

Date: **May 24, 2017**

Number: **FB 17-031**

MEDICARE SUPPLEMENT RATE INFORMATION

From: Bankers Fidelity Life Insurance Company®
To: All Licensed Agents in the State of West Virginia
Subject: Medicare Supplement Rate Increase

Rate Revisions for Medicare Supplement Series Business

Attached to this bulletin, rate increases are shown for the current series of B 21092 Preferred & Standard Medicare Supplement products, effective 06-16-2017. You may refer to the chart below that lists the plans and their percentage of increase. The new rates will become effective for existing and new business on June 16, 2017. Existing policyholders will be notified of this premium change within the required timeframe mandated by your state. The updated outline of coverage will be available in the ADDS® library on 06-16-2017.

Plan	Rate Increase
A	6%
F	10%
F2	0%
G	10%
K	0%
N	6%

A one-time, non-commissionable Policy Fee of \$35 will be required to be included with the Initial Premium on all applications written on or after 06-16-2017.

- Outline of Coverage B 21092 OC(rev.14) [WEST VIRGINIA] (6-17) replaces the current outline (B 21092 OC(rev.14) [WEST VIRGINIA] (1-17)); *the Outline of Coverage must be left with every client to whom the product is presented, whether they apply or not.* The complete outline consists of forms:
 - Cover Page – B 21092 OC(rev.14) [WEST VIRGINIA CP]
 - Rate Pages – Preferred and Standard – B 21092 OC(rev.14) [WEST VIRGINIA RS PRF/STND]
 - Disclosure Page – B 21092 OC(rev.14) [WEST VIRGINIA DIS-AA]
 - Benefit charts for Plans A, F, High F, G, K, and N – B 21092 OC(rev.14) [BC-A,F,F2,G,K,N]
- The following application has been updated to include a line for the policy fee. The updated application has a (6-17) print date in the lower right hand corner and can replace all previous versions:
 - Dual Company Triple Combination Application Package* – B2 0114 AP2014 PKG WEST VIRGINIA

*The updated application package will be accessible on ADDS effective 06-16-2017 and will be available for ordering in the near future. You may continue to use any current applications you have in stock and simply include the \$35 policy fee with the Initial Premium information. The eApp is also being updated to include the required policy fee.

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Rate Revisions for Medicare Supplement Closed Series Business

Rate increases are occurring on the closed B 9200 series Preferred & Standard Medicare Supplement policies. You may refer to the chart below that lists the plans and their percentage of increase. Plans not being increased will have a dash in the increase column. Please be aware that this may only affect your policyholder's active policies that have effective dates of 01-01-1992 to 05-31-2010 and the timing of the implementation of the rate revisions is effective immediately; existing policyholders will receive notice within the state-mandated timeframe.

Plan	Rate Increase
A	13.1%
B	0%
C	0%
D	15%
E	20%
F	0%
F2	0%
G	6%
I	10%

Thank you,

The Marketing Department