



Everest Announces Q4 Agent Bonus Program
Everest Rate Action in KY, MS, NC and NE
GREAT NEWS! Rates Hold Steady on Plans G* & N
Adjustments on Plans A, C, D and F

Attention Everest Agents:

Almost 2 weeks remain for the current "We Love Summer CASH!" agent bonus program. Get your applications into our office no later than September 30th.

NEW! Everest is excited to announce its "3rd Annual Medicare Supplement KICK OFF" Agent Bonus program, beginning October 1st through December 31st. **Agent could earn as much as \$150 per case.** See attached flyer for details or contact your Field Management Office (FMO) or Direct Reporting Manager.

Additional rate adjustments have been approved for November 1st in Kentucky and Nebraska and for December 1st in Mississippi and North Carolina. **Once again, we are proud to say these are Everest's 1st rate adjustments in these states since our product was originally filed and released.** **IMPORTANT:** rate adjustments will be **0% on Plan G (* 3% in NE) and 0% on Plan N.** See below for adjustments on all plans.

NOVEMBER 1, 2018 Rate Adjustment

November 1, 2018 Kentucky Rate Adjustments						
Ages	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
All Ages	5%	9%	9%	9%	0%	0%
November 1, 2018 Nebraska Rate Adjustments						
Ages	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
All Ages	5%	12%	4%	12%	3%	0%

DECEMBER 1, 2018 Rate Adjustment

December 1, 2018 Mississippi Rate Adjustments						
Ages	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
All Ages	5%	12%	4%	12%	0%	0%
December 1, 2018 North Carolina Rate Adjustments						
Ages	Plan A	Plan C	Plan D	Plan F	Plan G	Plan N
All Ages	5%	12%	4%	12%	0%	0%

On August 27, 2018, Everest previously communicated to applicable licensed agents the state approved October 1st rate adjustments for: Alabama, Arizona, Colorado, Iowa, Michigan, Texas and Virginia.

KEY POINTS:

For November 1, 2018 Rate Adjustment

- For applications with an effective date **PRIOR TO** November 1, 2018:
 - The current “old” premium rate will apply
- For applications with an effective date **ON OR AFTER** November 1, 2018
 - The rate used will depend on the signature date:
 - For applications signed **PRIOR TO** October 1, 2018, the current “old” premium rate will apply
 - **NOTE: For those application where you wish to retain the current “old” premium rate, all applications must be received BEFORE Monday, October 1, 2018**
 - For applications signed **ON OR AFTER** October 1, 2018, the “new” premium rate will apply
- The Agent Portal E-APP will quote the current “old” premium rate through September 30, 2018. As of October 1, 2018, the “new” premium rate will be implemented for a November 1, 2018, or later requested effective date.

For December 1, 2018 Rate Adjustment

- For applications with an effective date **PRIOR TO** December 1, 2018:
 - The current “old” premium rate will apply
- For applications with an effective date **ON OR AFTER** December 1, 2018
 - The rate used will depend on the signature date:
 - For applications signed **PRIOR TO** November 1, 2018, the current “old” premium rate will apply
 - **NOTE: For those application where you wish to retain the current “old” premium rate, all applications must be received BEFORE Thursday, November 1, 2018**
 - For applications signed **ON OR AFTER** November 1, 2018, the “new” premium rate will apply
- The Agent Portal E-APP will quote the current “old” premium rate through October 31, 2018. As of November 1, 2018, the “new” premium rate will be implemented for a December 1, 2018, or later requested effective date.

SUPPLIES:

With this rate adjustment approval, Everest is updating its [State Forms/Documents \(Supplies\)](#) web portal folder for the applicable states – these updates should be completed in the next 72 hours. As always, contact your Field Marketing Organization (FMO) for paper supplies or access the website to download/print forms on your own.

- An updated “2018 Rates” packet will be accessible as a stand-alone packet
- *NOTE: The “2019 Outline of Coverage” will be accessible after the Center for Medicare and Medicaid Services (CMS) announces the new deductible/coinsurance changes for the year*