

Date: **August 16, 2017**Number: **FB 17-050**

MEDICARE SUPPLEMENT RATE INFORMATION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in the State of Delaware
Subject: Medicare Supplement Rate Increase Effective 09/08/2017

Rate Revisions for Medicare Supplement Series Business

Attached to this bulletin, rate increases are shown for the current series of B 21092 Preferred & Standard Medicare Supplement products, effective 09-08-2017. You may refer to the chart below that lists the plans and their percentage of increase. The new rates will become effective for existing and new business on September 8, 2017. Existing policyholders will be notified of this premium change within the required timeframe mandated by your state. The updated outline of coverage will be available in the ADDS® library on 09-08-2017.

Plan	Rate Increase
A/U65A	6%
F/U65F	9%
F2/U65F2	0%
G/U65G	4%
K/U65K	0%

A one-time, non-commissionable Policy Fee of \$25 will be required to be included with the Initial Premium on all applications written on or after 09-08-2017.

- Outline of Coverage B 21092 OC [DELAWARE] (9-17) replaces the current outline (B 21092 OC [DELAWARE] (1-17)); *the Outline of Coverage must be left with every client to whom the product is presented, whether they apply or not.* The complete outline consists of forms:
 - Cover Page – B 21092 OC [DELAWARE CP]
 - Rate Pages – Preferred and Standard – B 21092 OC [DELAWARE RS PRF/STND]
 - Disclosure Page – B 21092 OC [DELAWARE DIS-AA]
 - Benefit charts for Plans A, F, High F, G, and K – B 21092 OC [BC-A,F,G,K]

- Under Age 65 & Disabled Outline of Coverage B 21092 U65 OC [DELAWARE] (9-17) replaces the current outline (B 21092 U65 OC [DELAWARE] (1-17)); *the Outline of Coverage must be left with every client to whom the product is presented, whether they apply or not.* The complete outline consists of forms:
 - Cover Page – B 21092 U65 OC [DELAWARE CP]
 - Rate & Disclosure Page – B 21092 U65 OC [DELAWARE DIS]
 - Benefit chart for U65 Plans A, F, High F, G, and K – B 21092 U65 OC [BC-A,F,G,K]

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- The following applications have been updated to include a line for the policy fee. The updated applications have a (9-17) print date in the lower right hand corner and can replace all previous versions:
 - Preferred Triple Combination Application – B 0114 PRF AP2010X3
 - Standard Combination Application – B 0115 STND AP2010
 - Preferred Combination Telephone Application – B 0114 PRF AP2010X2-T
 - Standard Medicare Supplement Telephone Application – B 21092 STND AP2010-T
 - Under Age 65 & Disabled Enrollment Form – B 21092 U65 EF2010 DE

***The current applications may continue to be used; simply include the \$25 policy fee with the Initial Premium Information.**

The updated applications will be accessible on ADDS effective 09-08-2017 if you choose to download or print them. The updated applications will be available for ordering through the Home Office at a later date.

Rate Revisions for Medicare Supplement Closed Series Business

Rate increases are occurring on the closed B 9200 series Preferred & Standard Medicare Supplement policies. You may refer to the chart below that lists the plans and their percentage of increase. Plans not being increased will have a dash in the increase column. Please be aware that this may only affect your policyholder’s active policies that have effective dates of 01-01-1992 to 05-31-2010 and the timing of the implementation of the rate revisions is effective immediately; existing policyholders will receive notice within the state-mandated timeframe.

Plan	Rate Increase
A	-
B	-
C	-
D	-
E	-
F	15%
F2	-
G	4%
I	6%

Thank you,

The Marketing Department