

Medicare Supplement

2010 Modernized Plans Materials - Texas- Supp and Select



03/10/10

PRODUCT

THE 2010 MODERNIZED PLANS*

As you know, effective June 1, 2010, consumers on Medicare will choose from 11 Medigap plans: A, B, C, D, F, G, K, L, M, N and a high-deductible F.

Our goal is to continue to provide you the plans, rates and features to keep you in the Med supp market. We have the experience and know-how to make this as smooth a transition as possible for you and your clients.

Our Strategy

- We continue to monitor the market and take necessary steps to ensure you continue to have the lowest rates possible.
- Plans and Outlines: Generally filing the same underwriting company and plan letters as our current plans in each state (not marketing in MA)
- **2010 Modernized Plans - Application Dates on Underwritten Business** - Current underwriting guidelines allow for application dates on underwritten cases to be 60 days prior to the effective date of coverage. For the new 2010 modernized plans **only** the application date, for underwritten business, has been extended to 90 days prior to the effective date of coverage – beginning June 1st. This is a temporary adjustment to allow you to begin selling underwritten cases on the 2010 modernized plans **Today**.
- Applications: No changes to current applications
- Conversions: The model regulations allow, but do not require, a conversion privilege from a standardized plan to a modernized plan; we'll adapt as the market warrants

Beginning **TODAY**, you may offering our **NEW** 2010 Modernized Medicare supplement plans to individuals in Texas who are outside their Open Enrollment period.

New 2010 Modernized outlines are available in Texas. Materials may be viewed/downloaded on *Sales Professional Access* (mutualofomaha.com/broker) in the *Forms and Materials* section or ordered by calling Sales Support at (800) 693-6083.

State	Company	Outline
TX	UMS- Supp	U8183_TX_0010
	UMS- Select	U8184_TX_0010



PLEASE REMEMBER that these materials are to be used to write new business with an effective date **ON** or **AFTER** June 1, 2010.

If you have questions, please contact Sales Support at 800-693-6083.

* For more information or to ask a question, log on to Sales Professional Access (mutualofomaha.com/broker), select the "Medicare Supplement" page, scroll down to "Product Information" and select "2010 Modernized Plans".