across all plans.

We understand that an increase in premiums can be a concern for seniors, many of whom are on a fixed budget. We are notifying policyholders soon to let them know this change is coming so there is no surprise.

The ARLIC Med Supp plans are a great value

The ARLIC Med Supp plans will continue to provide all the benefits of a Med Supp plan, including freedom to choose doctors and hospitals and nationwide coverage, along with these additional features and rate options:¹

- 7% Household Discount²
- 24-hour Health Information Line
- Low-cost fitness membership
- Cigna Healthy Rewards®
- Additional rate classes²

[Click here](#) to preview the new rates in Maryland and stay up to date by visiting our [ARLIC Rate Adjustments](#) page.



Together, all the way.®

1. Customer programs are not guaranteed insurance benefits with our Medicare Supplement insurance policies. Program availability may vary by location and is subject to change. Services may be added or discontinued at any time. Programs are provided through third party vendors who are solely responsible for their products and services.

2. Availability varies by state.

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