



DECEMBER 2011 RATE ADJUSTMENTS COLORADO

MEDICARE SUPPLEMENT

November 16, 2011

RATE ADJUSTMENTS:

The following rate adjustments by plan/certificate listed below will be effective **December 1, 2011** for all **new** and **inforce business** on Woodmen of the World's 2010 Modernized Medicare supplement certificates in **Colorado**:

| Modernized Medicare Supplement Plans – Woodmen New and Inforce Business | | | | | | | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| State – Product | Rate Adjustment | | | | | | |
| | Plan A <small>MTW20</small> | Plan B <small>MTW21</small> | Plan C <small>MTW22</small> | Plan D <small>MTW23</small> | Plan F <small>MTW24</small> | Plan G <small>MTW25</small> | Plan N <small>MTW31</small> |
| CO – Supp | 13% | 13% | 13% | 9% | 13% | 9% | 9% |
| CO – Supp Under Age 65 | 114.70% | 114.70% | 114.69% | 107.10% | 114.70% | 107.10% | 25% |

MARKETING MATERIALS:

| State – Product | New Outline | New App Book |
|-----------------|-----------------|--|
| CO – Supp | T01_156_CO_1211 | T01_310_CO <small>Print Date 11/16/11</small> |

The attached outlines of coverage replace the current outlines effective December 1, 2011. App books have been updated to include the new outlines and are available to order today through normal channels.

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.

**PLEASE CONTACT US IF YOU
HAVE QUESTIONS:**

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