

First United American Life Insurance Company
P.O. Box 3125, Syracuse, NY 13220-3125

Narrative Summary

Group Standardized Medicare Supplement Plans
A, B, C, D, F, High Deductible F, G, and N

A premium rate increase request filing for our group standardized Medicare supplement plans had been submitted to the New York State Insurance Department on August 15, 2011 for a proposed rate increase of 3% to be applied to all captioned plans. The proposed effective date for this rate increase is November 1, 2011.

This premium rate increase is due mainly to: (1) increase in medical cost, (2) increase in utilization for medical care; and (3) increase in Medicare deductibles and co-payments that are covered under these plans.

Approximately 706 members covered under these plans will be affected by this 3% rate increase.