



Renaissance®

Life & Health Insurance Company of America

MEDICARE SUPPLEMENT RATE ADJUSTMENTS - MARYLAND

SEPTEMBER 18, 2017

Dear Valued Agent,

Medicare supplement plans A, F, G, and N will not experience a rate adjustment this year for age 65+. Rates for age <65 will be increasing. These changes are **effective October 7, 2017**. Letters to existing policyholders regarding the rate adjustments will be mailed from our office this week and will take effect after the required 40-day notification period has elapsed.

All New Business applications signed and dated on **October 6, 2017** or earlier should use the current premiums. Applications signed and dated on or after **October 7, 2017** must use the new premiums.

You may download the new Outline of Coverage located in the "Product Forms" section of our agent portal <https://ren.admin-portal.org/> when they have been updated. Printed versions will be available within the next couple of weeks.

Thank you for your continued support and partnership!

The following rate adjustments by plan will be effective in Maryland for new business on October 7, 2017.

Renaissance Medicare Supplement - New and In-force Business				
	Rate Adjustment			
MD Med Supp	PLAN A	PLAN F	PLAN G	PLAN N
Ages 65+	0%	0%	0%	0%
Ages <65	1.00 to 1.5x age 65 rate	1.00 to 1.5x age 65 rate	1.00 to 1.5x age 65 rate	1.00 to 1.5x age 65 rate

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