

Globe Life Insurance Company Of New York

P.O. Box 3125, Syracuse, NY 13220-3125

NAIC # 74101

SERFF RATE APPLICATION # AMLC-131570229

Narrative Summary

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

Premium rate changes will be filed for our Group Standardized Medicare Supplement plans to the New York State Department of Financial Services following approval of this Prior Approval Pre-filing. All certificateholders will receive the same percentage of increase by plan. The rates will be effective on or after **February 1, 2019**, but not within twelve months of any prior increase. The chart below shows the proposed percentage of increase and certificate count by plan.

The premium rate increases are 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.

There are approximately 591 certificateholders for these Group plans in New York.

The following percentages by plan and area are based on a monthly payment mode

Group Certificate Plan	Proposed % Increase	Certificate count as of 12-2017
A	5.00%	36
B	5.70%	16
C	5.94%	41
D	5.74%	0
F	5.65%	348
HDF	5.88%	0
G	5.50%	67
N	6.13%	83