



**Gerber Life  
Insurance Company**

**MEDICARE SUPPLEMENT**  
January 12, 2012

## RATE ADJUSTMENT FLORIDA SELECT

**RATE ADJUSTMENT:**

**MODERNIZED**  
*(POLICIES EFFECTIVE  
ON OR AFTER JUNE 1, 2010)*

Effective **February 1, 2012** on **new business** and **March 1, 2012** on **inforce business** for the 2010 Modernized Medicare SELECT plans in Florida the following rate adjustments by plan will be effective:

| Medicare Supplement Rate Adjustment<br>2010 Modernized Plans<br>New and Inforce Business |                  |        |
|--|------------------|--------|
| State  | Rate Adjustment* |        |
|  | Plan F           | Plan G |
| FL Supp<br>Age 65 and over   | 5%               | 5%     |
| Under Age-65<br>Apps dated <b>prior to</b> 02/01/12                                      | 25.0%            | 25.0%  |
| Under Age-65<br>Apps dated <b>on or after</b> 02/01/12                                   | 45.7%            | 45.7%  |

*\*Plan A previously experienced a rate adjustment on 11/24/11 with the Florida Medicare supplement rate adjustment.*

Letters to the insured regarding these rate adjustments will be mailed soon.

**ORDERING MATERIALS:**

The app book has been updated to include the new outline and is available to order through normal channels beginning today.

| State - Product | New Outline     | New App Book<br><i>Print Date: 01/12/12</i> |
|-----------------|-----------------|---|
| FL SELECT       | T03_163_FL_0212 | T03_314_FL                                  |

**12-MONTH RULE FOR  
NEW BUSINESS:**

Rates are locked in the date the application is signed, but that rate will continue for 12-months following the **effective date of coverage**. This allows for a true 12-month guarantee to those individuals who are turning 65 and applying early. Their premiums will remain the same for the first 12-months that their policy is inforce.

**QUESTIONS:**

Call: (877) 617-5592  
E-Mail: GerberSalesSupport@medsuppservices.com