

Date: **July 12, 2017**

Number: **FB 17-038**

MEDICARE SUPPLEMENT RATE INFORMATION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in the State of Tennessee
Subject: Medicare Supplement Rate Increase Effective 07/28/2017

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 07-28-2017. 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 July 28, 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 07-28-2017.

Plan	Rate Increase
A/U65A	18%
F/U65F	8%
F2/U65F2	0%
G/U65G	14%
K/U65K	0%
N/U65N	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 07-28-2017.

- Outline of Coverage B 21092 OC(rev.14) [TENNESSEE] (7-17) replaces the current outline (B 21092 OC(rev.14) [TENNESSEE] (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(rev.14) [TENNESSEE CP]
 - Rate Pages – Preferred and Standard – B 21092 OC(rev.14) [TENNESSEE RS PRF/STND]
 - Disclosure Page – B 21092 OC(rev.14) TENNESSEE [DIS-AA]
 - Benefit charts for Plans A, F, High F, G, K, and N – B 21092 OC(rev.14) [BC-A,F,F2,G,K,N]
- The following applications have been updated to include a line for the policy fee. The updated applications have a (7-17) print date in the lower right hand corner and can replace all previous versions:
 - Dual Company Triple Combination Application Package* – B2 0114 AP2014 PKG
 - Under Age 65 & Disabled Medicare Supplement Application – B 21092 U65 AP2010 TN

*The updated application package will be accessible on ADDS effective 07-28-2017 and will be available for ordering in the near future. You may continue to use any current applications you have in stock and simply include the \$25 policy fee with the Initial Premium information. The eApp is also being updated to include the required policy fee.

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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	4%
D	10%
E	-
F	9.5%
F2	-
G	8%
I	-

Thank you,

The Marketing Department