

Date

Name  
Street Address/PO Box  
City, State Zip

Re: Medicare Supplement Policy: #1234567

Dear [company] Policyowner:

There continues to be a number of recommendations for changes to Medicare that aim to help control the rising costs of that program. However, little has been done to control the rising cost of health care itself. Medical costs continue to rise, which means we all continue to pay more for our health care. As health care costs go up so must the cost of insurance in order for us to keep providing benefits to you and all [company] policyowners.

New premium rates have been officially filed for *all* Medicare Supplement plans in your state. Effective [date], your premium will be [\$xxxx].

Your Medicare Supplement plan puts you in control of your health care, giving you the freedom to get your health care services from any doctor, clinic or hospital of your choice that accepts Medicare patients. Equally important is that your policy is guaranteed renewable for your lifetime, which means that if you pay your premium on time your insurance coverage cannot be taken away.

Trying to control the cost of health care, especially for our growing senior American population, is proving to have no easy fix. That is why your Medicare Supplement plan is more valuable to you today than ever before. And, as a valued member of The [company] Family, we remain committed to giving you only the finest in fast, friendly, personalized customer service.

If you have any questions, please contact your agent, or call Policyowner Service, toll free, at [phone number] between 9:00 a.m. and 7:30 p.m., Eastern Time, and we will be happy to help you.

Sincerely,

Policyowner Service