



**Gerber Life
Insurance Company**

MEDICARE SUPPLEMENT 2014 MATERIALS AVAILABLE

Medicare Supplement
December 4, 2013

EFFECTIVE TODAY:

The 2014 Medicare supplement and SELECT marketing materials, with 2014 copays and deductibles, are available to order through your normal channels.

MATERIALS:

2014 Medicare supplement and Medicare SELECT app books, outlines and brochures with 2014 copay and deductible amounts, are available to view/download on www.gerberlifegroup.com.

PLEASE REMEMBER . . .
These materials are to be used to write new business with an effective date **on or after January 1, 2014.**

Note: Delaware and Montana materials that are pending DOI approval will be released at a later date.

APPLICATION BOOKS

The base form number for your Medicare supplement **application books** (T03_313) remains the same however, beginning today those with *Print Date 12/04/13* contain the 2014 copays and deductibles, except Delaware, Montana and Wisconsin

BROCHURES

The base form number for the brochure (T03_654) will not change for 2014. Orders placed on or after today (12/04/13) will contain the 2014 copays and deductibles. Brochures can be identified by the 2014 date on the cover (see below).



OUTLINES

All outlines, except Delaware and Montana, are now updated with the 2014 copays and deductibles. Outlines are not available to order but may be viewed and downloaded from the producer website. Outlines for the states of AR, LA, MD, NH, NJ, NM, OR and UT also contain updated rates effective 1/1/13.

NOTES:

- The 2013 brochures and app packs are no longer available to order but will remain available for viewing and downloading only, along with outlines, at www.gerberlifegroup.com through the end of the year.
- The Center for Medicare and Medicaid Services (CMS) has not released For producer use only. Not for use with the general public

the 2014 buyers guide, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*. We will notify you once it is released and available to order. In the meantime, continue to provide your clients a copy of the 2013 guide.

**2014 MEDICARE
DEDUCTIBLE AND
COINSURANCE
CHANGES:**

Feature	2013 Benefit	2014 Benefit
Part A Inpatient Hospital Deductible	\$1,184	\$1,216
Hospital Coinsurance		
▪ 61-90 days	\$296	\$304
▪ 91-150 days (lifetime reserve)	\$592	\$608
Skilled Nursing Facility Care Coinsurance		
▪ 21-100 days	\$148	\$152
Part B Physician's Services and Supplies Deductible	\$147	\$147

The monthly Part B premium amount (\$104.90) remains unchanged from 2013. The income-related Part B premiums for 2014 will vary depending on the extent to which an individual beneficiary's income exceeds \$85,000 (or a married couple's income exceeds \$170,000) and these monthly premium amounts remain unchanged from 2013 as well.

QUESTIONS:

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