



Dear Agent Partner,

Attached you will find an updated Medicare Products compensation schedule. Recent regulatory changes in West Virginia have made it necessary to update Medicare Supplement rates. We apologize for the timing of this notice, and will strive to ensure that you are notified prior to 9/1 annually, moving forward.

### Summary Changes

- Medicare Advantage compensation follows CMS Fair Market Value guidelines- there are no changes to current language. The updated FMV amounts go into effect on 1.1.2021.
- Medicare Supplement compensation in Ohio remains the same. However, due to recent regulatory changes in West Virginia, adjustments have been made. These changes are required to be back-dated to 4.1.2020. If you are owed additional amounts based on this change, it will be added to your compensation statement by the end of the year.

Please review the attached schedule(s), and contact us with any questions. As always, we value your partnership and continued support.

Sincerely,

*Cindy Christian*

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