

**An Agency Directive from Equitable National Life**  
**Agency Directive MARYLAND**

TO: All Equitable Agents in MD

DATE: 1/08/2019

SUBJECT: MD- Rates on Modernized Medicare Supplement Plans 91020

We recently filed with the state insurance department for a rate adjustment to our Modernized Medicare Supplement plans 91020. We will begin notifying policyowners of their new rates soon and wanted you to have advance notice.

The Modernized plans we are currently marketing are receiving an increase of 9% on plan A and F, 2.5% on plan G and 3% on plan N. The effective date for this rate increase will be 2/1/2019. Applications dated and postmarked after 1/31/2019 must be submitted with the new rates.

Outlines of Coverage with the new 2019 rates for the Modernized plans 91020 are now available for you to order as needed. Supplies can be ordered or downloaded from your secure agent website – [agent.equitablenational.com](http://agent.equitablenational.com)

Equitable strives to ensure that our policyowners enjoy true "freedom of choice" in their health care under Medicare while federal lawmakers continue to ignore the need to reform this entitlement program to meet the future needs of an increasing beneficiary population. Consequently, we are ever mindful of our obligation to keep our promise of freedom of choice to our policyowners and at the same time sustain these blocks of business with adequate premiums over their lifetime.

We intend to maintain our continuing commitment to our policyowners of providing them with the very best in insurance protection along with the superior, friendly personalized customer service they and you have come to expect and rely upon.

Attached is a copy of our letter to policyowners. If you have questions, please contact Agency at 844-502-6780 or Policyowner Service at 888-352-5170.