



Medicare Supplement Rate Adjustment in LA

American Continental Insurance Company (ACI) has received approval for a rate adjustment on Medicare Supplement policies *currently* available in **Louisiana**.

What You Need To Know:

- The following rate increases are approved for all currently marketed (open block) plans, effective **March 1, 2014**:
 - For policies issued to applicants **ages 65 and above**:
 - a **5%** rate increase will apply to plans A, B, F, and High F
 - a **3%** rate increase will apply to plans G and N
 - For policies issued to applicants **under the age of 65**, a **30%** rate increase will apply to all currently marketed plans
- ACI Medicare Supplement plans offer a 12-month rate guarantee
- For **existing policyholders**, the rate increase will become effective on the policyholder's next *Policy Anniversary Date* that occurs on or after **March 1, 2014**
 - To view information about a policyholder's adjusted premium, go to the **Dashboard** on the agent side of aetnaseniorproducts.com, **All Business Reports** (on left), then **Policy Search**

New Business Guidelines

The date the applicant signed the application (the **application signature date**) and the **policy effective date** to determine which rates will apply. Refer to the tables below to see how the **NEW** guidelines will apply to your new business:

| If Application Signature Date is.. | And the Policy Effective Date* is... | Rate to Apply | Use Rates in OOC... |
|------------------------------------|--------------------------------------|---------------|-----------------------|
| Before February 1, 2014 | Any effective date | Old rates | ACIMS01759LA 07152013 |
| On or after February 1, 2014 | Before March 1, 2014 | Old rates | ACIMS01759LA 07152013 |
| On or after February 1, 2014 | On or after March 1, 2014 | New rates | ACIMS01759LA 03012014 |

* Policy Effective Date cannot be the 29th, 30th or 31st of a month.

IMPORTANT: Insert the revised OOC into any existing supply of Louisiana ACI Medicare Supplement sales kits.

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| <p>Aetna Senior Supplemental Insurance</p> <p>aetnaseniorproducts.com</p> | <p>Aetna Health and Life Insurance Company (AHLIC) Aetna Life Insurance Company (ALIC) American Continental Insurance Company (ACI) Continental Life Insurance Company of Brentwood, Tennessee (CLI)</p> <p><small>Aetna Companies</small></p> <p>800 264.4000, option 3,1(Sales)</p> | <p>Genworth Life and Annuity Insurance Company (GLAIC) Genworth Life Insurance Company (GLIC)</p> <p><small>Genworth Financial Companies Medicare Supplement administered by Aetna Life Insurance Company and its affiliates</small></p> <p>877 825.9337, option 3,1(Sales)</p> |
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