



**Gerber Life  
Insurance Company**

**YOU'VE HEARD ABOUT IT...**

**NEW! MEDICARE SUPPLEMENT PRODUCT  
NOW AVAILABLE!**

**MEDICARE SUPPLEMENT**  
October 21, 2009

**PRODUCT RELEASE FOR:**

**AR, CO, DE, GA, IA, ID, IN, KS, MD, MI, MO, MS, MT, NC, ND, NE, PA, SC, SD, TN, UT, WI and WY**

**EFFECTIVE TODAY:**

You may begin selling our competitively-priced Medicare supplement product in AR, CO, DE, GA, IA, ID, IN, KS, MD, MI, MO, MS, MT, NC, ND, NE, PA, SC, SD, TN, UT, WI and WY as well as, Medicare SELECT in MS, NC and UT underwritten by Gerber Life Insurance Company.

Check out our Sample Rates for New Plans F and G!!

**CLICK HERE TO VIEW  
SAMPLE RATES!**

**FEATURES INCLUDE:**

**Height/Weight Chart:**

To help keep our Med supp rates competitive, we're using a height/weight chart for these plans. If your client's height and weight fall in the decline range, he/she will be considered to be a greater insurable risk and may not be eligible for coverage. This only applies on underwritten cases.

**Rate Calculation Worksheet:**

A Rate Calculation Worksheet, provided in the Application Packet, will help you and your client calculate premiums.

Always mail the rate calculation worksheet with each application indicating the correct premium. It provides valuable information and insight if our staff has questions during the application and/or underwriting processes.

**Application:**

The two-person application allows you to submit one application for two people living in the same household and applying at the same time.

**Underwriting Guide:**

This guide contains all the information you need to sell Med supp, including:

- Policy issue guidelines
- New business issue processes
- Application features
- Required forms list
- Contacts
- Tips for selling to current Medicare Advantage policyholders
- Directions for premium calculation
- Answers to frequently asked questions on the health questionnaire
- Listing of meds associated with uninsurable health conditions

**PRODUCT RELEASE KIT:**

Product Release Kits are being mailed to your producers today; these kits include underwriting guide, business contacts card (T03\_247\_1009), supply order form (T03\_245) and prospecting items order form (T03\_248). These materials can be viewed/downloaded online at [www.Gerberlifegroup.com](http://www.Gerberlifegroup.com).

**ORDERING MATERIALS:**

Point-of-sale materials (applications, required forms, outlines, etc.):

1. Log into Gerberlifegroup.com
  - User ID: medsupp
  - No password required...leave blank
2. Complete supplies order form (T03\_245)
3. Fax form to 866-931-5502 or call 877-617-5592

Newspaper ads and Postcards:

1. Log into Gerberlifegroup.com (see above)
2. Complete prospecting items order form (T03\_248)
3. Fax form to 402-351-2456

**MED SUPPLEMENT/  
SELECT SALES  
MATERIALS:****PLEASE NOTE...**

These materials are good through December 2009.

On Dec. 1, you may order the 2010 co-pays & deductibles versions for coverage effective dates beginning Jan. 1, 2010.

State	Supp/ SELECT	Application Booklet FORM #	Color Brochure FORM #	Med Supp Postcard FORM #	Med Supp Newspaper Ad FORM #
AR	Supp	T03_241_AR	T03_204_AR	T03_243	T03_239
CO	Supp	T03_241_CO	T03_204_CO	T03_291	T03_293
DE	Supp	T03_241_DE	Pending	Pending	Pending
GA	Supp	T03_241_GA	T03_204_GA	T03_243	T03_239
IA	Supp	T03_241_IA	T03_204	T03_243	T03_239
ID	Supp	T03_241_ID	Pending	Pending	Pending
IN	Supp	T03_241_IL	T03_204	T03_243	T03_239
KS	Supp	T03_241_KS	T03_204_KS	T03_243_KS	T03_239_KS
MD	Supp	T03_241_MD	T03_204_MD	Pending	Pending
MI	Supp	T03_241_MI	T03_204_MI	T03_243_MI	T03_239_MI
MO	Supp	T03_241_MO	T03_204_MO	T03_291	T03_293
MS	Supp	T03_241_MS	T03_204_MS	T03_243	T03_239
	SELECT	T03_249_MS	T03_205_MS		
MT	Supp	T03_241_MT	Pending	Pending	Pending
NC	Supp	T03_241_NC	Pending	Pending	Pending
	SELECT	T03_249_NC	Pending		
ND	Supp	T03_241_ND	T03_204	T03_243	Pending
NE	Supp	T03_241_NE	T03_204	T03_243	T03_239
PA	Supp	T03_241_PA	Pending	Pending	Pending
SC	Supp	T03_241_SC	T03_204	T03_243	T03_239
SD	Supp	T03_241_SD	T03_204	T03_243	T03_239
TN	Supp	T03_241_TN	Pending	T03_243	T03_239
UT	Supp	T03_241_UT	T03_204	T03_243	T03_239
	SELECT	T03_249_UT	T03_205		
WI	Supp	T03_241_WI	T03_204_WI	T03_243_WI	Pending
WY	Supp	T03_241_WY	T03_204	T03_243	T03_239

**SALES KITS:**

Sales kits have been created to aid in the application process. By ordering a sales kit, the producer will receive everything necessary to make the sale and process the application:

Item	Form #
Application Booklet	(see above)
Med Supp Buyer's Guide	HCFA02110_0109 U8176_WI_0509 (WI only)
Med SELECT Provider Directory (SELECT states only)	T03_229
Application Submission Envelope	T03_244

**IMPORTANT DATES:**

- OCTOBER 21** Sales Effective Date
- Begin accepting applications with a October 21 or later date
- WEEK OF OCTOBER 26** Underwriting Process Begins
- Wednesday, October 28 - First policies will issue
- WEEK OF NOVEMBER 2** First Commission Pay Cycle
- Thursday, November 5 - First Checks mailed
  - Friday, November 6 - First deposit for producers on EFT

**APPLICATION PROCESSING:**

Mail all Med supp applications to the address listed in the Underwriting Guide. Your clients may enjoy the convenience of electronically paying initial premiums through Automated Clearinghouse (ACH) and faxing the required forms and application. Fax only Med supp applications that include the Authorization for Electronic Funds Transfer (ACH/BSP) form (T03\_200) to 402-997-1910. If paying the initial premium by ACH, the completed authorization form **must** be submitted with the application. A fax coversheet (T03\_199) to accompany your applications is included in the application booklet. **It is highly recommended that a voided check be submitted with the authorization form to avoid a delay in processing due to illegible handwriting or incorrectly transcribing the routing number.**

**POLICY OUTPUT:**

The **Policy Delivery and Producer Information Page** of the application allows producers to indicate where they wish a policy to be delivered for each applicant. The policy can be sent to either the producer or the applicant. However, the policy will always be sent to the producer:  
If there is a premium shortage or other outstanding application requirement  
If the applicant(s) live in a state that requires a delivery receipt (Nebraska or South Dakota)

When no preference is selected, the policy will be sent to the producer's indicated default.

Producers must include their name and Social Security number and commission code. **The commission code(s) are required for commission processing.** A maximum of two producers are allowed and they should indicate the commission percentage shares, which must total 100%.

For producer use only. Not for use with the general public.

**CASE MONITORING:**

Marketers will receive a daily electronic data feed of case status information. The data feed will contain Medicare supplement case status information for all producers who are appointed to sell the Gerber Life Medicare supplement product. Your producers appointed with Gerber Life who are also appointed with a Mutual of Omaha company can also access case status information through the producer portal on Mutual of Omaha's website.

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**ADMINISTRATIVE RULE -  
12-MONTH RATE:**

Rates are locked in the date the application is signed and that rate will continue for 12-months following the effective date of coverage.

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**Please contact us if you  
have any questions:**

Call: (877) 617-5592  
E-Mail: GerberSalesSupport@medsuppservices.com



**Gerber Life  
Insurance Company**

## Medicare Supplement

# Sample Rates

Based on age 67, non-smoking, females in the lowest rated Zip code.

ARKANSAS	
Plan F	Plan G
\$118.76	\$101.36

COLORADO	
Plan F	Plan G
\$109.65	\$92.93

DELAWARE	
Plan F	Plan G
\$130.66	\$113.39

GEORGIA	
Plan F	Plan G
\$121.94	\$104.54

IDAHO	
Plan F	Plan G
\$117.71	\$99.53

INDIANA	
Plan F	Plan G
\$104.77	\$88.66

IOWA	
Plan F	Plan G
\$88.51	\$73.17

KANSAS	
Plan F	Plan G
\$111.86	\$95.39

MARYLAND	
Plan F	Plan G
\$127.23	\$109.99

MICHIGAN	
Plan F	Plan G
\$106.12	\$89.53

MISSISSIPPI	
Plan F	Plan G
\$102.45	\$86.12

MISSOURI	
Plan F	Plan G
\$125.09	\$105.80

MONTANA	
Plan F	Plan G
\$100.03	\$83.81

NEBRASKA	
Plan F	Plan G
\$89.56	\$74.79

NORTH CAROLINA	
Plan F	Plan G
\$103.55	\$87.25

NORTH DAKOTA	
Plan F	Plan G
\$98.49	\$82.15

PENNSYLVANIA	
Plan F	Plan G
\$111.40	\$94.64

SOUTH CAROLINA	
Plan F	Plan G
\$101.93	\$86.92

SOUTH DAKOTA	
Plan F	Plan G
\$95.57	\$79.32

TENNESSEE	
Plan F	Plan G
\$98.81	\$82.63

UTAH	
Plan F	Plan G
\$95.57	\$79.32

WISCONSIN	
Basic	
\$81.10	

WYOMING	
Plan F	Plan G
\$103.72	\$87.25

### Medicare SELECT

MISSISSIPPI	
Plan F	Plan G
\$85.03	\$71.47

NORTH CAROLINA	
Plan F	Plan G
\$85.95	\$72.42

UTAH	
Plan F	Plan G
\$79.32	\$65.84

**BACK to Memo**