



Agency Directive from Heartland National Life Insurance Company

Agency Directive #1123

TO: All Heartland Agents in Texas
FROM: Dennis Taylor, President
DATE: 11/22/2017
SUBJECT: Rates on Medicare Supplement Plans (Policy Forms TX 90000 Standardized)

We recently filed and received approval from the state insurance department for rate adjustments to our Texas Standardized Medicare Supplement plans. We will begin notifying policyowners of their new rates soon and wanted you to have advance notice of this action.

The TX 90000 Standardized plans are receiving a 15% increase for underage plans for Plan A, a 6% increase for plan A for those over age 65, and 9% for plans D, F, and G. These changes will take effect 01/12/2018.

Heartland strives to ensure that our policyowners enjoy true "freedom of choice" in their health care under Medicare while federal lawmakers continue to ignore the need to reform this entitlement program to meet the future needs of an increasing beneficiary population. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policyowners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policyowners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

These are not plan forms currently being marketed and do not affect your new business.

[Click here](#) for a copy of our letter to policyowners explaining the reasons for these adjustments.

If you have questions, please contact Agency at 816-655-5078 or Policyowner Service at 866-916-7971.

Sincerely,

A handwritten signature in blue ink that reads "Dennis A. Taylor".

Dennis Taylor
President

Heartland National Life Insurance Co . 1600 NE Coronado Drive . Blue Springs, MO 64014