



Memo

To: General Agents in New York
From: Charles R. Mankamy, President of General Agents
Jim Savo, FLMI, Vice President of Operations, General Manager
Re: 90 Day Rule for Medicare Supplement Policies

We would like to remind you of the following New York State Insurance Regulation:

11 CRR 58.1(d)(10) With regard to individuals who are eligible for Medicare by reason of age, in no event may an issuer solicit coverage or accept applications more than 90 days prior to the month in which an individual has his or her 65th birthday.

Please be sure to abide by this regulation. Do not solicit business or submit applications more than 90 days in advance of the month your customer will turn 65 years old.

Call the Home Office in Syracuse, New York at 315-451-7975 or email GLNYAgency@torchmarkcorp.com with any questions.

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