

Cigna Medicare Supplement Insurance

Rate Adjustments Loyal American Life Insurance Company

Due to changes in Medicare and claim costs, Loyal American 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



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

State	Product	Plan	Adjustment	Effective Date
MN	LOYAL	BASE	6.50%	7/1/2023
MN	LOYAL	COPAY	6.50%	7/1/2023
MN	LOYAL	ALL	6.01%	7/1/2023
MN	LOYAL	EXTENDED	5.88%	7/1/2023
MO	LOYAL	A	6.50%	7/1/2023
MO	LOYAL	F	9.80%	7/1/2023
MO	LOYAL	G	6.50%	7/1/2023
MO	LOYAL	N	3.00%	7/1/2023
ME	LOYAL	A	3.00%	6/1/2023
ME	LOYAL	F	3.00%	6/1/2023
ME	LOYAL	G	3.00%	6/1/2023
ME	LOYAL	N	3.00%	6/1/2023
NJ	LOYAL	A	14.00%	6/1/2023
NJ	LOYAL	C	14.00%	6/1/2023
NJ	LOYAL	F	9.90%	6/1/2023
NJ	LOYAL	G	15.00%	6/1/2023
NJ	LOYAL	N	15.00%	6/1/2023
PA	LOYAL	A, B, C, D, F, G, N	0.00%	5/1/2023
IN	LOYAL	A, B, D, F, G, N	7.50%	4/1/2023
IN	LOYAL	C	12.20%	4/1/2023
MT	LOYAL	A, F, G, N	0.00%	3/18/2023
CO	LOYAL	F, G, N	3.00%	3/8/2023
VA	LOYAL	A	0.00%	3/7/2023
VA	LOYAL	F, G, N	7.00%	3/7/2023
UT	LOYAL	A, F, G, N	3.00%	3/1/2023
AZ	LOYAL	F, G, N	0.00%	3/1/2023
GA	LOYAL	A, F, G, N	6.50%	3/1/2023
LA	LOYAL	A, B, C, D, F, G, N	3.00%	3/1/2023
NC	LOYAL	A, B, C, D, F, G, N	6.50%	3/1/2023
ND	LOYAL	A, F, G, N	6.50%	3/1/2023
OR	LOYAL	A, B, C, D	6.50%	3/1/2023
OR	LOYAL	F	0.00%	3/1/2023
OR	LOYAL	G	3.00%	3/1/2023
OR	LOYAL	N	12.90%	3/1/2023
TX	LOYAL	A, B, C, D, F, G, N	6.50%	3/1/2023
WI	LOYAL	AHC, BASE, FTV, PAD, PBCO, PBEX	11.20%	3/1/2023
WI	LOYAL	PBD	14.78%	3/1/2023
OH	LOYAL	A, B, C, D, F, G, N	0.00%	2/16/2023
SC	LOYAL	A, B, C, D	5.00%	2/16/2023
SC	LOYAL	F	1.00%	2/16/2023
SC	LOYAL	G, N	0.00%	2/16/2023
TN	LOYAL	A, B, C, D, F, G, N	0.00%	2/16/2023
MS	LOYAL	A, B, C, D, F, G, N	9.90%	2/13/2023
SD	LOYAL	A, F, G, N	9.90%	2/3/2023
IL	LOYAL	A, B, C, D, F, G, N	6.50%	2/1/2023
KS	LOYAL	A, F, G, N	4.50%	2/1/2023
AL	LOYAL	A, F, G	0.00%	1/19/2023
AL	LOYAL	N	9.90%	1/19/2023
AR	LOYAL	A, B, C, D, F, G, N	9.90%	1/19/2023
KY	LOYAL	A, B, C, D	6.50%	1/19/2023
KY	LOYAL	F, G, N	3.00%	1/19/2023
MI	LOYAL	A, B, C, D, F, G	7.50%	1/19/2023

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

State	Product	Plan	Adjustment	Effective Date
MI	LOYAL	N	0.00%	1/19/2023
NE	LOYAL	A, B, C, D, F, G, N	8.00%	1/19/2023
NM	LOYAL	A, F, G, N	0.00%	1/19/2023
WV	LOYAL	A, B, C, D, G	0.00%	1/19/2023
WV	LOYAL	F, N	6.00%	1/19/2023
IA	LOYAL	A, B, C, D, F, G, N	6.50%	1/1/2023
NH	LOYAL	A, F, G, N	3.00%	1/1/2023
OK	LOYAL	A, B, C, D, F, G, N	6.50%	1/1/2023
WY	LOYAL	A, F, G, N	9.50%	1/1/2023
D.C.	LOYAL	A,F,G,N	6.50%	1/1/2023
VT	LOYAL	A, F, G	6.50%	11/1/2022
VT	LOYAL	N	0.00%	11/1/2022
AK	LOYAL	A, F, G, N	8.50%	11/1/2022
WA	LOYAL	A, F, G, N	9.90%	11/1/2022

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.