

# THE GOLDEN LINK

*A Quick-Release Newsletter from AIMC, LLC*

To: All Utah Manhattan Life Insurance Company Med Supp Agents  
Re: Medicare Supplement Rate Change

## **Medicare Supplement Rate Change**

A rate adjustment for Utah has been approved. There is a 6% rate increase for Plans A and F. There is a 6% **reduction** on Plan G and no increase for all other plans.

In addition to the rate change, MLIC was also approved to offer the 7% HHD.

**Please note:** Inforce policyholders cannot get the HHD without going through underwriting, and they cannot select the same plan that they currently have.

HHD will be applied as follows:

An applicant will be eligible for a HHD if either

- a. the applicant is married and residing with their spouse or
- b. the applicant has been residing for the last 12 months with someone who is at least age 60 or older.

***The effective date for all new business is June 1, 2017 and the effective date for all in-force policies outside of the 12 month rate guarantee is August 1, 2017.***

Please refer to the points below to determine which rates should be applied for new applications:

- All Medicare Supplement applications signed **before** May 15, 2017 will receive the current 7-1-16 rates.
- Any Medicare Supplement signed **on or after** May 15, 2017 requesting an effective date before June 1, 2017 will receive the current 7-1-16 rates.
- Any Medicare Supplement application signed **on or after** May 15, 2017, requesting an effective date of June 1, 2017 or later, will receive the new 6-1-17 rates.
- Any Medicare Supplement application re-dated **on or after** May 15, 2017 will receive the new 6-1-17 rates.

### **Summary of this information:**

<b>Signature Date</b>	<b>Applicable Rates</b>
Before May 15, 2017	7-1-16 Rates
May 15, 2017 or after requesting an effective date before June 1, 2017	7-1-16 Rates
May 15, 2017 or after requesting an effective date of June 1, 2017 or later	6-1-17 Rates
Re-dated May 15, 2017 or after	6-1-17 Rates

Place your order for rates and supplies by logging onto [www.aimc.net](http://www.aimc.net) or by calling 800-321-0102. Internet orders take priority. These and other forms are available for immediate download at [www.aimc.net](http://www.aimc.net).

### ***VERY IMPORTANT***

**If you are licensed in multiple states, please call 800-321-0102  
to confirm current rates for your non-resident states.**

