

An Agency Directive from Equitable Life & Casualty

Agency Directive NORTH DAKOTA

TO: All Equitable Agents in ND

DATE: 3/15/2019

SUBJECT: ND- Rates on Standardized Medicare Supplement Plans (Series 920 and 950)

We recently filed with the state insurance department for a rate adjustment to our Standardized Medicare Supplement plans (Series 920 and 950). We will begin notifying policyowners of their new rates soon and wanted you to have advance notice.

The Standardized plans are receiving a 5% increase on all plans. The effective date for this rate increase will be 4/1/2019.

Equitable strives to ensure that our policyowners enjoy true "freedom of choice" in their health care under Medicare. 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 800-352-5121 or Policyowner Service at 800-352-5160.