



Medicare Supplement

Notice of Proposal to Increase Premium Rates

«date»

«first_name» «last_name»

«in_care_of_name»

«add1»

«city», «state» «full_zip»

Re: Sterling Premier

Policy Number: 000«policy_id», Plan «plan_id»

Effective Date: «claim_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 2014

We are writing to let you know that New York Insurance law requires notifying our members about upcoming rate increase.

Due to the general rise in utilization and medical costs, we are requesting a 20% rate increase on May 1, 2014 from the state of New York. New premium rates will take effect on your policy anniversary date occurring on May 1, 2014 or later.

30-Day Comment Period

You may submit written comments on the proposed rate changes within 30 days of the rates being submitted to the Department's review. **If you are interested in submitting comments, you must do so no later than [September 30, 2013].** All submitted comments will be posted on the Department of Financial Services website with personal identifying information removed. While submitting your opinions please include Sterling Life Insurance name in your written comments. Comments can be sent to the New York Department of Financial Services at the following address:

Health Bureau-Premium Rate Adjustment
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
<http://www.dfs.ny.gov>

Online:
http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_comment.htm#online

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

Sterling Life Insurance Company is happy to assist you with any questions you may have concerning these proposed rate changes. Please direct your comments and questions to us at:

Sterling Life Insurance Company

P.O. Box 5348
Bellingham, WA 98227-5348
1-800-688-0010, 711 TTY from 5:00 a.m. to 5:00 p.m., Pacific Time, Monday through Friday.

Sterling has prepared a narrative summary that provides a more detailed, plain English explanation of the reasons why a premium rate adjustment is being requested. This summary will be posted on both the Sterling's website and the New York State Department of Financial Services' website. You can access their websites at the following locations:

<http://www.sterlinginsurance.com/find-a-plan/plans-available-in-your-area?state=NY&county=33000&type=MS&year=2012>

Under "View Plan Information"

<https://myportal.dfs.ny.gov/web/prior-approval/sterling-life-insurance-company>

Prior Notice of Rate Change Action

The Department of Financial Services may approve, modify, or disapprove our proposed rate changes. We will send you billing information for your coverage as soon as rates have been finalized at least 60 days prior to your renewal date.

Sincerely,

Sterling Insurance
Sterling Life Insurance Company