



**Gerber Life
Insurance Company**

NOVEMBER RATE ADJUSTMENTS UTAH

MEDICARE SUPPLEMENT
November 16, 2011

RATE ADJUSTMENT:

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

Effective **November 23, 2011** on **new business** and **January 1, 2012** **inforce business** the 2010 Modernized Medicare supplement and SELECT plans in Utah the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment 2010 Modernized Plans New and Inforce Business			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
UT Supp	20%	20%	20%
UT SELECT		20%	20%

RATE ADJUSTMENT:

STANDARDIZED
*(POLICIES EFFECTIVE
PRIOR TO JUNE 1, 2010)*

Effective **January 1, 2012** **inforce business** the 1990 Standardized Medicare supplement and SELECT plans in Utah the following rate adjustments by plan will be effective:

Medicare Supplement Rate Adjustment 1990 Standardized Plans Inforce Only			
State	Rate Adjustment		
	Plan A	Plan F	Plan G
UT Supp	20%	20%	20%
UT SELECT		20%	20%

ORDERING MATERIALS:

The app books have been updated to include the new outlines and are available to order effective through normal channels beginning today.

State - Product	New Outline	New App Book <small>Print Date: 11/16/11</small>
UT Supp	T03_162_UT_1111	T03_313_UT
UT SELECT	T03_163_UT_1111	T03_314_UT

**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
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