# MONTHLY PREMIUMS FOR

# MEDICARE SUPPLEMENT POLICIES

AS OF JANUARY 1, 2024



#### Monthly Premiums for Medicare Supplement Insurance Policies As of January 1, 2024

**NOTE:** This publication is updated twice a year for rates as of January 1 and July 1. For the most current list of participating insurance carriers, refer to <a href="https://insurance.maryland.gov/Consumer/Documents/publicnew/medsupindpolicies.pdf">https://insurance.maryland.gov/Consumer/Documents/publicnew/medsupindpolicies.pdf</a>.

#### **Scope of Guide**

This publication provides: (1) names, addresses, telephone numbers and websites of insurance carriers that sell Medicare Supplement insurance in Maryland, (2) Plans A, B, C, D, F, high deductible F, G, high deductible G, K, L, M, and N monthly premiums for ages 65, 70, 75, 80 and 85 individuals, and (3) Plans A, C, and D monthly premiums for individuals under age 65 with a disability who are enrolled in Medicare Part B. Some insurance carriers sell other plans for individuals under age 65 with a disability who are enrolled in Medicare Part B. The plan options listed in this publication are for Standardized policies (and certificates) first offered on or after June 1, 2010 except for Plan G with High Deductible. The plan options listed for Plan G with High Deductible are for policies with an effective date for coverage on or after January 1, 2020. (Please note: Effective January 1, 2020, only applicants who are first eligible for Medicare before year 2020 may purchase Plans C, F, and high deductible F.) The premiums are subject to change, and the information in this Guide is for informational purposes only. For current premiums and more information about policies, contact your insurance producer (Insurance Producer or broker) or insurance carrier.

This publication only provides the rate information filed with the MIA. For general information about Medicare and Medicare Supplement Policies, you can view the MIA's webinar, *Medicare Supplement Insurance in Maryland* at: <a href="https://tinyurl.com/ydcqnthw">https://tinyurl.com/ydcqnthw</a>. You may also visit the website of the federal Centers for Medicare and Medicaid Services (CMS), which administers the Medicare program and can answer your questions regarding the Medicare Program. The CMS website at <a href="https://www.cms.gov">www.cms.gov</a> contains valuable information regarding Medicare, including a handbook on Medicare entitled *Medicare & You* that provides detailed information on Medicare program benefits, rights and obligations, and also a guide titled, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*. You also may contact CMS directly with your questions regarding the Medicare program by calling toll free 1-800-MEDICARE or visiting the Medicare website at <a href="https://www.medicare.gov">www.medicare.gov</a>.

#### **General Information**

Medicare Supplement is private insurance and can only be purchased through an insurance carrier. It is not sponsored by either federal or state government.

An insurance carrier writes a policy based on issue age, attained age, or community rating.

**Issue Age** means that premiums are based on your age at the time you purchase the policy. While premiums may periodically increase due to benefit changes, inflation, or increases in medical costs, they will not increase due to your advancing age.

**Attained Age** means that premiums are based on your age on the last policy anniversary date. Premiums are scheduled to increase at predetermined intervals (for example, every year or every five years). These increases are in addition to premium increases because of benefit changes, inflation, or increasing medical costs.

**Community Rated** means that premiums do not depend on your age, either at the time the policy is issued or upon renewal. Premiums depend on other factors and may increase because of benefit changes or overall premium adjustments.

Individual Medicare Supplement Plan Choices – Plans A, B, C, D, F, High Deductible F, G, High Deductible G, K, L, M and N
Benefit Chart of Medicare Supplement Plans Sold on or After January 1,2020.

This chart shows the benefits included in each of the standard Medicare Supplement plans. Some plans may not be available to all Original (Part A/Part B) Medicare beneficiaries. Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of the benefit is paid.

		Plans Available to All Applicants							First eligible	
Benefits		В	D	$G^1$	K	L	M	N		Medicare pefore
									С	$F^1$
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)		<b>√</b>	✓	✓	<b>√</b>	<b>✓</b>	<b>✓</b>	<b>√</b>	<b>✓</b>	✓
Medicare Part B coinsurance or Copayment		✓	<b>✓</b>	<b>✓</b>	50%	75%	<b>✓</b>	copays apply 3	<b>✓</b>	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	<b>✓</b>	✓
Part A hospice care coinsurance or copayment	✓	✓	<b>✓</b>	<b>√</b>	50%	75%	<b>✓</b>	✓	<b>✓</b>	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	<b>✓</b>	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			<b>√</b>	<b>√</b>			<b>✓</b>	✓	<b>✓</b>	✓
Out-of-pocket limit					\$7,060 <sup>2</sup>	\$3,530 <sup>2</sup>				

Plans F and G also have a high deductible option which require first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible Plan G does not cover the Medicare Part B deductible.

<sup>&</sup>lt;sup>2</sup> Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>&</sup>lt;sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

#### **Medicare Supplement Birthday Rule**

Starting on July 1, 2023, Medicare Supplement policyholders in Maryland will be granted a once-yearly Open Enrollment Period during the 30-day period following the policyholder's birthday. The Birthday Rule establishes a guaranteed issue period each year to allow a policyholder to change, without underwriting, to a Medicare Supplement policy of equal or lesser benefits. "Without underwriting" means that a policyholder will be eligible for the lowest class of premiums and may not be asked about tobacco usage or health status; or given a tobacco rate or a less preferred rate based on assumed tobacco/health status by the carrier.

#### Medicare Supplement policies are considered to have equal or lesser value unless:

- the policy contains one or more significant benefits not included in the Medicare supplement policy being replaced; or
- the policy contains the same significant benefits included in the Medicare supplement policy being replaced but it reduces the cost–sharing responsibilities of the enrollee for the benefits

#### See equal or lesser value matrix below:

Currently Sold	Lesser or Equal Plan
Α	Plan A
В	Plan A or B
С	Plan A, B, C, D, K, L, M or N
D	Plan A, B, D, K, L, M or N
F	Plan A, B, C, D, F, F with a high deductible, G, G with a high deductible, K, L, M, or N
F, high deductible	Plan F with a high deductible or G with a high deductible

Currently Sold	Lesser or Equal Plan
G	Plan A, B, D, G, K, L, M, N, F with a high deductible or G with a high deductible
G, high deductible	Plan G with a high deductible
K	Plan K
L	Plan K or L
M	Plan M or N
N	Plan N

# SHIP

# Maryland's State Health Insurance Program

The State Health Insurance Program is a program that helps those on Medicare with personalized Medicare counseling, education, and access to financial assistance resources.

SHIP offices help Medicare beneficiaries identify and understand programs and plans such as Medicare prescription drug coverage, Medicare Advantage Plans, and Medicare supplemental insurance policies. SHIP can also help Medicare beneficiaries enroll in these plans. The services you receive through SHIP offices are confidential and free.

Allegany – 301-783-1710

Anne Arundel – 410-222-4257

Baltimore City – 410-396-2273

Baltimore County – 410-887-2059

Calvert - 410-535-4606

Caroline – 410-479-2535

Carroll – 410-386-3800

Cecil – 410-996-8174

Charles – 301-934-9305

Dorchester - 410-376-3662

Frederick – 301-600-1234

Garrett - 301-334-9431

Harford - 410-638-3025

Howard - 410-313-7392

Kent - 410-778-2564

Montgomery – 301-255-4250

Prince George's – 301-265-8471

Queen Anne's – 410-758-0848

Somerset – 410-742-0505

St. Mary's – 301-475-4200 ext. 1064

Talbot – 410-822-2869 ext. 231

Washington – 301-790-0275

Wicomico - 410-742-0505

Worcester - 410-742-0505

# MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES RATES FOR PLAN A, MEDICARE ELIGIBLE INDIVIDUALS DUE TO A DISABILITY AS OF JANUARY 1, 2024

COMPANY_NAME		Female Non-Tobacco or Female Preferred Plan A < 65	Male Tobacco or Male Standard Plan A < 65	Female Tobacco or Female Standard Plan A < 65
ACE Property and Casualty Insurance Company	\$160	\$142	\$184	\$163
Aetna Health Insurance Company	\$524	\$456	N/A	N/A
American Benefit Life Insurance Company	\$218	\$190	\$251	\$218
American Financial Security Life Insurance Company	\$228	\$198	\$262	\$228
American Home Life Insurance Company (The)	\$229	\$199	\$263	\$229
Bankers Fidelity Assurance Company	\$174	\$151	N/A	N/A
Bankers Reserve Life Insurance Company of Wisconsin	\$474	\$412	\$545	\$474
Capitol Life Insurance Company (The)	\$282	\$245	\$324	\$282
Cigna Health and Life Insurance Company	\$236	\$236	\$236	\$236
Cigna National Health Insurance Company	\$340	\$306	\$374	\$337
EPIC Life Insurance Company (The)	\$274	\$251	\$274	\$251
Erie Family Life Insurance Company	\$193	\$168	\$222	\$193
Everence Association, Inc.	\$366	\$333	\$421	\$383
Federal Life Insurance Company	\$258	\$258	\$297	\$297
First Care, Inc. (dba CareFirst MedPlus)	\$948	\$917	N/A	N/A
First Health Life and Health Insurance Company	\$198	\$182	\$218	\$200
Globe Life and Accident Insurance Company	\$238	\$238	\$238	\$238
GPM Health and Life Insurance Company	\$385	\$385	\$442	\$442
Guarantee Trust Life Insurance Company	\$261	\$232	\$326	\$289
Heartland National Life Insurance Company	\$217	\$189	\$250	\$217
Humana Benefit Plan of Illinois, Inc.	\$366	\$324	\$421	\$373
LifeShield National Insurance Company	\$214	\$186	\$246	\$214
Monitor Life Insurance Company of New York	\$218	\$189	\$250	\$218
Mutual of Omaha Insurance Company	\$177	\$154	\$204	\$177
Nassau Life Insurance Company of Kansas	\$246	\$214	\$282	\$246
National Health Insurance Company	\$209	\$185	\$251	\$222
Physicians Life Insurance Company	\$199	\$180	\$221	\$200
SBLI USA Life Insurance Company, Inc.	\$240	\$209	\$267	\$232

State Farm Mutual Automobile Insurance Company	\$254	\$254	\$254	\$254
Supreme Council of the Royal Arcanum	\$189	\$165	\$218	\$189
Tier One Insurance Company	\$250	\$217	\$287	\$250
Transamerica Life Insurance Company	\$201	\$180	\$221	\$199
Unified Life Insurance Company	\$258	\$225	\$297	\$258
United American Insurance Company	\$185	\$161	N/A	N/A
United Healthcare Insurance Company	\$414	\$367	\$455	\$404
USAA Life Insurance Company	\$260	\$260	\$286	\$286
Washington National Insurance Company	\$253	\$253	\$253	\$253

# MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES RATES FOR PLANS C AND D, MEDICARE ELIGIBLE INDIVIDUALS DUE TO A DISABILITY AS OF JANUARY 1, 2024

	Male Non-Tobacco	Female Non-Tobacco	Male Tobacco or	Female Tobacco or
	or Male Preferred	or Female Preferred	Male Standard	Female Standard
<u>COMPANY_NAME</u>	<u>Plan C &lt; 65</u>			

Heartland National Life Insurance Company	\$1,137	\$989	\$1,308	\$1,137
State Farm Mutual Automobile Insurance Company	\$614	\$614	\$614	\$614
United Healthcare Insurance Company	\$988	\$876	\$1,087	\$964

	Male Non-Tobacco	Female Non-Tobacco	Male Tobacco or	Female Tobacco or
	or Male Preferred	or Female Preferred	Male Standard	Female Standard
COMPANY_NAME	<u>Plan D &lt; 65</u>			

State Farm Mutual Automobile Insurance Company	\$598	\$588	\$598	\$588
United American Insurance Company	\$694	\$602	N/A	N/A

#### **ACE Property and Casualty Insurance Company**

Attn: Medicare Supplement 436 Walnut Street Philadelphia, PA 19106 1-800-601-3372 Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$160	\$157	\$160	\$190	\$231	\$288	
F		\$184	\$200	\$238	\$289	\$360	
G		\$158	\$161	\$192	\$233	\$290	
High G		\$ 63	\$ 65	\$ 77	\$ 93	\$116	
N		\$121	\$126	\$149	\$181	\$226	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$142	\$139	\$142	\$169	\$205	\$256	
F		\$163	\$178	\$211	\$257	\$320	
G		\$141	\$143	\$170	\$207	\$258	
High G		\$ 56	\$ 57	\$ 68	\$ 83	\$103	
N		\$108	\$112	\$133	\$161	\$201	

A 7% household discount is available for applicants who qualify.

Male Standard\*

	<65	65	70	75	80	85	
Α	\$184	\$180	\$184	\$218	\$265	\$331	
F		\$211	\$230	\$273	\$332	\$414	
G		\$182	\$186	\$220	\$268	\$334	
High G		\$ 73	\$ 74	\$ 88	\$107	\$134	
N		\$139	\$145	\$172	\$209	\$260	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$163	\$160	\$163	\$194	\$236	\$294	
F		\$188	\$205	\$243	\$296	\$368	
G		\$162	\$165	\$196	\$238	\$297	
High G		\$ 65	\$ 66	\$ 78	\$ 95	\$119	
N		\$124	\$129	\$153	\$186	\$231	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% household discount is available for applicants who qualify.

**Aetna Health Insurance Company** 

800 Crescent Centre Drive Suite 200 Franklin, TN 37067 1-800-264-4000 www.aetnaseniorproducts.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$524	\$325	\$345	\$405	\$477	\$557	
В		\$172	\$183	\$215	\$253	\$296	
F		\$209	\$222	\$261	\$307	\$359	
G		\$192	\$203	\$239	\$282	\$329	
High G		\$ 60	\$ 63	\$ 75	\$ 88	\$103	
N		\$124	\$138	\$163	\$192	\$224	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$456	\$282	\$300	\$352	\$415	\$485	
В		\$150	\$159	\$187	\$220	\$257	
F		\$182	\$193	\$227	\$267	\$312	
G		\$167	\$177	\$208	\$245	\$286	
High G		\$ 52	\$ 55	\$ 65	\$ 76	\$ 89	
N		\$108	\$120	\$142	\$167	\$195	

A 7% Household Discount is available. In order to be eligible for the 7% Household Discount, an individual must enroll for a Medicare Supplement plan at the same time as another Medicare eligible adult, or the other Medicare eligible adult must currently be covered by an Aetna Medicare Supplement policy issued in Maryland.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	N/A	\$361	\$383	\$450	\$530	\$619	
В		\$191	\$203	\$239	\$281	\$329	
F		\$232	\$246	\$290	\$341	\$399	
G		\$213	\$226	\$266	\$313	\$365	
High G		\$ 66	\$ 71	\$ 83	\$ 98	\$114	
N		\$137	\$154	\$182	\$213	\$249	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	N/A	\$314	\$333	\$391	\$461	\$539	
В		\$166	\$177	\$208	\$245	\$286	
F		\$202	\$214	\$252	\$297	\$347	
G		\$185	\$197	\$231	\$272	\$318	
High G		\$ 58	\$ 61	\$ 72	\$ 85	\$ 99	
N		\$119	\$134	\$158	\$186	\$217	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available. In order to be eligible for the 7% Household Discount, an individual must enroll for a Medicare Supplement plan at the same time as another Medicare eligible adult or the other Medicare eligible adult must currently be covered by an Aetna Medicare Supplement policy issued in Maryland.

American Benefit Life Insurance Company 1605 LBJ Freeway, Suite 7700 Dallas, TX 75234 1-833-504-0331 www.lbig.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$218	\$179	\$179	\$203	\$247	\$320	
F		\$198	\$207	\$248	\$300	\$371	
G		\$163	\$167	\$204	\$248	\$322	
N		\$119	\$130	\$162	\$203	\$262	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$190	\$156	\$156	\$176	\$215	\$279	
F		\$173	\$180	\$216	\$261	\$323	
G		\$142	\$146	\$177	\$216	\$280	
N		\$103	\$113	\$141	\$176	\$228	

Male Standard\*

	<65	65	70	75	80	85	
Α	\$251	\$206	\$206	\$233	\$284	\$368	
F		\$228	\$238	\$285	\$345	\$427	
G		\$187	\$193	\$234	\$285	\$370	
N		\$137	\$149	\$187	\$233	\$301	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$218	\$179	\$179	\$203	\$247	\$320	
F		\$198	\$207	\$248	\$300	\$371	
G		\$163	\$167	\$204	\$248	\$322	
N		\$119	\$130	\$162	\$203	\$262	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

American Financial Security Life Insurance Company

1021 Reams Fleming Boulevard Franklin, TN 37064 1-866-951-0686 www.afslic.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$228	\$182	\$182	\$204	\$253	\$314	
F		\$188	\$200	\$234	\$287	\$372	
G		\$161	\$173	\$206	\$254	\$332	
N		\$121	\$128	\$158	\$196	\$255	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$198	\$159	\$159	\$178	\$220	\$273	
F		\$163	\$174	\$203	\$250	\$324	
G		\$140	\$150	\$179	\$221	\$289	
N		\$105	\$111	\$137	\$170	\$222	

Male Standard\*

	<65	65	70	75	80	85	
Α	\$262	\$210	\$210	\$235	\$291	\$361	
F		\$216	\$230	\$269	\$330	\$428	
G		\$185	\$199	\$236	\$293	\$382	
N		\$139	\$147	\$181	\$225	\$294	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$228	\$182	\$182	\$204	\$253	\$314	
F		\$188	\$200	\$234	\$287	\$372	
G		\$161	\$173	\$206	\$254	\$332	
N		\$121	\$128	\$158	\$196	\$255	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

American Home Life Insurance Company (The)

400 S. Kansas Avenue Topeka, KS 66601 1-833-504-0334 www.amhlifeco.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$229	\$175	\$175	\$202	\$253	\$316	
F		\$190	\$196	\$243	\$301	\$374	
G		\$158	\$165	\$203	\$254	\$317	
N		\$114	\$129	\$161	\$199	\$251	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$199	\$152	\$152	\$176	\$220	\$275	
F		\$165	\$171	\$211	\$262	\$325	
G		\$138	\$143	\$177	\$221	\$276	
N		\$100	\$112	\$140	\$173	\$218	

Male Standard\*

	<65	65	70	75	80	85	
Α	\$263	\$202	\$202	\$232	\$291	\$363	
F		\$219	\$226	\$279	\$347	\$430	
G		\$182	\$189	\$234	\$292	\$365	
N		\$132	\$148	\$185	\$229	\$289	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$229	\$175	\$175	\$202	\$253	\$316	
F		\$190	\$196	\$243	\$301	\$374	
G		\$158	\$165	\$203	\$254	\$317	
N		\$114	\$129	\$161	\$199	\$251	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**Bankers Fidelity Assurance Company** 

4370 Peachtree Road, NE Atlanta, GA 30348-5185 1-866-458-7500 www.bankersfidelity.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$174	\$174	\$180	\$214	\$253	\$293	
F		\$174	\$180	\$214	\$253	\$293	
G		\$151	\$157	\$186	\$221	\$255	
High G		\$ 53	\$ 54	\$ 65	\$ 77	\$ 89	
K		\$ 89	\$ 92	\$110	\$130	\$150	
N		\$116	\$120	\$142	\$169	\$195	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$151	\$151	\$157	\$186	\$221	\$255	
F		\$151	\$157	\$186	\$221	\$255	
G		\$132	\$136	\$162	\$192	\$222	
High G		\$ 46	\$ 48	\$ 57	\$ 67	\$ 78	
K		\$ 78	\$ 81	\$ 96	\$114	\$131	
N		\$101	\$104	\$124	\$147	\$170	

A household discount of 7% is available.

Male Standard\*

	<65	65	70	75	80	85	
Α	N/A	\$216	\$224	\$267	\$316	\$365	
F		\$217	\$225	\$267	\$316	\$366	
G		\$189	\$195	\$232	\$275	\$318	
High G		\$ 65	\$ 68	\$ 80	\$ 95	\$110	
K		\$111	\$115	\$137	\$162	\$187	
N		\$144	\$149	\$178	\$210	\$243	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	N/A	\$189	\$195	\$232	\$275	\$318	
F		\$189	\$196	\$232	\$275	\$319	
G		\$164	\$170	\$202	\$240	\$277	
High G		\$ 57	\$ 59	\$ 70	\$ 83	\$ 96	
K		\$ 97	\$100	\$119	\$141	\$163	
N		\$126	\$130	\$155	\$183	\$212	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A household discount of 7% is available.

**Bankers Reserve Life Insurance Company Of Wisconsin** 

P.O. Box 16895 Clearwater, FL 33766 1-833-441-1564 www.wellcare.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$474	\$302	\$324	\$375	\$450	\$527	
F		\$196	\$208	\$243	\$300	\$365	
G		\$170	\$176	\$210	\$264	\$325	
N		\$126	\$138	\$167	\$210	\$259	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$412	\$263	\$281	\$326	\$392	\$458	
F		\$170	\$181	\$211	\$261	\$318	
G		\$148	\$153	\$182	\$230	\$283	
N		\$109	\$120	\$145	\$183	\$225	

A 10% Household Discount is available if the applicant has a household resident (at least one but no more than three), with whom they have continuously resided with for the past 12 months.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	\$545	\$347	\$372	\$431	\$518	\$606	
F		\$225	\$239	\$280	\$345	\$420	
G		\$196	\$203	\$241	\$304	\$374	
N		\$145	\$158	\$192	\$242	\$297	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$474	\$302	\$324	\$375	\$450	\$527	
F		\$196	\$208	\$243	\$300	\$365	
G		\$170	\$176	\$210	\$264	\$325	
N		\$126	\$138	\$167	\$210	\$259	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 10% Household Discount is available if the applicant has a household resident (at least one but no more than three), with whom they have continuously resided with for the past 12 months.

Capitol Life Insurance Company (The)
Medicare Supplement Administrative Office
1021 Reams Fleming Boulevard
Franklin, TN 37067
1-866-237-3010

Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$282	\$196	\$206	\$251	\$306	\$388	
F		\$231	\$241	\$289	\$349	\$434	
G		\$193	\$203	\$247	\$301	\$392	
N		\$137	\$156	\$196	\$247	\$320	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$245	\$171	\$179	\$219	\$266	\$338	
F		\$201	\$209	\$251	\$304	\$377	
G		\$168	\$176	\$215	\$262	\$341	
N		\$119	\$135	\$170	\$215	\$278	

A 7% Household Discount is available if multiple policyholders in a household have a Capitol Life Insurance Co. policy.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	\$324	\$226	\$237	\$289	\$352	\$447	
F		\$266	\$277	\$332	\$402	\$499	
G		\$222	\$233	\$284	\$347	\$450	
N		\$157	\$179	\$225	\$284	\$368	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$282	\$196	\$206	\$251	\$306	\$388	
F		\$231	\$241	\$289	\$349	\$434	
G		\$193	\$203	\$247	\$301	\$392	
N		\$137	\$156	\$196	\$247	\$320	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available if multiple policyholders in a household have a Capitol Life Insurance Co. policy.

**Cigna Health and Life Insurance Company** 

Cigna Supplemental Benefits 11501 Alterra Parkway, Suite 500 Austin, TX 78758 1-855-891-9368 www.cigna.com/medicare/supplemental/ Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited/Direct Response

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$236	\$251	\$271	\$316	\$362	\$391	
F		\$310	\$335	\$391	\$458	\$509	
High F		\$ 68	\$ 74	\$ 86	\$101	\$112	
G		\$253	\$276	\$322	\$372	\$408	
N		\$151	\$162	\$189	\$225	\$249	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$236	\$221	\$239	\$279	\$319	\$345	
F		\$274	\$296	\$345	\$404	\$449	
High F		\$ 60	\$ 65	\$ 76	\$ 89	\$ 99	
G		\$223	\$243	\$284	\$329	\$360	
N		\$133	\$143	\$166	\$199	\$220	

There is a 7% Household Discount is available when more than one member of the applicant's household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	\$236	\$276	\$298	\$347	\$398	\$430	
F		\$341	\$369	\$430	\$503	\$560	
High F		\$ 75	\$ 81	\$ 94	\$111	\$123	
G		\$278	\$303	\$354	\$410	\$449	
N		\$166	\$178	\$207	\$247	\$274	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$236	\$243	\$263	\$307	\$351	\$379	
F		\$301	\$326	\$379	\$444	\$494	
High F		\$ 66	\$ 72	\$ 83	\$ 98	\$109	
G		\$245	\$268	\$313	\$361	\$396	
N		\$146	\$157	\$183	\$218	\$242	

There is a 7% Household Discount is available when more than one member of the applicant's household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**Cigna National Health Insurance Company** 

P.O. Box 5725 Scranton, PA 18505-5725 1-866-459-4272 www.Cigna.com/Medicare Individual Market-Attained Age Marketing Method: Insurance Producer Solicited/Direct Response

#### Male Preferred

	<65	65	70	75	80	85	
Α	\$340	\$312	\$340	\$409	\$498	\$606	
F		\$192	\$216	\$260	\$316	\$385	
G		\$174	\$190	\$229	\$278	\$338	
N		\$123	\$139	\$167	\$204	\$248	

#### **Female Preferred**

	<65	65	70	75	80	85	
Α	\$306	\$281	\$306	\$369	\$449	\$546	
F		\$173	\$194	\$234	\$285	\$347	
G		\$157	\$171	\$206	\$251	\$305	
N		\$111	\$125	\$151	\$183	\$223	

There is a 6% discount which will be applied to eligible new business on all underwriting classes when a policyholder resides in a Household with another adult who is age 18 or older, which includes a legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

There is an additional 9% discount applied to eligible new business on all underwriting classes when more than one member of the Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	\$374	\$344	\$374	\$450	\$548	\$666	
F		\$211	\$237	\$286	\$348	\$423	
G		\$192	\$209	\$252	\$306	\$372	
N		\$136	\$153	\$184	\$224	\$273	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$337	\$310	\$337	\$406	\$493	\$600	
F		\$190	\$214	\$258	\$314	\$382	
G		\$173	\$188	\$227	\$276	\$335	
N		\$122	\$138	\$166	\$202	\$246	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual openenrollment period triggered by a policyholder's birthday.

There is a 6% discount which will be applied to eligible new business on all underwriting classes when a policyholder resides in a Household with another adult who is age 18 or older, which includes a legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

There is an additional 9% discount applied to eligible new business on all underwriting classes when more than one member of the Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

**EPIC Life Insurance Company (The)** 

1717 W. Broadway Madison, WI 53713 1-800-236-8809 www.mywpsmedicare.com Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

#### Male

	<65	65	70	75	80	85	
Α	\$274	\$237	\$283	\$332	\$379	\$449	
F		\$238	\$284	\$333	\$380	\$451	
G		\$196	\$234	\$274	\$313	\$370	
N		\$176	\$210	\$246	\$280	\$332	

#### **Female**

	<65	65	70	75	80	85	
Α	\$251	\$216	\$257	\$302	\$344	\$408	
F		\$217	\$259	\$303	\$346	\$410	
G		\$178	\$213	\$249	\$284	\$337	
N		\$160	\$191	\$223	\$255	\$302	

Two individuals living in the same household who each purchase a Medicare supplement policy from EPIC will receive a 7% discount.

Members enrolled in ACH payments will receive a 2% discount from the displayed rates.

Erie Family Life Insurance Company 100 Erie Insurance Place Erie, PA 16530 1-800-458-0811 www.erieinsurance.com Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

#### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$193	\$171	\$187	\$219	\$251	\$283	
F		\$212	\$236	\$272	\$319	\$372	
G		\$175	\$196	\$230	\$268	\$311	
N		\$148	\$164	\$195	\$228	\$262	

#### **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$168	\$149	\$163	\$191	\$218	\$246	
F		\$184	\$205	\$237	\$277	\$323	
G		\$152	\$171	\$200	\$233	\$271	
N		\$128	\$143	\$170	\$198	\$227	

A 5% household discount will be offered to applicants who (a) live in an eligible household and (b) the applicant lives in the same household with another person who is over the age of 18 and is either the applicant's spouse, someone with whom the applicant is in a civil union partnership, or is a permanent resident in the applicant's home and has resided there for a minimum of 12 months.

#### Male Tobacco\*

	<65	65	70	75	80	85	
Α	\$222	\$197	\$215	\$252	\$288	\$326	
F		\$244	\$271	\$313	\$367	\$427	
G		\$201	\$226	\$265	\$308	\$358	
N		\$170	\$188	\$225	\$262	\$301	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$193	\$171	\$187	\$219	\$251	\$283	
F		\$212	\$236	\$272	\$319	\$372	
G		\$175	\$196	\$230	\$268	\$311	
N		\$148	\$164	\$195	\$228	\$262	

\*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 5% household discount will be offered to applicants who (a) live in an eligible household and (b) the applicant lives in the same household with another person who is over the age of 18 and is either the applicant's spouse, someone with whom the applicant is in a civil union partnership, or is a permanent resident in the applicant's home and has resided there for a minimum of 12 months.

**Everence Association, Inc.** 

1110 N. Main Street P.O. Box 483 Goshen, IN 46527 1-800-348-7468 www.everence.com Individual Market-Issue Age/Attained Age Marketing Method: Members Only Insurance Producer Solicited/Direct Response

#### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$366	\$346	\$374	\$392	\$416	\$435	
F		\$287	\$311	\$330	\$357	\$385	
G		\$210	\$227	\$242	\$259	\$270	
L		\$124	\$136	\$145	\$157	\$169	
N		\$137*	\$164*	\$186*	\$203*	\$217*	

#### **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$333	\$314	\$340	\$357	\$378	\$395	
F		\$261	\$283	\$300	\$324	\$350	
G		\$191	\$206	\$220	\$235	\$245	
L		\$113	\$124	\$132	\$143	\$154	
N		\$124*	\$149*	\$169*	\$184*	\$198*	

<sup>\*</sup>Plan N premiums are Attained Age.

Male Tobacco\*\*

	<65	65	70	75	80	85	
Α	\$421	\$398	\$430	\$451	\$479	\$500	
F		\$330	\$358	\$379	\$410	\$443	
G		\$241	\$261	\$278	\$297	\$310	
L		\$143	\$156	\$167	\$181	\$195	
N		\$157*	\$188*	\$213*	\$233*	\$250*	

#### Female Tobacco\*\*

	<65	65	70	75	80	85	
Α	\$383	\$362	\$391	\$410	\$435	\$454	
F		\$300	\$325	\$345	\$373	\$402	
G		\$219	\$237	\$253	\$270	\$282	
L		\$130	\$142	\$152	\$164	\$177	
N		\$143*	\$171*	\$194*	\$212*	\$227*	

<sup>\*</sup>Plan N premiums are Attained Age.

<sup>\*\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

Federal Life Insurance Company

3750 W. Deerfield Road Riverwoods, IL 60015 1-888-747-3760 www.federallife.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$258	\$171	\$189	\$226	\$261	\$291	
F		\$198	\$211	\$257	\$297	\$331	
G		\$166	\$183	\$219	\$252	\$281	
N		\$119	\$130	\$157	\$181	\$202	

#### **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$258	\$153	\$169	\$202	\$233	\$259	
F		\$177	\$189	\$230	\$265	\$295	
G		\$148	\$163	\$195	\$225	\$251	
N		\$107	\$116	\$140	\$162	\$180	

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

#### Male Tobacco\*

	<65	65	70	75	80	85	
Α	\$297	\$197	\$217	\$260	\$300	\$334	
F		\$228	\$243	\$296	\$341	\$380	
G		\$190	\$210	\$251	\$290	\$323	
N		\$137	\$150	\$180	\$208	\$232	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$297	\$176	\$194	\$232	\$268	\$298	
F		\$203	\$217	\$264	\$305	\$339	
G		\$170	\$188	\$224	\$259	\$288	
N		\$123	\$134	\$161	\$186	\$207	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

FirstCare, Inc. (d.b.a. CareFirst MedPlus) 10455 Mill Run Circle Owings Mills, MD 21117-5559 1-800-275-3802 410-356-8123 (Local) www.carefirst.com Individual Market-Attained Age Marketing Method: Direct Response

Male Level 1 without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$948	\$837	\$1,058	\$1,284	\$1,522	\$1,722
В		\$220	\$ 279	\$ 338	\$ 401	\$ 453
F		\$247	\$ 313	\$ 379	\$ 449	\$ 509
High F		\$ 56	\$ 71	\$ 87	\$ 103	\$ 116
G		\$202	\$ 255	\$ 310	\$ 367	\$ 415
High G		\$ 56	\$ 70	\$ 85	\$ 101	\$ 114
L		\$159	\$ 201	\$ 244	\$ 290	\$ 328
M		\$242	\$ 306	\$ 371	\$ 439	\$ 497
N		\$177	\$ 224	\$ 271	\$ 322	\$ 364

#### Female Level 1 without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85	
Α	\$917	\$786	\$994	\$1,205	\$1,418	\$1,545	
В		\$207	\$262	\$ 317	\$ 373	\$ 407	
F		\$232	\$293	\$ 356	\$ 419	\$ 456	
High F		\$ 53	\$ 67	\$ 81	\$ 96	\$ 104	
G		\$190	\$240	\$ 291	\$ 342	\$ 373	
High G		\$ 52	\$ 66	\$ 80	\$ 94	\$ 103	
L		\$150	\$189	\$ 229	\$ 270	\$ 294	
M		\$227	\$287	\$ 348	\$ 409	\$ 446	
N		\$166	\$210	\$ 255	\$ 300	\$ 326	

<sup>\*</sup>Level 1 rates apply if application is made during the 6-month open enrollment period, or during the guaranteed issue period.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 1 without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85
Α	\$920	\$812	\$1,027	\$1,246	\$1,476	\$1,670
В		\$214	\$ 270	\$ 328	\$ 389	\$ 440
F		\$240	\$ 303	\$ 368	\$ 436	\$ 493
High F		\$ 55	\$ 69	\$ 84	\$ 100	\$ 113
G		\$196	\$ 248	\$ 300	\$ 356	\$ 403
High G		\$ 54	\$ 68	\$ 83	\$ 98	\$ 111
L		\$155	\$ 195	\$ 237	\$ 281	\$ 318
M		\$234	\$ 296	\$ 360	\$ 426	\$ 482
N		\$172	\$ 217	\$ 263	\$ 312	\$ 353

Female Level 1 without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85	
Α	\$889	\$762	\$964	\$1,169	\$1,376	\$1,499	
В		\$201	\$254	\$ 308	\$ 362	\$ 395	
F		\$225	\$285	\$ 345	\$ 406	\$ 443	
High F		\$ 51	\$ 65	\$ 79	\$ 93	\$ 101	
G		\$184	\$232	\$ 282	\$ 332	\$ 361	
High G		\$ 51	\$ 64	\$ 78	\$ 91	\$ 99	
L		\$145	\$183	\$ 222	\$ 262	\$ 285	
M		\$220	\$278	\$ 338	\$ 397	\$ 433	
N		\$161	\$204	\$ 247	\$ 291	\$ 317	

<sup>\*</sup>Level 1 rates apply if application is made during the 6-month open enrollment period, or during the guaranteed issue period.

Male Level 2 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$1,043	\$1,046	\$1,228	\$1,412	\$1,674	\$1,894
В		\$ 276	\$ 323	\$ 372	\$ 441	\$ 499
F		\$ 309	\$ 363	\$ 417	\$ 494	\$ 559
High F		\$ 71	\$ 83	\$ 95	\$ 113	\$ 128
G		\$ 252	\$ 296	\$ 341	\$ 404	\$ 457
High G		\$ 69	\$ 81	\$ 94	\$ 111	\$ 126
L		\$ 199	\$ 234	\$ 269	\$ 319	\$ 360
M		\$ 302	\$ 354	\$ 408	\$ 483	\$ 547
N		\$ 221	\$ 259	\$ 298	\$ 354	\$ 400

Female Level 2 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	<b>75</b>	80	85
Α	\$1,008	\$982	\$1,152	\$1,326	\$1,560	\$1,699
В		\$259	\$ 303	\$ 349	\$ 411	\$ 447
F		\$290	\$ 340	\$ 392	\$ 461	\$ 502
High F		\$ 66	\$ 78	\$ 89	\$ 105	\$ 115
G		\$237	\$ 278	\$ 320	\$ 376	\$ 410
High G		\$ 65	\$ 76	\$ 88	\$ 104	\$ 113
L		\$187	\$ 219	\$ 252	\$ 297	\$ 323
M		\$284	\$ 333	\$ 383	\$ 450	\$ 491
N		\$208	\$ 244	\$ 280	\$ 330	\$ 359

<sup>\*</sup>Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 2 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$1,303	\$1,308	\$1,534	\$1,765	\$2,092	\$2,367
В		\$ 344	\$ 404	\$ 465	\$ 551	\$ 623
F		\$ 386	\$ 453	\$ 521	\$ 618	\$ 699
High F		\$ 88	\$ 104	\$ 119	\$ 141	\$ 160
G		\$ 315	\$ 370	\$ 426	\$ 504	\$ 571
High G		\$ 87	\$ 102	\$ 117	\$ 139	\$ 157
L		\$ 249	\$ 292	\$ 336	\$ 398	\$ 450
M		\$ 378	\$ 443	\$ 510	\$ 604	\$ 683
N		\$ 276	\$ 324	\$ 373	\$ 442	\$ 500

Female Level 2 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	<i>7</i> 5	80	85
Α	\$1,260	\$1,228	\$1,440	\$1,657	\$1,949	\$2,124
В		\$ 323	\$ 379	\$ 436	\$ 513	\$ 559
F		\$ 363	\$ 425	\$ 489	\$ 576	\$ 627
High F		\$ 83	\$ 97	\$ 112	\$ 132	\$ 143
G		\$ 296	\$ 347	\$ 400	\$ 470	\$ 512
High G		\$ 81	\$ 96	\$ 110	\$ 129	\$ 141
L		\$ 234	\$ 274	\$ 315	\$ 371	\$ 404
М		\$ 354	\$ 416	\$ 478	\$ 563	\$ 613
N		\$ 259	\$ 304	\$ 350	\$ 412	\$ 449

\*Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 2 Non-Smoker without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85
Α	\$1,012	\$1,015	\$1,191	\$1,370	\$1,624	\$1,837
В		\$ 267	\$ 314	\$ 361	\$ 428	\$ 484
F		\$ 300	\$ 352	\$ 405	\$ 480	\$ 543
High F		\$ 69	\$ 80	\$ 92	\$ 110	\$ 124
G		\$ 245	\$ 287	\$ 330	\$ 392	\$ 443
High G		\$ 67	\$ 79	\$ 91	\$ 108	\$ 122
L		\$ 193	\$ 227	\$ 261	\$ 309	\$ 350
M		\$ 293	\$ 344	\$ 396	\$ 469	\$ 531
N		\$ 215	\$ 252	\$ 289	\$ 343	\$ 388

Female Level 2 Non-Smoker without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85
Α	\$978	\$953	\$1,118	\$1,286	\$1,513	\$1,649
В		\$251	\$ 294	\$ 339	\$ 398	\$ 434
F		\$281	\$ 330	\$ 380	\$ 447	\$ 487
High F		\$ 64	\$ 75	\$ 87	\$ 102	\$ 111
G		\$230	\$ 270	\$ 310	\$ 365	\$ 398
High G		\$ 63	\$ 74	\$ 85	\$ 100	\$ 109
L		\$181	\$ 213	\$ 245	\$ 288	\$ 314
М		\$275	\$ 323	\$ 371	\$ 437	\$ 476
N		\$201	\$ 236	\$ 272	\$ 320	\$ 348

<sup>\*</sup>Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 2 Smoker without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85
Α	\$1,264	\$1,269	\$1,488	\$1,712	\$2,030	\$2,296
В		\$ 334	\$ 392	\$ 451	\$ 534	\$ 605
F		\$ 375	\$ 440	\$ 506	\$ 599	\$ 678
High F		\$ 86	\$ 100	\$ 116	\$ 137	\$ 155
G		\$ 306	\$ 359	\$ 413	\$ 489	\$ 554
High G		\$ 84	\$ 99	\$ 114	\$ 135	\$ 152
L		\$ 241	\$ 283	\$ 326	\$ 386	\$ 437
M		\$ 366	\$ 430	\$ 494	\$ 586	\$ 663
N		\$ 268	\$ 314	\$ 362	\$ 429	\$ 485

Female Level 2 Smoker without Household Discount Eastern & Southern MD\*

	<65	65	70	75	80	85
Α	\$1,222	\$1,191	\$1,397	\$1,607	\$1,891	\$2,060
В		\$ 314	\$ 368	\$ 423	\$ 498	\$ 542
F		\$ 352	\$ 413	\$ 475	\$ 559	\$ 608
High F		\$ 80	\$ 94	\$ 108	\$ 128	\$ 139
G		\$ 287	\$ 337	\$ 388	\$ 456	\$ 497
High G		\$ 79	\$ 93	\$ 107	\$ 126	\$ 137
L		\$ 227	\$ 266	\$ 306	\$ 360	\$ 392
M		\$ 344	\$ 403	\$ 464	\$ 546	\$ 595
N		\$ 252	\$ 295	\$ 340	\$ 400	\$ 435

<sup>\*</sup>Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$1,517	\$1,674	\$1,905	\$2,054	\$2,435	\$2,755
В		\$ 441	\$ 502	\$ 541	\$ 641	\$ 725
F		\$ 495	\$ 563	\$ 607	\$ 719	\$ 814
High F		\$ 113	\$ 129	\$ 139	\$ 164	\$ 186
G		\$ 404	\$ 459	\$ 495	\$ 587	\$ 664
High G		\$ 111	\$ 126	\$ 136	\$ 162	\$ 183
L		\$ 319	\$ 362	\$ 391	\$ 463	\$ 524
M		\$ 483	\$ 550	\$ 593	\$ 703	\$ 795
N		\$ 354	\$ 402	\$ 434	\$ 514	\$ 582

### Female Level 3 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85	
Α	\$1,466	\$1,572	\$1,788	\$1,928	\$2,269	\$2,472	
В		\$ 414	\$ 471	\$ 508	\$ 597	\$ 651	
F		\$ 464	\$ 528	\$ 570	\$ 670	\$ 730	
High F		\$ 106	\$ 121	\$ 130	\$ 153	\$ 167	
G		\$ 379	\$ 431	\$ 465	\$ 547	\$ 596	
High G		\$ 104	\$ 119	\$ 128	\$ 151	\$ 164	
L		\$ 299	\$ 340	\$ 367	\$ 432	\$ 470	
M		\$ 454	\$ 516	\$ 557	\$ 655	\$ 714	
N		\$ 332	\$ 378	\$ 407	\$ 479	\$ 522	

\*Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggeredby a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$1,896	\$2,092	\$2,381	\$2,567	\$3,043	\$3,443
В		\$ 551	\$ 627	\$ 676	\$ 801	\$ 906
F		\$ 618	\$ 703	\$ 758	\$ 899	\$1,017
High F		\$ 141	\$ 161	\$ 173	\$ 205	\$ 232
G		\$ 505	\$ 574	\$ 619	\$ 734	\$ 830
High G		\$ 139	\$ 158	\$ 170	\$ 202	\$ 229
L		\$ 398	\$ 453	\$ 488	\$ 579	\$ 655
M		\$ 604	\$ 687	\$ 741	\$ 879	\$ 994
N		\$ 442	\$ 503	\$ 542	\$ 643	\$ 727

Female Level 3 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD\*

	<65	65	70	75	80	85
Α	\$1,833	\$1,964	\$2,235	\$2,410	\$2,835	\$3,089
В		\$ 517	\$ 588	\$ 634	\$ 746	\$ 813
F		\$ 580	\$ 660	\$ 712	\$ 837	\$ 912
High F		\$ 133	\$ 151	\$ 163	\$ 191	\$ 208
G		\$ 474	\$ 539	\$ 581	\$ 684	\$ 745
High G		\$ 130	\$ 148	\$ 160	\$ 188	\$ 205
L		\$ 374	\$ 425	\$ 459	\$ 539	\$ 588
M		\$ 567	\$ 645	\$ 696	\$ 819	\$ 892
N		\$ 415	\$ 472	\$ 509	\$ 599	\$ 653

\*Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Non-Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
Α	\$1,472	\$1,624	\$1,848	\$1,993	\$2,362	\$2,673
В		\$ 428	\$ 487	\$ 525	\$ 622	\$ 704
F		\$ 480	\$ 546	\$ 589	\$ 698	\$ 789
High F		\$ 110	\$ 125	\$ 134	\$ 159	\$ 180
G		\$ 392	\$ 446	\$ 481	\$ 570	\$ 644
High G		\$ 108	\$ 123	\$ 132	\$ 157	\$ 177
L		\$ 309	\$ 352	\$ 379	\$ 449	\$ 509
M		\$ 469	\$ 534	\$ 575	\$ 682	\$ 772
N		\$ 343	\$ 390	\$ 421	\$ 499	\$ 565

Female Level 3 Non-Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85	
Α	\$1,423	\$1,525	\$1,735	\$1,871	\$2,201	\$2,398	
В		\$ 401	\$ 457	\$ 493	\$ 579	\$ 631	
F		\$ 450	\$ 512	\$ 553	\$ 650	\$ 708	
High F		\$ 103	\$ 117	\$ 126	\$ 149	\$ 162	
G		\$ 368	\$ 418	\$ 451	\$ 531	\$ 578	
High G		\$ 101	\$ 115	\$ 124	\$ 146	\$ 159	
L		\$ 290	\$ 330	\$ 356	\$ 419	\$ 456	
M		\$ 440	\$ 501	\$ 540	\$ 636	\$ 692	
N		\$ 322	\$ 367	\$ 395	\$ 465	\$ 507	

<sup>\*</sup>Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
Α	\$1,839	\$2,030	\$2,309	\$2,490	\$2,952	\$3,340
В		\$ 534	\$ 608	\$ 656	\$ 777	\$ 879
F		\$ 600	\$ 682	\$ 736	\$ 872	\$ 987
High F		\$ 137	\$ 156	\$ 168	\$ 199	\$ 225
G		\$ 490	\$ 557	\$ 601	\$ 712	\$ 805
High G		\$ 135	\$ 153	\$ 165	\$ 196	\$ 222
L		\$ 386	\$ 439	\$ 474	\$ 562	\$ 635
M		\$ 586	\$ 667	\$ 719	\$ 852	\$ 964
N		\$ 429	\$ 488	\$ 526	\$ 624	\$ 706

Female Level 3 Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
Α	\$1,778	\$1,906	\$2,168	\$2,338	\$2,751	\$2,997
В		\$ 502	\$ 571	\$ 616	\$ 724	\$ 789
F		\$ 563	\$ 640	\$ 691	\$ 812	\$ 885
High F		\$ 129	\$ 146	\$ 158	\$ 186	\$ 202
G		\$ 460	\$ 523	\$ 564	\$ 663	\$ 723
High G		\$ 126	\$ 144	\$ 155	\$ 183	\$ 199
L		\$ 363	\$ 413	\$ 445	\$ 523	\$ 570
M		\$ 550	\$ 626	\$ 675	\$ 794	\$ 865
N		\$ 403	\$ 458	\$ 494	\$ 581	\$ 633

<sup>\*</sup>Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday. Premiums are for individuals who are required to go through medical underwriting for coverage.

First Health Life and Health Insurance Company
MEDICARE SUPPLEMENT ADMINISTRATIVE OFFICE
3200 Highland Avenue
Downers Grove, IL 60515
1-866-465-1023
www.aetnaseniorproducts.com

Individual Market-Attained Age Marketing Method: Direct Response

## **Male Preferred**

	<65	65	70	75	80	85	
Α	\$198	\$160	\$183	\$204	\$216	\$224	
В		\$180	\$210	\$239	\$263	\$283	
F		\$211	\$247	\$284	\$316	\$345	
G		\$193	\$227	\$261	\$292	\$322	
N		\$113	\$134	\$155	\$175	\$194	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$182	\$147	\$168	\$187	\$198	\$206	
В		\$165	\$192	\$219	\$241	\$259	
F		\$194	\$227	\$261	\$290	\$317	
G		\$178	\$209	\$241	\$270	\$297	
N		\$105	\$124	\$143	\$162	\$180	

### Male Standard\*

	<65	65	70	75	80	85	
Α	\$218	\$176	\$202	\$224	\$238	\$247	
В		\$198	\$231	\$263	\$289	\$311	
F		\$232	\$272	\$312	\$347	\$379	
G		\$212	\$249	\$287	\$321	\$354	
N		\$124	\$147	\$170	\$192	\$213	

### Female Standard\*

	<65	65	70	75	80	85	
Α	\$200	\$162	\$185	\$205	\$218	\$226	
В		\$181	\$211	\$241	\$265	\$285	
F		\$213	\$250	\$287	\$319	\$349	
G		\$196	\$230	\$265	\$297	\$327	
N		\$115	\$136	\$158	\$178	\$198	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**Globe Life and Accident Insurance Company** 

3700 S. Stonebridge Drive P.O. Box 8080 McKinney, TX 75070 1-800-801-6831 www.globecaremedsupp.com Individual Market-Attained Age Marketing Method: Direct Response

### Unisex

	<65	65	70	75	80	85	
Α	\$238*	\$169	\$226	\$241	\$243	\$243	
В		\$202	\$255	\$290	\$294	\$294	
F		\$235	\$289	\$340	\$360	\$360	
High F		\$ 34	\$ 47	\$ 56	\$ 67	\$ 67	
G		\$204	\$255	\$303	\$322	\$322	
High G		\$ 34	\$ 47	\$ 56	\$ 67	\$ 67	
N		\$151	\$189	\$229	\$249	\$249	

<sup>\*</sup> Plan A for Individuals with a Disability is offered only during Open Enrollment/Guaranteed Issue periods.

**GPM Health and Life Insurance Company** 

P.O. Box 2679 Omaha, NE 68103 1-866-242-7573 www.gpmhealthandlife.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$385	\$274	\$303	\$362	\$418	\$466	
F		\$328	\$362	\$434	\$500	\$557	
G		\$274	\$303	\$362	\$418	\$465	
N		\$207	\$229	\$274	\$316	\$352	

#### Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$385	\$238	\$263	\$315	\$364	\$405	
F		\$285	\$315	\$377	\$435	\$485	
G		\$239	\$263	\$315	\$363	\$405	
N		\$180	\$199	\$238	\$275	\$306	

A 7% Household Discount will be applied if for the past twelve months the policy holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the policyholder lives with another adult who is his or her legal spouse or civil union partner.

### Male Tobacco\*

	<65	65	70	75	80	85	
Α	\$442	\$315	\$348	\$417	\$481	\$535	
F		\$377	\$416	\$498	\$575	\$640	
G		\$315	\$348	\$416	\$480	\$535	
N		\$238	\$263	\$315	\$363	\$404	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$442	\$274	\$303	\$362	\$418	\$466	
F		\$328	\$362	\$433	\$500	\$557	
G		\$274	\$303	\$362	\$418	\$465	
N		\$207	\$229	\$274	\$316	\$351	

\*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount will be applied if for the past twelve months the policy holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the policyholder lives with another adult who is his or her legal spouse or civil union partner.

**Guarantee Trust Life Insurance Company** 

1275 Milwaukee Avenue Glenview, IL 60025 1-800-338-7452 1-847-699-0600 www.gtlic.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$261	\$227	\$242	\$274	\$318	\$344	
F		\$294	\$312	\$371	\$464	\$522	
High F		\$ 66	\$ 70	\$ 83	\$104	\$117	
G		\$227	\$242	\$287	\$359	\$405	
N		\$190	\$202	\$240	\$301	\$338	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$232	\$203	\$215	\$243	\$280	\$304	
F		\$262	\$279	\$331	\$414	\$466	
High F		\$ 59	\$ 63	\$ 74	\$ 93	\$105	
G		\$203	\$216	\$257	\$321	\$361	
N		\$170	\$181	\$215	\$268	\$302	

A household discount of 7% is available if two or more policyholders with an inforce Medicare Supplement policy from the Company are currently residing together.

Male Standard\*

	<65	65	70	75	80	85	
Α	\$326	\$284	\$302	\$343	\$398	\$430	
F		\$367	\$390	\$464	\$580	\$653	
High F		\$ 83	\$ 88	\$104	\$130	\$147	
G		\$284	\$302	\$359	\$449	\$506	
N		\$238	\$253	\$300	\$376	\$423	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$289	\$254	\$269	\$303	\$351	\$379	
F		\$328	\$348	\$414	\$518	\$583	
High F		\$ 74	\$ 78	\$ 93	\$116	\$131	
G		\$254	\$270	\$321	\$401	\$452	
N		\$212	\$226	\$268	\$336	\$378	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A household discount of 7% is available if two or more policyholders with an inforce Medicare Supplement policy from the Company are currently residing together.

**Heartland National Life Insurance Company** 

P.O. Box 2878 Salt Lake City, UT 84110-2878 1-866-916-7971 www.heartlandnational.net Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

#### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$ 217	\$183	\$183	\$222	\$255	\$286	
С	\$1,137	\$236	\$236	\$282	\$331	\$381	
G		\$184	\$184	\$224	\$268	\$315	
N		\$148	\$155	\$189	\$224	\$263	

## **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$189	\$160	\$160	\$193	\$222	\$248	
С	\$989	\$205	\$205	\$246	\$287	\$331	
G		\$160	\$160	\$195	\$233	\$274	
N		\$129	\$135	\$164	\$195	\$229	

A 7% Household Discount is available to those that qualify.

### Male Tobacco\*

	<65	65	70	75	80	85	
Α	\$ 250	\$211	\$211	\$255	\$293	\$328	
С	\$1,308	\$271	\$271	\$325	\$380	\$438	
G		\$212	\$212	\$258	\$308	\$363	
N		\$171	\$178	\$217	\$258	\$303	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$ 217	\$183	\$183	\$222	\$255	\$286	
С	\$1,137	\$236	\$236	\$282	\$331	\$381	
G		\$184	\$184	\$224	\$268	\$315	
N		\$148	\$155	\$189	\$224	\$263	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available to those that qualify.

Humana Benefit Plan of Illinois, Inc. 500 West Main Street Louisville, KY 40202 1-800-984-9095 www.Humana-Medicare.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

## **Male Preferred**

	<65	65	70	75	80	85	
Α	\$366	\$335	\$356	\$420	\$511	\$599	
F		\$187	\$198	\$234	\$285	\$333	
G		\$160	\$169	\$200	\$243	\$285	
High G		\$ 58	\$ 61	\$ 72	\$ 88	\$103	
N		\$115	\$130	\$160	\$192	\$223	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$324	\$297	\$315	\$372	\$453	\$530	
F		\$165	\$175	\$207	\$252	\$295	
G		\$141	\$150	\$177	\$215	\$252	
High G		\$ 51	\$ 54	\$ 64	\$ 78	\$ 91	
N		\$102	\$115	\$141	\$170	\$197	

A 12% household discount is available for applicants who qualify.

Male Standard\*

	<65	65	70	75	80	85	
Α	\$421	\$385	\$409	\$483	\$588	\$688	
F		\$215	\$228	\$269	\$327	\$383	
G		\$184	\$195	\$230	\$280	\$328	
High G		\$ 66	\$ 71	\$ 83	\$101	\$119	
N		\$133	\$149	\$183	\$221	\$256	

### Female Standard\*

	<65	65	70	75	80	85	
Α	\$373	\$341	\$362	\$428	\$520	\$609	
F		\$190	\$201	\$238	\$290	\$339	
G		\$162	\$172	\$204	\$248	\$290	
High G		\$ 59	\$ 62	\$ 74	\$ 90	\$105	
N		\$117	\$132	\$162	\$196	\$227	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 12% household discount is available for applicants who qualify.

**LifeShield National Insurance Company** 

5500 N. Western Avenue Suite 200 Oklahoma City, OK 73118 1-833-989-0033 www.lifeshieldnational.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$214	\$204	\$204	\$228	\$265	\$288	
F		\$188	\$196	\$235	\$285	\$350	
G		\$153	\$159	\$195	\$240	\$298	
N		\$114	\$126	\$158	\$192	\$231	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$186	\$177	\$177	\$198	\$231	\$250	
F		\$163	\$170	\$204	\$248	\$305	
G		\$133	\$138	\$170	\$209	\$259	
N		\$100	\$109	\$137	\$167	\$201	

A 7% household discount is available for those who qualify.

#### Male Standard\*

	<65	65	70	75	80	85	
Α	\$246	\$234	\$234	\$262	\$305	\$331	
F		\$216	\$225	\$270	\$328	\$403	
G		\$176	\$182	\$224	\$276	\$343	
N		\$132	\$144	\$181	\$221	\$266	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$214	\$204	\$204	\$228	\$265	\$288	
F		\$188	\$196	\$235	\$285	\$350	
G		\$153	\$159	\$195	\$240	\$298	
N		\$114	\$126	\$158	\$192	\$231	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% household discount is available for those who qualify.

**Monitor Life Insurance Company of New York** 

305 Madison Avenue Morristown, NJ 07962 1-866-322-2824 Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

## **Male Preferred**

	<65	65	70	75	80	85	
Α	\$218	\$164	\$164	\$198	\$248	\$298	
F		\$201	\$201	\$238	\$294	\$360	
G		\$165	\$165	\$199	\$250	\$310	
High G		\$ 60	\$ 60	\$ 72	\$ 89	\$109	
N		\$127	\$127	\$157	\$187	\$219	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$189	\$142	\$142	\$172	\$216	\$259	
F		\$174	\$174	\$207	\$256	\$313	
G		\$143	\$143	\$173	\$217	\$269	
High G		\$ 52	\$ 52	\$ 63	\$ 78	\$ 95	
N		\$110	\$110	\$137	\$163	\$190	

A 7% household discount is available for applicants who qualify.

Male Standard\*

	<65	65	70	75	80	85	
Α	\$250	\$188	\$188	\$227	\$286	\$343	
F		\$231	\$231	\$274	\$338	\$414	
G		\$189	\$189	\$229	\$287	\$356	
High G		\$ 69	\$ 69	\$ 83	\$103	\$125	
N		\$146	\$146	\$181	\$215	\$252	

### Female Standard\*

	<65	65	70	75	80	85	
Α	\$218	\$164	\$164	\$198	\$248	\$298	
F		\$201	\$201	\$238	\$294	\$360	
G		\$165	\$165	\$199	\$250	\$310	
High G		\$ 60	\$ 60	\$ 72	\$ 89	\$109	
N		\$127	\$127	\$157	\$187	\$219	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% household discount is available for applicants who qualify.

Mutual of Omaha Insurance Company 3300 Mutual of Omaha Plaza Omaha, NE 68175 1-800-667-2937 www.mutualofomaha.com/states Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$177	\$177	\$197	\$236	\$285	\$341	
F		\$199	\$214	\$253	\$306	\$370	
G		\$173	\$191	\$229	\$278	\$332	
High G		\$ 50	\$ 56	\$ 67	\$ 81	\$ 97	
N		\$122	\$135	\$161	\$195	\$233	

### **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$154	\$154	\$171	\$205	\$248	\$297	
F		\$173	\$186	\$220	\$266	\$322	
G		\$150	\$166	\$199	\$241	\$289	
High G		\$ 44	\$ 49	\$ 58	\$ 71	\$ 84	
N		\$106	\$117	\$140	\$169	\$203	

A 12% household discount is available for applicants who qualify.

Male Tobacco\*

	<65	65	70	75	80	85	
Α	\$204	\$204	\$226	\$271	\$328	\$392	
F		\$229	\$246	\$291	\$352	\$426	
G		\$198	\$220	\$264	\$319	\$382	
High G		\$ 58	\$ 64	\$ 77	\$ 93	\$112	
N		\$141	\$155	\$185	\$224	\$268	

## Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$177	\$177	\$196	\$236	\$285	\$341	
F		\$199	\$214	\$253	\$306	\$370	
G		\$173	\$191	\$229	\$277	\$332	
High G		\$ 50	\$ 56	\$ 67	\$ 81	\$ 97	
N		\$122	\$135	\$161	\$195	\$233	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 12% household discount is available for applicants who qualify.

**Nassau Life Insurance Company of Kansas** 

1 American Row Hartford, CT 06102 1-860-403-5000 www.nfg.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$246	\$183	\$196	\$239	\$278	\$321	
F		\$194	\$210	\$252	\$297	\$379	
G		\$163	\$174	\$212	\$252	\$325	
N		\$124	\$133	\$163	\$195	\$251	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$214	\$159	\$170	\$208	\$242	\$279	
F		\$168	\$182	\$219	\$258	\$330	
G		\$141	\$151	\$185	\$219	\$282	
N		\$108	\$115	\$141	\$169	\$219	

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

### Male Standard\*

	<65	65	70	75	80	85	
Α	\$282	\$210	\$225	\$275	\$320	\$369	
F		\$223	\$241	\$289	\$341	\$436	
G		\$187	\$200	\$244	\$290	\$373	
N		\$143	\$153	\$187	\$224	\$289	

### Female Standard\*

	<65	65	70	75	80	85	
Α	\$246	\$183	\$196	\$239	\$279	\$321	
F		\$194	\$210	\$252	\$297	\$379	
G		\$163	\$174	\$212	\$252	\$325	
N		\$124	\$133	\$163	\$195	\$251	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**National Health Insurance Company** 

P.O. Box 3450 Salt Lake City, UT 84110-3450 1-866-916-8816 www.ngah-ngic.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

## Male Preferred II

	<65	65	70	75	80	85	
Α	\$209	\$171	\$176	\$206	\$250	\$296	
F		\$224	\$231	\$270	\$328	\$388	
High F		\$ 67	\$ 69	\$ 81	\$ 98	\$116	
G		\$185	\$191	\$223	\$271	\$320	
N		\$134	\$138	\$161	\$196	\$232	

## Female Preferred II

	<65	65	70	75	80	85	
Α	\$185	\$151	\$156	\$182	\$222	\$262	
F		\$198	\$204	\$239	\$290	\$343	
High F		\$ 60	\$ 61	\$ 72	\$ 87	\$103	
G		\$164	\$169	\$197	\$240	\$284	
N		\$119	\$122	\$143	\$174	\$205	

A household discount of 7% is available.

## **Male Preferred**

	<65	65	70	75	80	85	
Α	\$209	\$171	\$199	\$231	\$268	\$309	
F		\$224	\$261	\$302	\$350	\$404	
High F		\$ 67	\$ 78	\$ 91	\$105	\$121	
G		\$185	\$216	\$250	\$290	\$334	
N		\$134	\$156	\$181	\$210	\$242	

## **Female Preferred**

	<65	65	70	75	80	85	
Α	\$185	\$151	\$176	\$204	\$237	\$273	
F		\$198	\$231	\$268	\$310	\$358	
High F		\$ 60	\$ 69	\$ 80	\$ 93	\$107	
G		\$164	\$191	\$221	\$256	\$296	
N		\$119	\$138	\$160	\$186	\$214	

A household discount of 7% is available.

Male Standard\*

	<65	65	70	75	80	85	
Α	\$251	\$205	\$239	\$277	\$321	\$370	
F		\$268	\$313	\$362	\$420	\$484	
High F		\$ 81	\$ 94	\$109	\$126	\$145	
G		\$222	\$259	\$300	\$347	\$400	
N		\$161	\$187	\$217	\$252	\$290	

## Female Standard\*

	<65	65	70	75	80	85	
Α	\$222	\$181	\$211	\$245	\$284	\$327	
F		\$237	\$277	\$321	\$372	\$429	
High F		\$ 71	\$ 83	\$ 96	\$112	\$129	
G		\$196	\$229	\$265	\$307	\$354	
N		\$142	\$166	\$192	\$223	\$257	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A household discount of 7% is available.

Physicians Life Insurance Company 2600 Dodge Street Omaha, NE 68131 1-800-325-6300

www.physiciansmutual.com/web/medsupp

Individual Market-Attained Age/Issue Age
Marketing Method: Insurance Producer Solicited/Direct Response
Issue Age rates are available for all plans

#### Male Non-Tobacco

	<65	65	70	75	80	85	
<b>A</b> *	\$199*	\$199*	\$199*	\$199*	\$199*	\$199*	
F		\$216	\$233	\$270	\$294	\$303	
High F		\$ 68	\$ 74	\$ 93	\$115	\$144	
G		\$184	\$198	\$230	\$251	\$257	
High G		\$ 66	\$ 72	\$ 89	\$111	\$139	

## **Female Non-Tobacco**

	<65	65	70	75	80	85	
<b>A</b> *	\$180*	\$180*	\$180*	\$180*	\$180*	\$180*	
F		\$195	\$211	\$244	\$266	\$274	
High F		\$ 62	\$ 67	\$ 84	\$104	\$130	
G		\$166	\$179	\$208	\$227	\$233	
High G		\$ 59	\$ 65	\$ 81	\$101	\$126	

<sup>\*</sup>Plan A is Issue Age. Other Plans are Attained Age.

An applicant who resides in a household either with a spouse, or with another person (but no more than three) that is age 60 or older and has continuously resided with the applicant for the last 12 months, is eligible for a 10% household discount.

All Medicare Supplement plans from Physicians Life Insurance Company except Plan A provide additional innovative benefits for preventive care and hearing loss testing. We also offer a Deductible Discount Rider on Plans F and G that applies the high deductible for only 2-3 years, with a premium discount off of the base plan that applies for the life of the policy.

Male Tobacco\*\*

	<65	65	70	75	80	85	
<b>A</b> *	\$221*	\$221*	\$221*	\$221*	\$221*	\$221*	
F		\$240	\$259	\$300	\$327	\$336	
High F		\$ 76	\$ 83	\$103	\$128	\$160	
G		\$204	\$220	\$255	\$278	\$286	
High G		\$ 73	\$ 80	\$ 99	\$124	\$154	

#### Female Tobacco\*\*

	<65	65	70	75	80	85	
<b>A</b> *	\$200*	\$200*	\$200*	\$200*	\$200*	\$200*	
F		\$217	\$234	\$271	\$296	\$304	
High F		\$ 68	\$ 75	\$ 93	\$116	\$145	
G		\$185	\$199	\$231	\$252	\$259	
High G		\$ 66	\$ 72	\$ 90	\$112	\$140	

<sup>\*</sup>Plan A is Issue Age. Other Plans are Attained Age.

An applicant who resides in a household either with a spouse, or with another person (but no more than three) that is age 60 or older and has continuously resided with the applicant for the last 12 months, is eligible for a 10% household discount.

<sup>\*\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**SBLI USA Life Insurance Company, Inc.** 

100 West 33<sup>rd</sup> Street, Suite 1007

New York, NY 10001

Marketing: 1-877-990-7225 www.prosperitylife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

## **Male Preferred Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$240	\$192	\$192	\$206	\$264	\$325	
F		\$203	\$212	\$244	\$312	\$373	
G		\$178	\$178	\$207	\$266	\$327	
N		\$130	\$140	\$164	\$209	\$264	

## **Female Preferred Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$209	\$167	\$167	\$179	\$230	\$283	
F		\$176	\$184	\$212	\$271	\$325	
G		\$155	\$155	\$180	\$231	\$284	
N		\$113	\$122	\$143	\$182	\$230	

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

## **Male Standard Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$243	\$194	\$194	\$217	\$267	\$328	
F		\$205	\$214	\$257	\$315	\$377	
G		\$180	\$180	\$218	\$268	\$330	
N		\$131	\$141	\$173	\$211	\$267	

## **Female Standard Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$211	\$168	\$168	\$189	\$232	\$285	
F		\$178	\$186	\$224	\$274	\$328	
G		\$156	\$157	\$189	\$233	\$287	
N		\$114	\$123	\$150	\$184	\$232	

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

## **Male Standard Tobacco\***

	<65	65	70	75	80	85	
Α	\$267	\$213	\$213	\$238	\$294	\$361	
F		\$225	\$236	\$283	\$346	\$415	
G		\$198	\$198	\$240	\$295	\$363	
N		\$145	\$156	\$190	\$233	\$293	

### Female Standard Tobacco \*

	<65	65	70	75	80	85	
Α	\$232	\$185	\$185	\$207	\$255	\$314	
F		\$196	\$205	\$246	\$301	\$361	
G		\$172	\$172	\$208	\$257	\$316	
N		\$126	\$135	\$165	\$202	\$255	

<sup>\*</sup>Premiums listed above for Male Standard Tobacco and Female Standard Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

**State Farm Mutual Automobile Insurance Company** 

One State Farm Plaza
Bloomington, IL 61710-0001
Contact local State Farm Agent
www.statefarm.com

Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$254	\$195	\$245	\$284	\$320	\$333	
С	\$614	\$275	\$346	\$401	\$450	\$469	
D	\$598	\$159	\$211	\$254	\$294	\$329	
F		\$229	\$288	\$334	\$375	\$391	
G		\$160	\$211	\$255	\$294	\$330	
N		\$124	\$162	\$196	\$229	\$260	

# **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$254	\$180	\$226	\$263	\$295	\$307	
С	\$614	\$253	\$319	\$370	\$415	\$433	
D	\$588	\$156	\$191	\$225	\$256	\$284	
F		\$211	\$266	\$308	\$346	\$361	
G		\$156	\$192	\$225	\$256	\$284	
N		\$118	\$145	\$172	\$198	\$224	

<sup>\*</sup>Plans A and D for individuals with a disability under age 65 with a disability premiums are offered during Open Enrollment/Guaranteed Issue periods only.

	<65	65	70	75	80	85	
Α	\$254	\$214	\$270	\$313	\$352	\$366	
С	\$614	\$302	\$380	\$441	\$495	\$516	
D	\$598	\$175	\$232	\$280	\$323	\$362	
F		\$252	\$317	\$368	\$413	\$430	
G		\$176	\$232	\$280	\$324	\$363	
N		\$136	\$178	\$216	\$252	\$286	

### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$254	\$197	\$249	\$289	\$325	\$338	
С	\$614	\$279	\$351	\$407	\$457	\$477	
D	\$588	\$171	\$210	\$247	\$281	\$312	
F		\$232	\$293	\$339	\$381	\$397	
G		\$172	\$211	\$248	\$282	\$312	
N		\$130	\$159	\$189	\$218	\$247	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**Supreme Council of the Royal Arcanum** 

61 Batterymarch Street Boston, MA 02110-3208 1-888-272-2686 royalarcanum.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

## Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$189	\$166	\$166	\$192	\$229	\$253	
F		\$173	\$181	\$215	\$269	\$295	
G		\$154	\$158	\$191	\$235	\$259	
N		\$120	\$125	\$149	\$204	\$232	

# **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$165	\$145	\$145	\$167	\$199	\$220	
F		\$151	\$157	\$187	\$234	\$257	
G		\$134	\$138	\$166	\$204	\$225	
N		\$105	\$109	\$130	\$178	\$202	

A 7% Household Discount is available to those that qualify.

	<65	65	70	75	80	85	
Α	\$218	\$191	\$191	\$221	\$263	\$290	
F		\$199	\$208	\$248	\$310	\$339	
G		\$176	\$182	\$219	\$270	\$298	
N		\$138	\$143	\$171	\$235	\$267	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$189	\$166	\$166	\$192	\$229	\$253	
F		\$173	\$181	\$215	\$269	\$295	
G		\$154	\$158	\$191	\$235	\$259	
N		\$120	\$125	\$149	\$204	\$232	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available to those that qualify.

Tier One Insurance Company 1021 Reams Blvd. Franklin, TN 37064 1-833-504-0336 www.Aflac.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$250	\$199	\$218	\$256	\$294	\$3330	
F		\$195	\$211	\$260	\$322	\$415	
G		\$169	\$179	\$217	\$284	\$393	
N		\$122	\$134	\$167	\$218	\$295	

# **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$217	\$173	\$190	\$224	\$257	\$288	
F		\$170	\$184	\$227	\$281	\$362	
G		\$148	\$156	\$190	\$248	\$343	
N		\$107	\$117	\$146	\$190	\$258	

A 10% household discount is available for those who qualify.

	<65	65	70	75	80	85	
Α	\$287	\$228	\$250	\$295	\$338	\$380	
F		\$224	\$243	\$299	\$370	\$477	
G		\$195	\$206	\$250	\$326	\$452	
N		\$140	\$154	\$192	\$251	\$339	

#### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$250	\$199	\$218	\$257	\$295	\$331	
F		\$196	\$212	\$261	\$3232	\$416	
G		\$170	\$180	\$218	\$285	\$395	
N		\$123	\$134	\$168	\$219	\$296	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 10% household discount is available for those who qualify.

Transamerica Life Insurance Company 6400 C Street, SW Cedar Rapids, IA 52499 1-800-752-9797

www.transamerica.com

Individual Market-Issue Age Marketing Method: Direct Response

## Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$201	\$172	\$220	\$273	\$324	\$363	
В		\$222	\$284	\$354	\$419	\$470	
F		\$270	\$345	\$429	\$509	\$571	
G		\$178	\$228	\$284	\$336	\$377	
K		\$ 84	\$108	\$134	\$159	\$178	
L		\$125	\$160	\$199	\$236	\$265	
M		\$154	\$197	\$245	\$291	\$326	
N		\$145	\$185	\$231	\$274	\$307	

# **Female Non-Tobacco**

	<65	65	70	75	80	85	
Α	\$180	\$157	\$197	\$240	\$282	\$318	
В		\$202	\$255	\$310	\$365	\$412	
F		\$246	\$309	\$376	\$444	\$500	
G		\$162	\$204	\$249	\$293	\$330	
K		\$ 77	\$ 97	\$118	\$139	\$156	
L		\$114	\$144	\$175	\$206	\$232	
M		\$141	\$177	\$215	\$254	\$286	
N		\$132	\$166	\$202	\$239	\$269	

	<65	65	70	75	80	85	
Α	\$221	\$189	\$241	\$301	\$356	\$400	
В		\$244	\$312	\$389	\$461	\$517	
F		\$297	\$379	\$472	\$560	\$628	
G		\$196	\$251	\$312	\$370	\$415	
K		\$ 93	\$119	\$148	\$175	\$196	
L		\$138	\$176	\$219	\$260	\$291	
M		\$170	\$217	\$270	\$320	\$359	
N		\$159	\$204	\$254	\$301	\$337	

### Female Tobacco\*

	<65	65	70	75	80	85	
Α	\$199	\$172	\$216	\$264	\$311	\$350	
В		\$223	\$280	\$341	\$402	\$453	
F		\$271	\$340	\$414	\$488	\$550	
G		\$179	\$225	\$273	\$322	\$363	
K		\$ 85	\$106	\$130	\$153	\$172	
L		\$126	\$158	\$192	\$227	\$255	
M		\$155	\$194	\$237	\$279	\$315	
N		\$145	\$183	\$223	\$262	\$296	

<sup>\*</sup>Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

Unified Life Insurance Company 7201 W. 129<sup>th</sup> Street, Suite 300 Overland Park, KS 66213 1-800-237-4463

www.unifiedlife.com

Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$258	\$222	\$250	\$288	\$321	\$353	
F		\$279	\$312	\$363	\$418	\$481	
High F		\$ 75	\$ 88	\$103	\$121	\$141	
G		\$220	\$249	\$295	\$342	\$395	
N		\$177	\$199	\$236	\$276	\$323	

# **Female Preferred**

	<65	65	70	75	80	85	
Α	\$225	\$193	\$217	\$250	\$279	\$307	
F		\$242	\$271	\$316	\$364	\$441	
High F		\$ 65	\$ 76	\$ 90	\$105	\$122	
G		\$191	\$217	\$256	\$297	\$344	
N		\$154	\$173	\$205	\$240	\$281	

A 7% Household Discount is available if there are between 2 and 3 adults residing at the same residential address.

### Male Standard\*

	<65	65	70	75	80	85	
Α	\$297	\$256	\$288	\$331	\$369	\$406	
F		\$321	\$359	\$418	\$481	\$553	
High F		\$ 86	\$101	\$119	\$139	\$162	
G		\$253	\$287	\$339	\$393	\$454	
N		\$203	\$229	\$272	\$317	\$372	

#### Female Standard\*

	<65	65	70	75	80	85	
Α	\$258	\$222	\$250	\$288	\$321	\$353	
F		\$279	\$312	\$363	\$418	\$481	
High F		\$ 75	\$ 88	\$103	\$121	\$141	
G		\$220	\$249	\$295	\$342	\$395	
N		\$177	\$199	\$236	\$276	\$323	

<sup>\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 7% Household Discount is available if there are between 2 and 3 adults residing at the same residential address.

**United American Insurance Company** 

3700 S. Stonebridge Drive, P.O. Box 8080 McKinney, TX 75070 1-800-755-2137 www.unitedamerican.com

Individual Market-Issue Age/Attained Age Marketing Method: Insurance Producer Solicited

### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$185	\$124	\$163	\$183	\$185	\$185	
В		\$206	\$275	\$317	\$324	\$324	
С		\$240	\$322	\$380	\$415	\$415	
D	\$694	\$205	\$281	\$335	\$367	\$367	
F		\$255	\$342	\$403	\$439	\$439	
High F		\$ 43	\$ 58	\$ 70	\$ 83	\$ 83	
G		\$228	\$311	\$370	\$406	\$406	
High G		\$ 43	\$ 58	\$ 70	\$ 83	\$ 83	
K		\$ 95	\$129	\$154	\$168	\$168	
L		\$136	\$186	\$222	\$244	\$244	
N		\$143	\$197	\$236	\$262	\$262	

# **Female Preferred**

	<65	65	70	75	80	85	
Α	\$161	\$108	\$142	\$159	\$161	\$161	
В		\$179	\$239	\$276	\$282	\$282	
С		\$209	\$280	\$331	\$360	\$360	
D	\$602	\$179	\$245	\$291	\$319	\$319	
F		\$222	\$297	\$350	\$382	\$382	
High F		\$ 37	\$ 51	\$ 61	\$ 73	\$ 73	
G		\$198	\$271	\$322	\$353	\$353	
High G		\$ 37	\$ 51	\$ 61	\$ 73	\$ 73	
K		\$ 82	\$112	\$134	\$146	\$146	
L		\$119	\$162	\$193	\$212	\$212	
N		\$124	\$171	\$205	\$228	\$228	

<sup>\*</sup>Plan A for individuals under age 65 with a disability premiums are Issue Age. This Plan is offered during Open Enrollment/Guaranteed Issue periods only.

#### Male Standard\*\*

	<65	65	70	75	80	85	
Α	N/A	\$142	\$187	\$210	\$212	\$212	
В		\$237	\$316	\$365	\$373	\$373	
С		\$276	\$371	\$437	\$477	\$477	
D	N/A	\$236	\$324	\$385	\$422	\$422	
F		\$294	\$393	\$464	\$506	\$506	
High F		\$ 49	\$ 67	\$ 80	\$ 96	\$ 96	
G		\$262	\$358	\$426	\$467	\$467	
High G		\$ 49	\$ 67	\$ 80	\$ 96	\$ 96	
K		\$109	\$149	\$177	\$193	\$193	
L		\$157	\$215	\$256	\$280	\$280	
N		\$164	\$226	\$271	\$301	\$301	

### Female Standard\*\*

	<65	65	70	75	80	85	
Α	N/A	\$124	\$163	\$183	\$185	\$185	
В		\$206	\$275	\$317	\$324	\$324	
С		\$240	\$322	\$380	\$415	\$415	
D	N/A	\$205	\$281	\$335	\$367	\$367	
F		\$255	\$342	\$403	\$439	\$439	
High F		\$ 43	\$ 58	\$ 70	\$ 83	\$ 83	
G		\$228	\$311	\$370	\$406	\$406	
High G		\$ 43	\$ 58	\$ 70	\$ 83	\$ 83	
K		\$ 95	\$129	\$154	\$168	\$168	
L		\$136	\$186	\$222	\$244	\$244	
N		\$143	\$197	\$236	\$262	\$262	

<sup>\*\*</sup>Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

**UnitedHealthcare Insurance Company** 

(AARP Medicare Supplement Plans)
P.O. Box 30607
Salt Lake City, UT 84130
1-800-523-5800
www.aarpmedicaresupplement.com

Group Market-Community Rated Marketing Method: AARP Members Only Insurance Producer Solicited/Direct Response

Male Non-Tobacco Age 65 and Older

Base Rate Tier I Rate Tier II Rate \$786 \$524 \$577 \$297 В \$326 \$445 \$526 \$788 C \$578 \$351 \$386 \$526 \$287 \$511 G \$316 K \$132 \$145 \$198 \$216 \$238 \$324 \$272 \$248 \$488

Female Non-Tobacco Age 65 and Older

	Base Rate	Tier I Rate	Tier II Rate
Α	\$465	\$511	\$697
В	\$263	\$290	\$395
С	\$466	\$513	\$699
F	\$311	\$342	\$467
G	\$255	\$280	\$453
K	\$117	\$128	\$175
L	\$192	\$211	\$287
N	\$220	\$241	\$432

**Early Enrollment:** Individuals who enroll within six months after their Medicare Part B Effective Date, if later, will be eligible

65<sup>th</sup> birthday or

for the Early Enrollment Discount Program. The discount will be 39% at age 65 through 68, 36% at age 69, 33% at age 70, etc., decreasing by 3% after each 12-month period, until the discount decreases to 0% at age 81 when they will pay the Base Rate thereafter.

Individuals who enroll more than six months and less than ten years after their 65<sup>th</sup> birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than ten years after their 65<sup>th</sup> birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

10% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

# Male Tobacco\* Age 65 and Older

	Base Rate	Tier I Rate	Tier II Rate
Α	\$577	\$634	\$865
В	\$326	\$359	\$490
С	\$578	\$636	\$867
F	\$386	\$424	\$578
G	\$316	\$348	\$562
K	\$145	\$159	\$217
L	\$238	\$261	\$356
N	\$272	\$299	\$536

# Female Tobacco\* Age 65 and Older

	Base Rate	Tier I Rate	Tier II Rate
Α	\$511	\$562	\$767
В	\$290	\$319	\$434
С	\$513	\$564	\$769
F	\$342	\$376	\$513
G	\$280	\$308	\$499
K	\$128	\$141	\$193
L	\$211	\$232	\$316
N	\$241	\$266	\$476

**Early Enrollment:** Individuals who enroll within six months after their 65<sup>th</sup> birthday or Medicare Part B Effective Date, if later, will be eligible for the Early Enrollment Discount Program. The discount will be 39% at age 65 through 68, 36% at age 69, 33% at age 70, etc., decreasing by 3% after each 12-month period, until the discount decreases to 0% at age 81 when they will pay the Base Rate thereafter.

Individuals who enroll more than six months and less than ten years after their 65<sup>th</sup> birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than ten years after their 65<sup>th</sup> birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

\*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

10% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

# Male Non-Tobacco Under Age 65

	Base Rate	
Α	\$414	
С	\$988	

# Female Non-Tobacco Under Age 65

	Base Rate
Α	\$367
С	\$876

# Male Tobacco\* Under Age 65

	Base Rate
<b>A</b> *	\$ 455
C*	\$1,087

# Female Tobacco\* Under Age 65

	Base Rate
<b>A</b> *	\$404
C*	\$964

10% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

<sup>\*</sup>Premiums listed above for Plans A and C Male and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

USAA Life Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-8722 www.usaa.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

# **Unisex Non-Smoker**

	<65	65	70	75	80	85	
Α	\$260	\$260	\$304	\$362	\$420	\$464	
F		\$210	\$245	\$293	\$341	\$376	
G		\$174	\$193	\$233	\$289	\$374	
N		\$150	\$175	\$210	\$243	\$269	

## **Unisex Smoker\***

	<65	65	70	<i>75</i>	80	85	
Α	\$286	\$285	\$333	\$398	\$461	\$509	
F		\$230	\$268	\$320	\$372	\$411	
G		\$216	\$239	\$290	\$358	\$464	
N		\$164	\$192	\$229	\$266	\$294	

<sup>\*</sup>Premiums listed above for Unisex Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

A 5% household discount is available for those who qualify.

**Washington National Insurance Company** 

11825 N. Pennsylvania Street Carmel, IN 46032 1-800-852-6285 Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

### **Male Preferred**

	<65	65	70	75	80	85	
Α	\$253	\$237	\$306	\$392	\$490	\$598	
F		\$273	\$330	\$401	\$478	\$562	
G		\$190	\$245	\$314	\$393	\$479	
High G		\$ 53	\$ 63	\$ 77	\$ 91	\$107	
N		\$158	\$204	\$262	\$327	\$399	

# **Female Preferred**

	<65	65	70	75	80	85	
Α	\$253	\$213	\$276	\$353	\$442	\$538	
F		\$246	\$297	\$361	\$430	\$506	
G		\$171	\$221	\$283	\$354	\$431	
High G		\$ 47	\$ 57	\$ 69	\$ 82	\$ 97	
N		\$143	\$184	\$236	\$295	\$359	

Male Standard\*

	<65	65	70	75	80	85	
Α	\$253	\$263	\$340	\$435	\$545	\$664	
F		\$303	\$367	\$445	\$531	\$624	
G		\$211	\$273	\$349	\$437	\$532	
High G		\$ 58	\$ 70	\$ 85	\$102	\$119	
N		\$176	\$227	\$291	\$364	\$443	

## Female Standard\*

	<65	65	70	75	80	85	
Α	\$253	\$237	\$306	\$392	\$490	\$598	
F		\$273	\$330	\$401	\$478	\$562	
G		\$190	\$245	\$314	\$393	\$479	
High G		\$ 53	\$ 63	\$ 77	\$ 91	\$107	
N		\$158	\$204	\$262	\$327	\$399	

\*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period, or if the policy or certificate is submitted during the 30-day annual open enrollment period triggered by a policyholder's birthday.

This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific insurance policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide.

This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner.

All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the company or agent reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA.

Persons with disabilities may request this document in an alternative format.

Requests should be submitted in writing to the Chief, Communications and Public Engagement at the address listed below.



200 St. Paul Place, Suite 2700 Baltimore, MD 21202 410-468-2000 800-492-6116 800-735-2258 TTY

www.insurance.maryland.gov

www.facebook.com/MdInsuranceAdmin www.twitter.com/MD\_Insurance www.instagram.com/marylandinsuranceadmin