



**MEDICARE SUPPLEMENT
2013 RATE ADJUSTMENT**

August 28, 2013

Rate Adjustment

For applications signed on or after **October 1, 2013**, the rates for the plans listed below will increase. Clients buying a Medicare supplement at these rates will still have a 12-month rate guarantee from their effective date of coverage and therefore, the earliest they would receive a rate increase would be October 2014.

Continue to use the existing rates for plan applications signed prior to October 1, 2013.

As a reminder when calculating premium, please calculate the initial premium **based on the client's age** on the application date and not the effective date of coverage. *Rates are locked in on the signed application date but will continue for 12-months following the effective date of coverage.*

The following rate adjustments are effective **as indicated**, on **new** and **in force business** for GPM Life Insurance Company Medicare supplement in **Delaware, Indiana, Mississippi and South Carolina**:

GPM Life Medicare Supplement New and In force Business							
State	New Business Effective	In force Business Effective	Rate Adjustment				
			Plan A	Plan C	Plan F	Plan G	Plan N
DE	10/1/13	10/1/13	-5%	-5%	-5%	-5%	-5%
IN	10/1/13	12/1/13	0%	0%	0%	-3%	-7%
MS	10/1/13	11/1/13	0%	0%	0%	0%	-7%
SC	10/1/13	10/1/13	9%	9%	9%	3%	-5%

Letters to the insureds regarding these rate adjustments will be mailed from our office shortly.

Please contact us if you have any questions: Call: (866) 754-5716

E-Mail: GPMSalesSupport@medsuppservices.com