PREMIUM CHANGE FOR LOYAL MED SUPP

Rate adjustment notice for Alaska

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 September 1, 2017, Loyal American Life Insurance Company (LOYA _) will implement the following rate adjustments for Medicare Supplement in Alaska:

- 0.1% increase on Plan N
- 0.6% increase on Plan G
- 4.5% increase on Plan F
- > 7.5% increase on Plan A

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 LOYAL Med Supp plans are a great value

The LOYAL 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 Discount
- > 24-hour Health Information Line
- Low-cost fitness memberships
- > Cigna Healthy Rewards®

<u>Click here</u> to preview the new rates in Alaska and stay up to date by visiting our <u>LOYAL Rate Adjustments</u> page.

If you have any questions, please contact our office.

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Premier Senior Marketing

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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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