



May 18, 2010

As of May 17, 2010, we implemented a new underwriting guideline for applicants who are under age 19 and covered on their parents' plan. We will no longer exclude coverage with medical riders so that these applicants will be able to take full advantage of all their policy benefits. Premiums will be adjusted instead of excluding coverage due to pre-existing conditions. This change is applicable for new business in 29 states, and the District of Columbia. See below for further state details.<sup>1</sup>

It is our hope that this change in our underwriting practice will help you place more business with us. Your clients seeking family health insurance coverage may benefit from this new underwriting guideline. Remember, we offer the preliminary evaluation form on [E-Store](#) for your convenience when you want to know of a family's potential underwriting outcome.

As we continue to prepare for the future, we remain committed to working with our brokers and customers, providing high quality health plans at competitive rates with outstanding service.

Thank you,  
Golden Rule Insurance Company

For assistance please contact your representative at

**Stephens-Matthews Marketing, Inc.**  
**1-800-544-8250**

<sup>1</sup> States where the new underwriting guideline will be applied: AK, AL, AR, AZ, CO, CT, DE, FL, IA, IL, IN, LA, MD, MI, MO, MS, NC, NE, OH, OK, PA, SC, SD, TN, TX, VA, WI, WV, WY and the District of Columbia (D.C.).