

# THE GOLDEN LINK

*A Quick-Release Newsletter*

To: All Arkansas Admiral Life Insurance Company of America  
Medicare Supplement Agents

Re: 2009 Rate Change

## **2009 MEDICARE SUPPLEMENT RATES**

The rate increase for Arkansas has been approved. There is a 9 % increase for all Medicare Supplement plans.

The effective date for the rate increase is March 1, 2009. Please refer to the points below to determine which rates should be applied.

- All Medicare Supplement applications dated *before* November 1, 2008, *regardless of effective date*, will receive the current 2008 rates.
- Any application dated *on or after* November 1, 2008 requesting a policy effective date *before March 1, 2009* will receive the current 2008 rates.
- Any application dated *on or after* November 1, 2008 requesting an effective date of *March 1, 2009 or after* will receive the new 2009 rates.

### **Summary of this information:**

<b>Application Date</b>	<b>Effective Date</b>	<b>Applicable Rates</b>
Before November 1	Anytime	2008 Rates
November 1 or after	Before March 1	2008 Rates
November 1 or after	March 1 or after	2009 Rates

## ***VERY IMPORTANT***

**If you are licensed in multiple states, please call 800-321-0102 to confirm current rates for your non-resident states.**

Place your order for additional rates and supplies by logging onto [www.aimc.net](http://www.aimc.net) or by calling 800-321-0102. Internet orders take priority.

**ADMIRAL LIFE INSURANCE COMPANY OF AMERICA**  
**MEDICARE STANDARD ANNUAL UNI-AGE PREMIUMS**  
**RATES EFFECTIVE 10/18/07**

**ARKANSAS**

**FOR USE IN ARKANSAS ZIP CODES: 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722**

**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,059	1,334	1,499	1,348	1,360	1,542	1,357

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,177	1,483	1,666	1,498	1,511	1,712	1,508

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**ARKANSAS**

**FOR USE IN ARKANSAS ZIP CODES: All Zip Codes Beginning with 720 and 721 except 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199**

**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	930	1,170	1,316	1,183	1,194	1,353	1,191

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,033	1,301	1,462	1,315	1,326	1,502	1,324

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**ARKANSAS**

FOR USE IN ARKANSAS ZIP CODES: ALL EXCEPT 720-722

**UNISEX RATES**

Age	Non-Tobacco User							Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	886	1,116	1,255	1,128	1,138	1,290	1,136	65+	985	1,241	1,394	1,254	1,264	1,433	1,262

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	88.25	111.17	124.92	112.33	113.33	128.50	113.08

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	98.08	123.58	138.83	124.83	125.92	142.67	125.67

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**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	77.50	97.50	109.67	98.58	99.50	112.75	99.25

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	86.08	108.42	121.83	109.58	110.50	125.17	110.33

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FOR USE IN ARKANSAS ZIP CODES: ALL EXCEPT 720-722

**UNISEX RATES**

Age	Non-Tobacco User						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	73.83	93.00	104.58	94.00	94.83	107.50	94.67

Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	82.08	103.42	116.17	104.50	105.33	119.42	105.17

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,154	1,453	1,635	1,469	1,483	1,681	1,480	65+	1,283	1,616	1,816	1,634	1,647	1,866	1,644

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	1,013	1,275	1,434	1,289	1,301	1,475	1,299	65+	1,126	1,418	1,594	1,434	1,446	1,637	1,443

Modal Factors:    Semi Annual:    0.5000                      Quarterly:    0.2500                      Monthly:    Divide by 12

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**UNISEX RATES**

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	966	1,216	1,368	1,229	1,241	1,406	1,238	65+	1,073	1,352	1,519	1,367	1,378	1,561	1,376

Modal Factors: Semi Annual: 0.5000

Quarterly: 0.2500

Monthly: Divide by 12

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	96.17	121.08	136.25	122.42	123.58	140.08	123.33	65+	106.92	134.67	151.33	136.17	137.25	155.50	137.00

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	84.42	106.25	119.50	107.42	108.42	122.92	108.25	65+	93.83	118.17	132.83	119.50	120.50	136.42	120.25

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
65+	80.50	101.33	114.00	102.42	103.42	117.17	103.17	65+	89.42	112.67	126.58	113.92	114.83	130.08	114.67