

STERLING Life Insurance Company

Medicare Supplement

Notice of Proposal to Increase Premium Rates

«date»

«First_Name» «Last_Name»

«ADDRESS1»

«ADDRESS2»

«City», «State» «zip_code»

Re: «product_name»

Policy Number: «Policy_ID», Plan «plan_id»

Effective Date: «Effective_Date»

Dear «First_Name» «Last_Name»:

Thank you for allowing Sterling Life Insurance Company to bring you quality health insurance. Sterling Life Insurance Company is dedicated to providing you with valuable coverage and exceptional customer service.

Rates May Be Changing in 2012

We are writing to let you know that rates are being submitted for approval to the State of New York. We have enclosed a chart showing the proposed Medicare Supplement rates. The new rates will not go into effect before March 1, 2012. We will send you billing information for your coverage as soon as rates have been finalized.

This rate information will be posted on the New York Department of Financial Services website. You may submit written comments or request additional information on the proposed rates within 30 days of the rates being submitted. Comments may be sent to the New York Department of Financial Services at the following address:

Premium Rate Increases

Department of Financial Services

Health Bureau – 2nd Floor

25 Beaver St

New York, NY 10004

Or if you prefer to email, PremiumRateIncreases@dfs.ny.gov

Administrative Offices:

OHMS, Inc.

P.O. Box 5348, Bellingham, WA 98227-5348

Phone: 800-688-0010 ▪ Fax: 360-392-9100 ▪ e-mail: MedSupp@SterlingPlans.com

STERLING Life Insurance Company

To write us here at Sterling, please use this address:

Sterling Life Insurance Company

P.O. Box 5348

Bellingham, WA, 98227

Or if you prefer to email,

CustomerService@whptn.com

Please take a moment to review the enclosed materials. If you have questions, please call us at 1-888-300-9630 from 6:30 a.m. to 4:30 p.m., Pacific Time, Monday through Friday.

Sincerely,

Ross Stocker

Director Financial Reporting & Accounting

OHMS, Inc., Third Party Administrator for

Sterling Life Insurance Company

New York Medicare Supplement Plans

Modernized Medicare Supplement Plans June 1, 2010, and later effective dates					
Rating Area I	Current [Monthly] Rate	Proposed [Monthly] Rate	Rating Area II	Current [Monthly] Rate	Proposed [Monthly] Rate
Plan A	[164.16]	[179.10]	Plan A	[172.76]	[188.48]
Plan B	[198.50]	[216.56]	Plan B	[211.36]	[230.59]
Plan F	[228.45]	[249.24]	Plan F	[239.77]	[261.59]
Plan K	[104.69]	[104.69]	Plan K	[110.93]	[110.93]
Plan N	[175.20]	[191.14]	Plan N	[185.25]	[202.11]

Modernized Medicare Supplement Plans June 1, 2010, and later effective dates					
Rating Area III	Current [Monthly] Rate	Proposed [Monthly] Rate	Rating Area IV	Current [Monthly] Rate	Proposed [Monthly] Rate
Plan A	[247.80]	[270.35]	Plan A	[159.99]	[174.55]
Plan B	[287.56]	[313.73]	Plan B	[198.50]	[216.57]
Plan F	[313.48]	[342.00]	Plan F	[225.34]	[245.84]
Plan K	[152.95]	[152.95]	Plan K	[103.35]	[103.35]
Plan N	[247.20]	[269.70]	Plan N	[173.30]	[189.08]

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