

Cigna Medicare Supplement Insurance

Rate Adjustments American Retirement Life Insurance Company

Due to changes in Medicare and claim costs, American Retirement Life Insurance Company will be implementing a rate adjustment on Medicare Supplement insurance policies in the states listed on the next page. Each state has recently approved these adjustments.

Updated Outlines of Coverage will be available on AgentView and from our Supply Department approximately seven days before the effective date. Please use the rates in effect at the time of the application sign date, not the rates that will be in effect on the requested effective date of the policy.

For new business, the rate adjustment will apply to applications with a sign date on or after the rate adjustment effective date. For example, if a rate adjustment is effective 11/1/2021, an application with a sign date of 11/1/2021 or later would receive the new rate.

Current rates will be used for all new business applications signed prior to the rate adjustment effective date and must be received in our office within 10 days. For example, if an increase is effective 11/1/2021, an application would need to be signed by 10/31/2021 and received in our office by 11/10/2021 to get the current rate.

Current customers **will not** receive an adjustment until their policy has been in-force for 12 months. For example, a policy with a coverage effective date of 11/1/2021 will not receive an adjustment until 11/1/2022. Subsequent adjustments on Modernized plans, if applicable, will not be applied sooner than 10 months after the previous adjustment, unless state requirements differ.

In some instances policyholders may receive a higher increase than the percentages listed due to one or more of the following circumstances:

- On attained age plans, any attained age increase that was deferred on the preceding anniversary will be taken with this increase.
- A policyholder who did not get last year's increase due to the timing of premium due dates or state approvals may get both years' increases together.

For EXPRESS APP users — our rate quoting and application software will also be updated with the new rates. The program will alert you every 30 days to download updated rates. If you work in multiple states, it is recommended to manually check for updates often so you have the most up-to-date rates for every state. As a rule, you should download the latest rates three days before any rate adjustment takes effect in any state where you write business. Simply go to File and Check for Updates. Once you have the new rates downloaded, they will automatically be used for any quotes on or after the rate adjustment effective date.

Rate Adjustments are listed beginning on page 2. New additions are highlighted in orange.

Together, all the way.SM



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State	Product	Plan	Adjustment	Effective Date
NM	ARLIC	A	7.00%	7/1/2023
NM	ARLIC	F	7.00%	7/1/2023
NM	ARLIC	G	13.00%	7/1/2023
NM	ARLIC	N	13.00%	7/1/2023
KY	ARLIC	A	9.50%	7/1/2023
KY	ARLIC	F	8.50%	7/1/2023
KY	ARLIC	G	11.30%	7/1/2023
KY	ARLIC	N	8.90%	7/1/2023
ND	ARLIC	A	6.50%	7/1/2023
ND	ARLIC	F	6.50%	7/1/2023
ND	ARLIC	G	7.20%	7/1/2023
ND	ARLIC	N	9.90%	7/1/2023
VA	ARLIC	A	0.00%	6/1/2023
VA	ARLIC	F	8.70%	6/1/2023
VA	ARLIC	G	15.00%	6/1/2023
VA	ARLIC	N	15.00%	6/1/2023
AR	ARLIC	A, F, G	18.00%	4/1/2023
AR	ARLIC	N	9.90%	4/1/2023
DE	ARLIC	A, F, G, N	6.50%	4/1/2023
FL	ARLIC	A, F, G, N	3.00%	4/1/2023
NC	ARLIC	A, F, G, N	3.00%	4/1/2023
CO	ARLIC	A, F, G, N	7.00%	3/1/2023
RI	ARLIC	A, F, G, N	5.00%	3/1/2023
GA	ARLIC	A, F, G, N	8.00%	2/1/2023
IL	ARLIC	A, F, G, N	6.50%	2/1/2023
PA	ARLIC	A, B, F, G, N	6.50%	2/1/2023
SC	ARLIC	A,	5.00%	2/1/2023
SC	ARLIC	F, G	0.00%	2/1/2023
SC	ARLIC	N	8.00%	2/1/2023
UT	ARLIC	A, F	10.00%	2/1/2023
UT	ARLIC	G	11.00%	2/1/2023
UT	ARLIC	N	6.50%	2/1/2023
WI	ARLIC	BASE	14.40%	2/1/2023
MS	ARLIC	A, F, N	10.00%	1/1/2023
MS	ARLIC	G	4.00%	1/1/2023
NH	ARLIC	A, F, G, N	9.90%	1/1/2023
NV	ARLIC	A	6.50%	1/1/2023
NV	ARLIC	F	0.00%	1/1/2023
NV	ARLIC	G	9.90%	1/1/2023
NV	ARLIC	N	7.70%	1/1/2023
OK	ARLIC	A, F, G, N	15.50%	1/1/2023
KS	ARLIC	A, F, G, N	12.00%	12/1/2022
LA	ARLIC	A, F	3.00%	12/1/2022
LA	ARLIC	G, N	9.90%	12/1/2022
NE	ARLIC	A, F	9.80%	12/1/2022
NE	ARLIC	G	13.00%	12/1/2022
NE	ARLIC	N	12.00%	12/1/2022
TX	ARLIC	A	13.00%	12/1/2022
TX	ARLIC	F	6.00%	12/1/2022
TX	ARLIC	G, N	9.90%	12/1/2022
WY	ARLIC	A, F	7.80%	12/1/2022
WY	ARLIC	G	15.00%	12/1/2022
WY	ARLIC	N	9.90%	12/1/2022
AL	ARLIC	A, F, G, N	9.00%	11/1/2022
AZ	ARLIC	A, F, G, N	10.00%	11/1/2022
OH	ARLIC	A, C, F, G, N	7.00%	11/1/2022
SD	ARLIC	A, F, G, N	9.00%	11/1/2022
WV	ARLIC	A, F, G, N	10.00%	11/1/2022
IA	ARLIC	A, F, G, N	15.00%	10/1/2022
MO	ARLIC	A, F, G, N	6.50%	10/1/2022
MT	ARLIC	A, F, G	6.50%	10/1/2022

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State	Product	Plan	Adjustment	Effective Date
MT	ARLIC	N	15.00%	10/1/2022

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