



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT GUARANTEE ISSUE- CALIFORNIA UPDATES

MEDICARE SUPPLEMENT
January 5, 2012

**GUARANTEE ISSUE
UPDATES:**

Effective **January 1, 2012**, there were regulatory changes in the state of California that redefined guarantee issue requirements.

Changes to Guaranteed Issue Requirements:

- Requirements are now more defined in circumstances where a Medicare Advantage plan in which an individual is enrolled reduces any of its benefits or increases the amount of cost sharing or premium; and where a Medicare supplement policy is not available to the individual from the same issuer, a subsidiary of the parent company of the issuer, or a network that contracts with the parent company of the issuer. An individual shall be eligible for a Medicare supplement policy issued by any issuer, if the Medicare Advantage plan in which the individual is enrolled does any of the following:
 - Increases premiums 15% or more; or
 - Increases co-payments 15% or more; or
 - Discontinues for other than good cause relating to quality of care.
- Enrollment in a Medicare supplement contract from an issuer unaffiliated with the issuer of the Medicare Advantage plan is permitted only during the annual election period for a Medicare Advantage plan (Oct 15 - Dec 7)

MARKETING MATERIALS:

The Guarantee Issue and Open Enrollment California Notice (form-T03_213_CA_0112 found in the application packet) has been updated to reflect these changes. The application book has been updated with the revised application packet.

Form	New Form Number	Replaces
Application Book	T03_313_CA <i>(Print Date 01/05/2012)</i>	T03_313_CA <i>(Print Date 12/08/2011)</i>

The application book is available to view/ download immediately from www.gerberlifegroup.com and is also available to order through your normal channels.

QUESTIONS:

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