

An Agency Directive from Equitable Life & Casualty

Agency Directive #1391 - ND

TO: All Equitable Agents in ND

DATE: March 21, 2017

SUBJECT: ND- Rates on Modernized Medicare Supplement Plans (Series 2070)

We recently filed with the state insurance department for a rate adjustment to our Modernized Medicare Supplement plans (Series 2070). We will begin notifying policyowners of their new rates soon and wanted you to have advance notice.

The Modernized plans we are currently marketing are receiving an increase of 12% for Plan A, 15% for Plan F, 12% for Plan G and N. Applications dated and postmarked after 4/31/2017 must be submitted with the new rates.

Outlines of Coverage with the new street rates for the Modernized plans (Series 2070) will be available for you to order as needed 15 days before the effective date 5/01/2017. Supplies can be ordered or downloaded from your secure agent website – www.EquiLine.com.

Equitable strives to ensure that our policyowners enjoy true “freedom of choice” in their health care under Medicare while federal lawmakers continue to ignore the need to reform this entitlement program to meet the future needs of an increasing beneficiary population. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policyowners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policyowners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

Attached is a copy of our letter to policyowners. If you have questions, please contact Agency at 800-352-5121 or Policyowner Service at 800-352-5160.

Date

Name
Street Address
City, State Zip

Re: Medicare Supplement Policy: #1234567

Dear Equitable Policyowner:

There continues to be a number of recommendations for changes to Medicare that aim to help control the rising costs of that program. However, little has been done to control the rising cost of health care itself. Medical costs continue to rise, which means we all continue to pay more for our health care. As health care costs go up so must the cost of insurance in order for us to keep providing benefits to you and all Equitable policyowners.

After review by your state insurance officials, new premium rates have been filed for *all* Equitable Medicare Supplement plans in your state. Effective [date], your premium will be [\$xxxx]. If you have questions, please contact your agent, or you can call us, toll free, at 1-800-352-5160 and our Policyowner Service representatives will be happy to help you.

Your Equitable Medicare Supplement plan puts you in control of your health care, giving you the freedom to get your health care services from any doctor, clinic or hospital of your choice that accepts Medicare patients. Equally important is that your policy is guaranteed renewable for your lifetime, which means that if you pay your premium on time your insurance coverage cannot be taken away.

Trying to control the cost of health care, especially for our growing senior American population, is proving to have no easy fix. That is why your Equitable Medicare Supplement plan is more valuable to you today than ever before. And, as a valued member of The Equitable Family, we remain committed to giving you only the finest in fast, friendly, personalized customer service.

Again, if you have any questions, please contact your agent, or call Policyowner Service, toll free, at 1-800-352-5160 and we will be happy to help you.

Sincerely,

Carrie Backus, Director
Policyowner Service