



MEDICARE SUPPLEMENT 2013 RATE ADJUSTMENT

August 7, 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 **the states listed**:

GPM Life Medicare Supplement New and In force Business									
State	New Business	In Force	Rate Adjustment						
			Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan N
AL	10/1/13	10/1/13	0%	n/a	0%	n/a	0%	0%	-5%
AR	10/1/13	10/1/13	3%	n/a	3%	n/a	3%	3%	3%
AZ	10/1/13	10/1/13	12%	n/a	12%	n/a	12%	12%	12%
CT	10/1/13	10/1/13	9%	n/a	9%	n/a	9%	9%	9%
IA	10/1/13	10/1/13	-5%	n/a	-5%	n/a	-5%	-5%	-7%
IL	10/1/13	10/1/13	7%	n/a	7%	n/a	7%	-10%	-10%
KS	10/1/13	11/1/13	-5%	n/a	-5%	n/a	-5%	-5%	-5%
KY	10/1/13	10/1/13	7%	n/a	7%	n/a	7%	7%	7%
ME	10/1/13	10/1/13	15%	n/a	15%	n/a	15%	15%	15%
MI	10/1/13	10/1/13	0%	n/a	0%	n/a	0%	3%	3%
MO*	10/1/13	12/1/13	7%	n/a	7%	n/a	7%	0%	0%
NE	10/1/13	10/1/13	7%	n/a	7%	n/a	7%	3%	0%
ND	10/1/13	10/1/13	3%	n/a	3%	n/a	3%	3%	3%
PA	10/1/13	10/1/13	0%	0%	0%	0%	0%	0%	-5%
RI	10/1/13	10/1/13	5%	n/a	5%	n/a	5%	5%	5%
SD	10/1/13	10/1/13	0%	n/a	0%	n/a	0%	-5%	-5%
TX	10/1/13	10/1/13	7%	n/a	-5%	n/a	-5%	-5%	-8%
UT	10/1/13	10/1/13	5%	n/a	5%	n/a	5%	5%	0%
WA	10/1/13	10/1/13	6%	n/a	6%	n/a	6%	6%	6%

*Under age-65 rate adjustments for Missouri are as follows: Plan A non-tobacco male (7%); Plans A (all others), C and F (7%); and Plans G and N (0%)

Effective **October 1, 2013**, on **new business** and **November 1, 2013** on **in force business** for GPM Life Insurance Company Medicare supplement in **Wisconsin**, the following rate adjustments by plan will be effective:

Medicare Supplement - New and In force Business			
State	Form/Rider	Form(s)	Plan Rate Adjustment*
WI	Base Form	MTP28-22760	0%
	Part A Deductible Rider	0MN6B	0%
	Additional Home Care Rider	0MN7B	0%
	Part B Deductible Rider	0MN8B	5.06%
	Part B Excess Charges Rider	0MN9B	0%
	Part B Copayment or Coinsurance Rider	0MP1B	0%
	Foreign Travel Emergency Rider	0MP2B	0%

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
