

Monthly Premiums for Medicare Supplement Insurance Policies As of July 1, 2025

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 https://insurance.maryland.gov/Consumer/Documents/publicnew/medsupindpolicies.pdf.

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: <u>https://www.youtube.com/watch?v=qtVQgE_Abj4</u>. 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 <u>www.cms.gov</u> 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 <u>www.medicare.gov.</u>

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 \checkmark means 100% of the benefit is paid.

			Pl	lans Av	vailable to	All Applic	ants			First eligible	
Benefits	А	В	D	G^1	K	L	М	Ν		Medicare before	
									С	F^1	
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	~	*	~	~	~	~	~	\checkmark	~	\checkmark	
Medicare Part B coinsurance or Copayment	✓	~	~	~	50%	75%	~	✓ copays apply ³	~	\checkmark	
Blood (first three pints)	✓	~	✓	✓	50%	75%	✓	✓	✓	✓	
Part A hospice care coinsurance or copayment	✓	~	~	~	50%	75%	~	\checkmark	~	\checkmark	
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	\checkmark	
Medicare Part A deductible		~	✓	✓	50%	75%	50%	✓	✓	✓	
Medicare Part B deductible									✓	✓	
Medicare Part B excess charges				✓						✓	
Foreign travel emergency (up to plan limits)			~	~			~	\checkmark	~	\checkmark	
Out-of-pocket limit					\$7,220 ²	\$3,610 ²					

¹ Plans F and G also have a high deductible option which require first paying a plan deductible (which is \$2,870 as of 1/1/2025) 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.

² 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.

³ 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 with policies issued in Maryland will be granted a once-yearly Open Enrollment Period that includes the policyholder's birthday and the 30-day period following the policyholder's birthday. A Medicare Supplement carrier may extend the length of this Open Enrollment Period at their own discretion, but the period must always include the policyholder's birthday and the following 30-days.

Previously, Marylanders had access to an Open Enrollment Period for Medicare Supplement plans only for a six-month period starting on their Medicare Part B Effective Date. The Maryland General Assembly has passed a law establishing a guaranteed issue period each year to allow a policyholder to change, without underwriting, to a Medicare Supplement policy of equal or lesser benefits. You do not have to stay with your current Medicare Supplement carrier.

Medicare Supplement policyholders who have been underwritten and received less than the preferred rate are entitled to the preferred rate during the guaranteed issue period.

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.

Insurers will be required to send each Medicare Supplement policyholder an annual notice of their right to switch policies at least 30 days, but not more than 60 days, before the policyholder's birthday.

Please see the chart for details regarding Existing Plans and the corresponding plans that have lesser or equal value:

Existing Plan	Lesser or Equal Plan	Existing Plan	Lesser or Equal Plan
Plan A	Plan A	Plan H	Plan A, B, D, K, L, M, or N
Plan B	Plan A or B	Plan I	Plan A, B, D, G, K, L, M, or N
Plan C	Plan A, B, C, D, K, L, M, or N	Plan J	Plan A, B, C, D, F, high deductible F, G, high deductible G, K, L, M, or N
Plan D	Plan A, B, D, K, L, M, or N	Plan J with a high deductible	Plan high deductible F or high deductible G
Plan E	Plan A, B, D, K, L, M, or N	Plan K	Plan K
Plan F	Plan A, B, C, D, F, high deductible F, G, high deductible G, K, L, M, or N	Plan L	Plan K or L
Plan F with a high deductible	Plan high deductible F or high deductible G	Plan M	Plan M or N
Plan G	Plan A, B, D, high deductible F, G, high deductible G, K, L, M, or N	Plan N	Plan N
Plan G with a high deductible	Plan high deductible G		

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 -301-783-1710Anne Arundel -410-222-4257Baltimore City -410-396-2273Baltimore County -410-887-2059Calvert -410-535-4606Caroline -410-479-2535Carroll -410-386-3800Cecil -410-996-8174Charles -301-934-9305Dorchester -410-376-3662Frederick -301-600-1234Garrett -301-334-9431 Harford -410-638-3025Howard -410-313-7392Kent -410-778-2564Montgomery -301-255-4250Prince George's -301-265-8471Queen Anne's -410-758-0848Somerset -410-742-0505St. Mary's -301-475-4200 ext. 1064 Talbot -410-822-2869 ext. 231 Washington -301-790-0275Wicomico -410-742-0505Worcester -410-742-0505

MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES RATES FOR PLAN A, MEDICARE ELIGIBLE INDIVIDUALS DUE TO A DISABILITY AS OF JULY 1, 2025

<u>COMPANY NAME (PLAN A)</u>		<u>Female Non-Tobacco</u> <u>or Female Preferred</u> <u>Plan A < 65</u>	<u>Male Tobacco or</u> <u>Male Standard</u> <u>Plan A < 65</u>	<u>Female Tobacco or</u> <u>Female Standard</u> <u>Plan A < 65</u>
ACE Property and Casualty Insurance Company	\$184	\$163	\$211	\$188
Aetna Health Insurance Company	\$464	\$404	N/A	N/A
American Benefit Life Insurance Company	\$283	\$246	\$325	\$283
American Home Life Insurance Company (The)	\$274	\$238	\$315	\$274
Bankers Fidelity Assurance Company	\$185	\$162	N/A	N/A
Bankers Reserve Life Insurance Company of Wisconsin	\$531	\$462	\$610	\$531
Cigna National Health Insurance Company	\$391	\$352	\$430	\$387
EPIC Life Insurance Company (The)	\$299	\$273	\$299	\$273
Erie Family Life Insurance Company	\$233	\$203	\$268	\$233
Everence Association, Inc.	\$447	\$406	\$514	\$467
Federal Life Insurance Company	\$300	\$300	\$344	\$344
First Care, Inc. (dba CareFirst MedPlus)	\$1,055	\$1,020	N/A	N/A
First Health Life and Health Insurance Company	\$214	\$196	\$236	\$216
Globe Life and Accident Insurance Company	\$288	\$288	\$288	\$288
GPM Health and Life Insurance Company	\$461	\$461	\$530	\$530
Guarantee Trust Life Insurance Company	\$309	\$275	\$387	\$343
Heartland National Life Insurance Company	\$257	\$223	\$295	\$257
Humana Benefit Plan of Illinois, Inc.	\$394	\$348	\$453	\$400
LifeShield National Insurance Company	\$240	\$208	\$276	\$240
Medico Insurance Company	\$369	\$321	\$406	\$353
Monitor Life Insurance Company of New York	\$247	\$214	\$284	\$247
Mutual of Omaha Insurance Company	\$202	\$175	\$232	\$202
Nassau Life Insurance Company of Kansas	\$270	\$235	\$311	\$270
National Health Insurance Company	\$246	\$218	\$295	\$261
Physicians Life Insurance Company	\$246	\$222	\$273	\$247
State Farm Mutual Automobile Insurance Company	\$281	\$281	\$281	\$281
Supreme Council of the Royal Arcanum	\$238	\$207	\$274	\$238
Tier One Insurance Company	\$299	\$260	\$344	\$299

Transamerica Life Insurance Company	\$258	\$232	\$284	\$256
Unified Life Insurance Company	\$344	\$299	\$396	\$344
United American Insurance Company	\$184	\$161	N/A	N/A
United Healthcare Insurance Company	\$510	\$452	\$560	\$497
USAA Life Insurance Company	\$350	\$350	\$385	\$385
Washington National Insurance Company	\$264	\$264	\$264	\$264

MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES RATES FOR PLANS C AND D, MEDICARE ELIGIBLE INDIVIDUALS DUE TO A DISABILITY AS OF JULY 1, 2025

<u>COMPANY NAME (PLAN C)</u>		<u>Female Non-Tobacco</u> or Female Preferred <u>Plan C < 65</u>	Male Standard	
Heartland National Life Insurance Company	\$1,342	\$1,167	\$1,543	\$1,342
State Farm Mutual Automobile Insurance Company	\$676	\$676	\$676	\$676
United Healthcare Insurance Company	\$1,244	\$1,103	\$1,368	\$1,213

<u>COMPANY NAME (PLAN D)</u>		<u>Female Non-Tobacco</u> or Female Preferred <u>Plan D < 65</u>	<u>Male Tobacco or</u> <u>Male Standard</u> <u>Plan D < 65</u>	<u>Female Tobacco or</u> <u>Female Standard</u> <u>Plan D < 65</u>
State Farm Mutual Automobile Insurance Company	\$756	\$744	\$756	\$744
United American Insurance Company	\$769	\$667	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	\$184	\$181	\$184	\$218	\$265	\$331	
F		\$211	\$230	\$273	\$332	\$414	
G		\$182	\$186	\$220	\$268	\$334	
High G		\$67	\$69	\$81	\$99	\$123	
N		\$139	\$145	\$172	\$209	\$260	

Female Preferred

	<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		\$ 60	\$ 61	\$72	\$88	\$109	
Ν		\$124	\$129	\$153	\$186	\$231	

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

	<65	65	70	75	80	85	
Α	\$211	\$208	\$211	\$251	\$305	\$380	
F		\$243	\$265	\$314	\$382	\$476	
G		\$210	\$213	\$253	\$308	\$384	
High G		\$77	\$79	\$ 93	\$114	\$142	
Ν		\$160	\$166	\$197	\$240	\$299	

Female Standard*

	<65	65	70	75	80	85	
Α	\$188	\$185	\$188	\$223	\$271	\$338	
F		\$216	\$235	\$279	\$340	\$424	
G		\$186	\$190	\$225	\$274	\$341	
High G		\$69	\$70	\$83	\$101	\$126	
Ν		\$142	\$148	\$175	\$213	\$266	

*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	\$464	\$425	\$450	\$529	\$624	\$729	
В		\$225	\$239	\$281	\$331	\$387	
F		\$273	\$290	\$341	\$402	\$469	
G		\$250	\$266	\$312	\$368	\$430	
High G		\$ 54	\$ 57	\$67	\$79	\$ 93	
Ν		\$161	\$181	\$213	\$251	\$293	

Female Preferred

	<65	65	70	75	80	85	
Α	\$404	\$369	\$392	\$460	\$542	\$633	
В		\$196	\$208	\$244	\$288	\$336	
F		\$238	\$252	\$296	\$349	\$408	
G		\$218	\$231	\$272	\$320	\$374	
High G		\$ 47	\$ 50	\$ 58	\$ 69	\$80	
Ν		\$141	\$157	\$186	\$218	\$255	

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.

	<65	65	70	75	80	85	
Α	N/A	\$472	\$500	\$588	\$693	\$809	
В		\$250	\$266	\$312	\$368	\$429	
F		\$304	\$322	\$379	\$446	\$521	
G		\$278	\$295	\$347	\$409	\$477	
High G		\$ 60	\$ 64	\$ 75	\$88	\$103	
Ν		\$179	\$201	\$237	\$279	\$326	

Female Standard*

	<65	65	70	75	80	85	
Α	N/A	\$410	\$435	\$511	\$603	\$704	
В		\$218	\$231	\$271	\$320	\$373	
F		\$264	\$280	\$329	\$388	\$453	
G		\$242	\$257	\$302	\$356	\$415	
High G		\$ 52	\$ 55	\$ 65	\$ 76	\$89	
Ν		\$156	\$175	\$206	\$242	\$283	

*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	\$283	\$232	\$232	\$263	\$320	\$415	
F		\$257	\$268	\$321	\$388	\$481	
G		\$211	\$217	\$264	\$321	\$417	
Ν		\$154	\$168	\$210	\$263	\$339	

Female Preferred

	<65	65	70	75	80	85	
Α	\$246	\$202	\$202	\$228	\$278	\$361	
F		\$223	\$233	\$279	\$337	\$418	
G		\$183	\$188	\$230	\$279	\$363	
Ν		\$134	\$146	\$183	\$228	\$295	

A 10% Household Discount applies for eligible individuals.

	<65	65	70	75	80	85	
Α	\$325	\$267	\$267	\$302	\$368	\$477	
F		\$295	\$308	\$370	\$446	\$553	
G		\$242	\$249	\$304	\$370	\$479	
Ν		\$177	\$193	\$242	\$302	\$390	

Female Standard*

	<65	65	70	75	80	85	
Α	\$283	\$232	\$232	\$263	\$320	\$415	
F		\$257	\$268	\$321	\$388	\$481	
G		\$211	\$217	\$264	\$321	\$417	
Ν		\$154	\$168	\$210	\$263	\$339	

*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 applies for eligible individuals.

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	\$274	\$210	\$210	\$242	\$303	\$378	
F		\$236	\$244	\$302	\$375	\$464	
G		\$190	\$197	\$243	\$304	\$380	
Ν		\$142	\$160	\$200	\$247	\$312	

Female Preferred

	<65	65	70	75	80	85	
Α	\$238	\$183	\$183	\$210	\$263	\$329	
F		\$205	\$212	\$262	\$326	\$404	
G		\$165	\$171	\$211	\$265	\$330	
Ν		\$124	\$139	\$173	\$215	\$271	

A 7% Household Discount applies for eligible individuals.

	<65	65	70	75	80	85	
Α	\$315	\$241	\$241	\$278	\$348	\$435	
F		\$272	\$280	\$347	\$431	\$534	
G		\$218	\$227	\$280	\$350	\$437	
Ν		\$164	\$184	\$229	\$284	\$359	

Female Standard*

	<65	65	70	75	80	85	
Α	\$274	\$210	\$210	\$242	\$303	\$378	
F		\$236	\$244	\$302	\$375	\$464	
G		\$190	\$197	\$243	\$304	\$380	
Ν		\$142	\$160	\$200	\$247	\$312	

*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 applies for eligible individuals.

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	\$185	\$185	\$192	\$228	\$271	\$313	
F		\$186	\$192	\$229	\$271	\$313	
G		\$157	\$163	\$193	\$229	\$265	
High G		\$ 53	\$54	\$ 65	\$77	\$89	
K		\$ 95	\$99	\$117	\$139	\$161	
Ν		\$124	\$128	\$152	\$180	\$209	

Female Preferred

	<65	65	70	75	80	85	
Α	\$162	\$162	\$167	\$199	\$236	\$273	
F		\$162	\$168	\$199	\$236	\$273	
G		\$137	\$142	\$168	\$200	\$231	
High G		\$ 46	\$ 48	\$57	\$67	\$78	
K		\$83	\$ 86	\$102	\$121	\$140	
Ν		\$108	\$112	\$133	\$157	\$182	

A household discount of 7% is available.

	<65	65	70	75	80	85	
Α	N/A	\$231	\$240	\$285	\$338	\$391	
F		\$232	\$240	\$285	\$338	\$391	
G		\$196	\$203	\$241	\$286	\$331	
High G		\$65	\$68	\$80	\$ 95	\$110	
K		\$119	\$123	\$146	\$173	\$200	
Ν		\$154	\$160	\$190	\$225	\$260	

Female Standard*

	<65	65	70	75	80	85	
Α	N/A	\$202	\$209	\$248	\$294	\$340	
F		\$202	\$209	\$248	\$294	\$341	
G		\$171	\$177	\$210	\$249	\$288	
High G		\$57	\$59	\$70	\$83	\$96	
Κ		\$103	\$107	\$127	\$151	\$175	
Ν		\$134	\$139	\$165	\$196	\$227	

*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	\$531	\$338	\$363	\$420	\$504	\$590	
F		\$219	\$233	\$272	\$336	\$409	
G		\$191	\$198	\$235	\$296	\$364	
Ν		\$141	\$154	\$187	\$235	\$290	

Female Preferred

	<65	65	70	75	80	85	
Α	\$462	\$294	\$315	\$365	\$439	\$513	
F		\$191	\$203	\$237	\$292	\$356	
G		\$166	\$172	\$204	\$257	\$317	
Ν		\$123	\$134	\$163	\$205	\$252	

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.

	<65	65	70	75	80	85	
Α	\$610	\$389	\$417	\$483	\$580	\$678	
F		\$252	\$268	\$313	\$387	\$470	
G		\$219	\$227	\$270	\$340	\$419	
Ν		\$162	\$177	\$215	\$271	\$333	

Female Standard*

	<65	65	70	75	80	85	
Α	\$531	\$338	\$363	\$420	\$504	\$590	
F		\$219	\$233	\$272	\$336	\$409	
G		\$191	\$198	\$235	\$296	\$364	
Ν		\$141	\$154	\$187	\$235	\$290	

*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.

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	\$391	\$359	\$391	\$471	\$573	\$697	
F		\$220	\$248	\$299	\$364	\$443	
G		\$201	\$218	\$263	\$320	\$389	
Ν		\$134	\$150	\$181	\$220	\$268	

Female Preferred

	<65	65	70	75	80	85	
Α	\$352	\$324	\$352	\$424	\$516	\$628	
F		\$199	\$224	\$269	\$328	\$399	
G		\$181	\$197	\$237	\$288	\$351	
Ν		\$120	\$135	\$163	\$199	\$242	

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 14% 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.

	<65	65	70	75	80	85	
Α	\$430	\$395	\$430	\$518	\$630	\$766	
F		\$243	\$273	\$329	\$400	\$487	
G		\$221	\$240	\$289	\$352	\$428	
Ν		\$147	\$165	\$199	\$242	\$295	

Female Standard*

	<65	65	70	75	80	85	
Α	\$387	\$356	\$387	\$466	\$567	\$690	
F		\$218	\$246	\$296	\$361	\$439	
G		\$199	\$216	\$261	\$317	\$386	
Ν		\$132	\$149	\$180	\$218	\$266	

*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.

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 14% 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	\$299	\$259	\$309	\$362	\$413	\$489	
F		\$260	\$310	\$363	\$415	\$491	
G		\$214	\$255	\$299	\$341	\$404	
Ν		\$191	\$228	\$268	\$306	\$362	

Female

	<65	65	70	75	80	85	
Α	\$273	\$235	\$281	\$329	\$375	\$445	
F		\$236	\$282	\$330	\$377	\$447	
G		\$194	\$232	\$272	\$310	\$367	
Ν		\$174	\$208	\$244	\$278	\$329	

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	\$233	\$207	\$226	\$265	\$303	\$342	
F		\$243	\$270	\$312	\$365	\$425	
G		\$200	\$225	\$264	\$306	\$356	
Ν		\$169	\$188	\$223	\$260	\$299	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$203	\$180	\$196	\$230	\$263	\$297	
F		\$211	\$235	\$271	\$318	\$370	
G		\$174	\$195	\$229	\$266	\$310	
Ν		\$147	\$163	\$194	\$226	\$260	

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	\$268	\$238	\$260	\$304	\$348	\$393	
F		\$279	\$310	\$358	\$420	\$489	
G		\$230	\$258	\$303	\$352	\$410	
Ν		\$194	\$216	\$257	\$300	\$344	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$233	\$207	\$226	\$265	\$303	\$342	
F		\$243	\$270	\$312	\$365	\$425	
G		\$200	\$225	\$264	\$306	\$356	
Ν		\$169	\$188	\$223	\$260	\$299	

*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	\$447	\$424	\$458	\$481	\$510	\$532	
F		\$326	\$354	\$375	\$406	\$438	
G		\$235	\$254	\$271	\$290	\$303	
L		\$142	\$155	\$166	\$180	\$194	
Ν		\$155*	\$185*	\$210*	\$230*	\$246*	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$406	\$385	\$416	\$437	\$463	\$483	
F		\$297	\$322	\$341	\$369	\$398	
G		\$214	\$231	\$247	\$263	\$275	
L		\$129	\$141	\$151	\$164	\$176	
Ν		\$141*	\$169*	\$191*	\$209*	\$224*	

*Plan N premiums are Attained Age.

Male Tobacco**

	<65	65	70	75	80	85	
Α	\$514	\$487	\$527	\$553	\$586	\$612	
F		\$375	\$407	\$432	\$467	\$504	
G		\$270	\$292	\$312	\$333	\$348	
L		\$163	\$179	\$191	\$207	\$223	
Ν		\$178*	\$213*	\$242*	\$264*	\$283*	

Female Tobacco**

	<65	65	70	75	80	85	
Α	\$467	\$443	\$479	\$502	\$533	\$556	
F		\$341	\$370	\$392	\$424	\$458	
G		\$246	\$266	\$284	\$303	\$316	
L		\$148	\$163	\$173	\$188	\$202	
Ν		\$162*	\$194*	\$220*	\$240*	\$258*	

*Plan N premiums are Attained Age.

**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	\$300	\$198	\$219	\$262	\$303	\$337	
F		\$230	\$245	\$299	\$345	\$384	
G		\$192	\$212	\$254	\$293	\$326	
Ν		\$139	\$151	\$182	\$210	\$234	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$300	\$177	\$196	\$234	\$270	\$301	
F		\$205	\$219	\$267	\$308	\$343	
G		\$172	\$189	\$227	\$261	\$291	
Ν		\$124	\$135	\$163	\$188	\$209	

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	\$344	\$228	\$252	\$302	\$348	\$387	
F		\$264	\$282	\$343	\$396	\$441	
G		\$221	\$244	\$292	\$336	\$375	
Ν		\$159	\$174	\$209	\$241	\$269	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$344	\$204	\$225	\$269	\$311	\$346	
F		\$236	\$251	\$307	\$354	\$394	
G		\$197	\$218	\$260	\$300	\$335	
Ν		\$142	\$155	\$187	\$216	\$240	

*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 Individual Market-Attained Age Marketing Method: Direct Response

10455 Mill Run Circle Owings Mills, MD 21117-5559 1-800-275-3802 410-356-8123 (Local) www.carefirst.com

1010	ale Level I	without fit	Dusenoid Discoun		10, D.C. Wetto	
	<65	65	70	75	80	85
Α	\$1,055	\$932	\$1,178	\$1,429	\$1,693	\$1,916
В		\$232	\$ 294	\$ 356	\$ 423	\$ 478
F		\$261	\$ 330	\$ 400	\$ 475	\$ 537
High F		\$ 64	\$81	\$98	\$ 116	\$ 131
G		\$219	\$ 276	\$ 335	\$ 397	\$ 449
High G		\$ 63	\$80	\$97	\$ 114	\$ 130
L		\$168	\$ 212	\$ 257	\$ 305	\$ 345
Μ		\$221	\$ 280	\$ 339	\$ 402	\$ 455
Ν		\$187	\$ 236	\$ 287	\$ 340	\$ 385

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

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

	<65	65	70	75	80	85
Α	\$1,020	\$875	\$1,106	\$1,341	\$1,578	\$1,719
В		\$218	\$ 276	\$ 335	\$ 394	\$ 429
F		\$245	\$ 310	\$ 376	\$ 442	\$ 482
High F		\$ 60	\$ 76	\$92	\$ 108	\$ 118
G		\$205	\$ 259	\$ 315	\$ 370	\$ 403
High G		\$59	\$75	\$91	\$ 107	\$ 116
L		\$157	\$ 199	\$ 241	\$ 284	\$ 309
Μ		\$208	\$ 263	\$ 319	\$ 375	\$ 408
Ν		\$176	\$ 222	\$ 269	\$ 317	\$ 345

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

	<65	65	70	75	80	85
Α	\$1,024	\$904	\$1,143	\$1,386	\$1,643	\$1,859
В		\$226	\$ 285	\$ 346	\$ 410	\$ 464
F		\$253	\$ 320	\$ 389	\$ 461	\$ 521
High F		\$ 62	\$78	\$95	\$ 113	\$ 127
G		\$212	\$ 268	\$ 325	\$ 385	\$ 436
High G		\$61	\$77	\$94	\$ 111	\$ 126
L		\$163	\$ 206	\$ 249	\$ 296	\$ 334
Μ		\$215	\$ 271	\$ 329	\$ 390	\$ 442
Ν		\$181	\$ 229	\$ 278	\$ 330	\$ 373

Male Level 1 without Household Discount Eastern & Southern MD*

Female Level 1 without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
Α	\$990	\$848	\$1,073	\$1,301	\$1,531	\$1,668
В		\$212	\$ 268	\$ 325	\$ 382	\$ 416
F		\$238	\$ 301	\$ 365	\$ 429	\$ 468
High F		\$58	\$74	\$89	\$ 105	\$ 114
G		\$199	\$ 252	\$ 305	\$ 359	\$ 391
High G		\$57	\$73	\$88	\$ 103	\$ 113
L		\$153	\$ 193	\$ 234	\$ 275	\$ 300
Μ		\$202	\$ 255	\$ 309	\$ 364	\$ 396
Ν		\$170	\$ 215	\$ 261	\$ 307	\$ 335

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

	<65	65	70	75	80	85
Α	\$1,161	\$1,165	\$1,366	\$1,572	\$1,863	\$2,108
В		\$ 291	\$ 341	\$ 392	\$ 465	\$ 526
F		\$ 326	\$ 383	\$ 441	\$ 522	\$ 591
High F		\$80	\$94	\$ 108	\$ 128	\$ 145
G		\$ 273	\$ 320	\$ 369	\$ 437	\$ 494
High G		\$79	\$92	\$ 106	\$ 126	\$ 142
L		\$ 210	\$ 246	\$ 283	\$ 335	\$ 379
Μ		\$ 277	\$ 325	\$ 373	\$ 443	\$ 501
Ν		\$ 234	\$ 274	\$ 316	\$ 374	\$ 423

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

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

	<65	65	70	75	80	85	
Α	\$1,122	\$1,093	\$1,283	\$1,475	\$1,736	\$1,891	
В		\$ 273	\$ 320	\$ 368	\$ 433	\$ 472	
F		\$ 306	\$ 360	\$ 414	\$ 487	\$ 530	
High F		\$75	\$88	\$ 101	\$ 119	\$ 130	
G		\$ 256	\$ 301	\$ 346	\$ 407	\$ 444	
High G		\$74	\$87	\$ 100	\$ 117	\$ 128	
L		\$ 197	\$ 231	\$ 265	\$ 312	\$ 340	
Μ		\$ 260	\$ 305	\$ 351	\$ 412	\$ 449	
Ν		\$ 220	\$ 258	\$ 296	\$ 349	\$ 380	

*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.

	<65	65	70	75	80	85
Α	\$1,450	\$1,455	\$1,707	\$1,964	\$2,328	\$2,634
В		\$ 363	\$ 426	\$ 490	\$ 581	\$ 657
F		\$ 408	\$ 479	\$ 551	\$ 653	\$ 738
High F		\$ 100	\$ 117	\$ 135	\$ 160	\$ 181
G		\$ 341	\$ 401	\$ 461	\$ 546	\$ 618
High G		\$98	\$ 115	\$ 133	\$ 157	\$ 178
L		\$ 262	\$ 307	\$ 353	\$ 419	\$ 474
Μ		\$ 346	\$ 406	\$ 467	\$ 553	\$ 626
Ν		\$ 292	\$ 343	\$ 394	\$ 467	\$ 529

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

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

	<65	65	70	75	80	85
Α	\$1,402	\$1,366	\$1,603	\$1,844	\$2,169	\$2,363
В		\$ 341	\$ 400	\$ 460	\$ 541	\$ 590
F		\$ 383	\$ 449	\$ 517	\$ 608	\$ 662
High F		\$94	\$ 110	\$ 126	\$ 149	\$ 162
G		\$ 321	\$ 376	\$ 433	\$ 509	\$ 554
High G		\$92	\$ 108	\$ 125	\$ 147	\$ 160
L		\$ 246	\$ 288	\$ 332	\$ 390	\$ 425
Μ		\$ 325	\$ 381	\$ 438	\$ 515	\$ 561
Ν		\$ 274	\$ 322	\$ 370	\$ 436	\$ 475

*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.

	<65	65	70	75	80	85
Α	\$1,126	\$1,130	\$1,325	\$1,525	\$1,807	\$2,045
В		\$ 282	\$ 331	\$ 380	\$ 451	\$ 510
F		\$ 317	\$ 372	\$ 427	\$ 507	\$ 573
High F		\$77	\$91	\$ 105	\$ 124	\$ 140
G		\$ 265	\$ 311	\$ 358	\$ 424	\$ 480
High G		\$76	\$90	\$ 103	\$ 122	\$ 138
L		\$ 203	\$ 238	\$ 274	\$ 325	\$ 368
Μ		\$ 268	\$ 315	\$ 362	\$ 429	\$ 486
Ν		\$ 227	\$ 266	\$ 306	\$ 363	\$ 411

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

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

	<65	65	70	75	80	85
Α	\$1,088	\$1,061	\$1,244	\$1,431	\$1,684	\$1,834
В		\$ 265	\$ 310	\$ 357	\$ 420	\$ 458
F		\$ 297	\$ 349	\$ 401	\$ 472	\$ 514
High F		\$73	\$85	\$98	\$ 116	\$ 126
G		\$ 249	\$ 292	\$ 336	\$ 395	\$ 430
High G		\$72	\$84	\$97	\$ 114	\$ 124
L		\$ 191	\$ 224	\$ 258	\$ 303	\$ 330
Μ		\$ 252	\$ 296	\$ 340	\$ 400	\$ 436
Ν		\$ 213	\$ 250	\$ 287	\$ 338	\$ 368

*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.

	<65	65	70	75	80	85
Α	\$1,407	\$1,412	\$1,656	\$1,905	\$2,259	\$2,555
В		\$ 352	\$ 413	\$ 475	\$ 564	\$ 638
F		\$ 396	\$ 464	\$ 534	\$ 633	\$ 716
High F		\$97	\$ 114	\$ 131	\$ 155	\$ 175
G		\$ 331	\$ 389	\$ 447	\$ 530	\$ 599
High G		\$95	\$ 112	\$ 129	\$ 153	\$ 173
L		\$ 254	\$ 298	\$ 343	\$ 406	\$ 460
Μ		\$ 335	\$ 393	\$ 453	\$ 537	\$ 607
Ν		\$ 283	\$ 333	\$ 383	\$ 454	\$ 513

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

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

	<65	65	70	75	80	85	
Α	\$1,360	\$1,325	\$1,555	\$1,789	\$2,105	\$2,293	
В		\$ 331	\$ 388	\$ 446	\$ 525	\$ 572	
F		\$ 372	\$ 436	\$ 501	\$ 590	\$ 643	
High F		\$91	\$ 107	\$ 123	\$ 144	\$ 157	
G		\$ 311	\$ 365	\$ 420	\$ 494	\$ 538	
High G		\$90	\$ 105	\$ 121	\$ 142	\$ 155	
L		\$ 238	\$ 280	\$ 322	\$ 379	\$ 412	
Μ		\$ 315	\$ 369	\$ 425	\$ 500	\$ 545	
Ν		\$ 266	\$ 312	\$ 359	\$ 423	\$ 460	

*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.

	<65	65	70	75	80	85
Α	\$1,688	\$1,863	\$2,120	\$2,286	\$2,710	\$3,066
В		\$ 465	\$ 529	\$ 570	\$ 676	\$ 765
F		\$ 522	\$ 594	\$ 641	\$ 760	\$ 859
High F		\$ 128	\$ 145	\$ 157	\$ 186	\$ 210
G		\$ 437	\$ 497	\$ 536	\$ 636	\$ 719
High G		\$ 126	\$ 143	\$ 155	\$ 183	\$ 207
L		\$ 335	\$ 381	\$ 411	\$ 488	\$ 552
Μ		\$ 443	\$ 504	\$ 543	\$ 644	\$ 728
Ν		\$ 374	\$ 426	\$ 459	\$ 544	\$ 616

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

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

	<65	65	70	75	80	85
Α	\$1,632	\$1,749	\$1,990	\$2,146	\$2,525	\$2,750
В		\$ 436	\$ 497	\$ 535	\$ 630	\$ 686
F		\$ 490	\$ 558	\$ 602	\$ 708	\$ 771
High F		\$ 120	\$ 136	\$ 147	\$ 173	\$ 189
G		\$ 410	\$ 467	\$ 503	\$ 592	\$ 645
High G		\$ 118	\$ 135	\$ 145	\$ 171	\$ 186
L		\$ 315	\$ 358	\$ 386	\$ 454	\$ 495
Μ		\$ 416	\$ 473	\$ 510	\$ 600	\$ 653
Ν		\$ 351	\$ 400	\$ 431	\$ 507	\$ 552

*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.

	<65	65	70	75	80	85
Α	\$2,110	\$2,329	\$2,649	\$2,857	\$3,386	\$3,831
В		\$ 581	\$ 661	\$ 713	\$ 845	\$ 956
F		\$ 653	\$ 743	\$ 801	\$ 949	\$1,074
High F		\$ 160	\$ 182	\$ 196	\$ 232	\$ 263
G		\$ 546	\$ 621	\$ 670	\$ 794	\$ 899
High G		\$ 157	\$ 179	\$ 193	\$ 229	\$ 259
L		\$ 419	\$ 477	\$ 514	\$ 609	\$ 689
Μ		\$ 553	\$ 629	\$ 679	\$ 804	\$ 910
Ν		\$ 468	\$ 532	\$ 574	\$ 680	\$ 769

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

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

	<65	65	70	75	80	85
Α	\$2,039	\$2,186	\$2,487	\$2,682	\$3,155	\$3,437
В		\$ 545	\$ 621	\$ 669	\$ 787	\$ 858
F		\$ 613	\$ 697	\$ 752	\$ 884	\$ 964
High F		\$ 150	\$ 171	\$ 184	\$ 216	\$ 236
G		\$ 513	\$ 583	\$ 629	\$ 740	\$ 806
High G		\$ 148	\$ 168	\$ 181	\$ 213	\$ 232
L		\$ 393	\$ 447	\$ 483	\$ 568	\$ 618
Μ		\$ 519	\$ 591	\$ 637	\$ 750	\$ 817
Ν		\$ 439	\$ 499	\$ 539	\$ 634	\$ 690

*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.

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.

	<65	65	70	75	80	85
Α	\$1,638	\$1,808	\$2,057	\$2,218	\$2,629	\$2,974
В		\$ 451	\$ 513	\$ 553	\$ 656	\$ 742
F		\$ 507	\$ 576	\$ 622	\$ 737	\$ 834
High F		\$ 124	\$ 141	\$ 152	\$ 180	\$ 204
G		\$ 424	\$ 482	\$ 520	\$ 617	\$ 698
High G		\$ 122	\$ 139	\$ 150	\$ 178	\$ 201
L		\$ 325	\$ 370	\$ 399	\$ 473	\$ 535
Μ		\$ 429	\$ 489	\$ 527	\$ 625	\$ 707
Ν		\$ 363	\$ 413	\$ 445	\$ 528	\$ 597

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

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

	<65	65	70	75	80	85
Α	\$1,583	\$1,697	\$1,931	\$2,082	\$2,449	\$2,668
В		\$ 423	\$ 482	\$ 519	\$ 611	\$ 666
F		\$ 476	\$ 541	\$ 584	\$ 687	\$ 748
High F		\$ 116	\$ 132	\$ 143	\$ 168	\$ 183
G		\$ 398	\$ 453	\$ 488	\$ 575	\$ 626
High G		\$ 115	\$ 131	\$ 141	\$ 166	\$ 180
L		\$ 305	\$ 347	\$ 375	\$ 441	\$ 480
Μ		\$ 403	\$ 459	\$ 495	\$ 582	\$ 634
Ν		\$ 341	\$ 388	\$ 418	\$ 492	\$ 536

*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.

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.

	<65	65	70	75	80	85
Α	\$2,047	\$2,259	\$2,570	\$2,771	\$3,285	\$3,717
В		\$ 564	\$ 641	\$ 691	\$ 820	\$ 927
F		\$ 633	\$ 720	\$ 777	\$ 921	\$1,042
High F		\$ 155	\$ 176	\$ 190	\$ 225	\$ 255
G		\$ 530	\$ 603	\$ 650	\$ 771	\$ 872
High G		\$ 153	\$ 174	\$ 187	\$ 222	\$ 251
L		\$ 406	\$ 462	\$ 499	\$ 591	\$ 669
Μ		\$ 537	\$ 611	\$ 658	\$ 780	\$ 883
Ν		\$ 454	\$ 516	\$ 556	\$ 660	\$ 746

Male Level 3 Smoker without Household Discount Eastern & Southern MD

Female Level 3 Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85	
Α	\$1,979	\$2,121	\$2,413	\$2,602	\$3,061	\$3,335	
В		\$ 529	\$ 602	\$ 649	\$ 764	\$ 832	
F		\$ 594	\$ 676	\$ 729	\$ 858	\$ 935	
High F		\$ 145	\$ 165	\$ 178	\$ 210	\$ 229	
G		\$ 498	\$ 566	\$ 610	\$718	\$ 782	
High G		\$ 143	\$ 163	\$ 176	\$ 207	\$ 225	
L		\$ 382	\$ 434	\$ 468	\$ 551	\$ 600	
Μ		\$ 504	\$ 573	\$ 618	\$ 727	\$ 792	
Ν		\$ 426	\$ 484	\$ 522	\$ 615	\$ 670	

*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.

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.

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	\$214	\$173	\$198	\$220	\$233	\$242	
В		\$194	\$227	\$258	\$284	\$306	
F		\$211	\$247	\$284	\$316	\$345	
G		\$208	\$245	\$282	\$316	\$347	
Ν		\$121	\$143	\$166	\$187	\$208	

Female Preferred

	<65	65	70	75	80	85	
Α	\$196	\$159	\$181	\$202	\$214	\$222	
В		\$178	\$208	\$236	\$260	\$280	
F		\$194	\$227	\$261	\$290	\$317	
G		\$192	\$226	\$260	\$291	\$321	
Ν		\$112	\$133	\$154	\$173	\$192	

	<65	65	70	75	80	85	
Α	\$236	\$190	\$218	\$242	\$257	\$267	
В		\$214	\$249	\$284	\$313	\$336	
F		\$232	\$272	\$312	\$347	\$379	
G		\$229	\$269	\$310	\$347	\$382	
Ν		\$133	\$157	\$182	\$205	\$228	

Female Standard*

	<65	65	70	75	80	85	
Α	\$216	\$174	\$199	\$222	\$235	\$244	
В		\$196	\$228	\$260	\$286	\$308	
F		\$213	\$250	\$287	\$319	\$349	
G		\$211	\$249	\$287	\$321	\$353	
Ν		\$123	\$146	\$169	\$191	\$212	

*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	\$288*	\$201	\$269	\$286	\$288	\$288	
В		\$235	\$297	\$338	\$342	\$342	
F		\$279	\$343	\$404	\$427	\$427	
High F		\$ 34	\$47	\$ 56	\$67	\$67	
G		\$242	\$302	\$360	\$383	\$383	
High G		\$ 34	\$47	\$ 56	\$67	\$67	
N		\$170	\$214	\$258	\$281	\$281	

* 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	\$461	\$329	\$363	\$435	\$501	\$558	
F		\$357	\$395	\$473	\$545	\$607	
G		\$329	\$363	\$434	\$501	\$558	
Ν		\$248	\$274	\$328	\$379	\$422	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$461	\$286	\$316	\$378	\$436	\$486	
F		\$311	\$343	\$411	\$474	\$528	
G		\$286	\$316	\$378	\$436	\$485	
Ν		\$216	\$238	\$285	\$329	\$367	

A 7% Household Discount will be applied if for the past twelve months the policyholder 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	\$530	\$378	\$417	\$500	\$576	\$642	
F		\$411	\$454	\$543	\$627	\$698	
G		\$378	\$417	\$499	\$576	\$641	
Ν		\$285	\$315	\$377	\$435	\$485	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$530	\$328	\$363	\$434	\$501	\$558	
F		\$357	\$395	\$472	\$545	\$607	
G		\$329	\$363	\$434	\$501	\$558	
Ν		\$248	\$274	\$328	\$378	\$421	

*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 policyholder 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	\$309	\$270	\$287	\$325	\$377	\$408	
F		\$348	\$370	\$440	\$550	\$619	
High F		\$78	\$83	\$ 99	\$124	\$139	
G		\$270	\$287	\$341	\$426	\$480	
Ν		\$226	\$240	\$285	\$356	\$401	

Female Preferred

	<65	65	70	75	80	85	
Α	\$275	\$241	\$255	\$288	\$333	\$360	
F		\$311	\$330	\$393	\$491	\$553	
High F		\$70	\$ 74	\$88	\$110	\$124	
G		\$241	\$256	\$304	\$381	\$428	
Ν		\$202	\$214	\$254	\$318	\$358	

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.

	<65	65	70	75	80	85	
Α	\$387	\$337	\$358	\$406	\$472	\$510	
F		\$436	\$463	\$550	\$688	\$774	
High F		\$98	\$104	\$124	\$155	\$174	
G		\$337	\$358	\$426	\$533	\$600	
Ν		\$282	\$300	\$356	\$446	\$502	

Female Standard*

	<65	65	70	75	80	85	
Α	\$343	\$301	\$319	\$360	\$416	\$450	
F		\$389	\$413	\$491	\$614	\$691	
High F		\$87	\$ 93	\$110	\$138	\$155	
G		\$301	\$320	\$380	\$476	\$535	
Ν		\$252	\$268	\$318	\$398	\$448	

*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 1-888-616-0015 www.heartlandnational.net Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85	
Α	\$ 257	\$217	\$217	\$262	\$301	\$337	
С	\$1,342	\$279	\$279	\$333	\$390	\$449	
G		\$218	\$218	\$265	\$316	\$372	
Ν		\$163	\$171	\$208	\$247	\$290	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$ 223	\$188	\$188	\$228	\$261	\$293	
С	\$1,167	\$242	\$242	\$290	\$339	\$391	
G		\$189	\$189	\$230	\$275	\$324	
Ν		\$142	\$148	\$181	\$215	\$252	

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

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$ 295	\$249	\$249	\$301	\$346	\$388	
С	\$1,543	\$320	\$320	\$383	\$449	\$517	
G		\$250	\$250	\$304	\$363	\$428	
Ν		\$188	\$196	\$239	\$284	\$333	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$ 257	\$217	\$217	\$262	\$301	\$337	
С	\$1,342	\$279	\$279	\$333	\$390	\$449	
G		\$218	\$218	\$265	\$316	\$372	
Ν		\$163	\$171	\$208	\$247	\$290	

*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	\$394	\$360	\$382	\$451	\$549	\$643	
F		\$200	\$213	\$251	\$306	\$358	
G		\$171	\$182	\$215	\$262	\$306	
High G		\$ 62	\$66	\$78	\$ 95	\$111	
N		\$124	\$139	\$171	\$206	\$239	

Female Preferred

	<65	65	70	75	80	85	
Α	\$348	\$318	\$338	\$399	\$486	\$569	
F		\$177	\$188	\$222	\$271	\$317	
G		\$152	\$161	\$190	\$231	\$271	
High G		\$55	\$58	\$ 69	\$84	\$98	
Ν		\$110	\$123	\$152	\$183	\$212	

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

	<65	65	70	75	80	85	
Α	\$453	\$414	\$439	\$519	\$632	\$739	
F		\$230	\$244	\$289	\$352	\$412	
G		\$197	\$209	\$247	\$301	\$352	
High G		\$71	\$ 76	\$90	\$109	\$127	
Ν		\$143	\$160	\$197	\$237	\$275	

Female Standard*

	<65	65	70	75	80	85	
Α	\$400	\$366	\$389	\$459	\$559	\$654	
F		\$204	\$216	\$256	\$311	\$364	
G		\$174	\$185	\$219	\$266	\$312	
High G		\$ 63	\$67	\$79	\$96	\$113	
Ν		\$126	\$142	\$174	\$210	\$244	

*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	\$240	\$228	\$228	\$255	\$297	\$323	
F		\$210	\$219	\$263	\$320	\$392	
G		\$172	\$178	\$219	\$269	\$334	
Ν		\$128	\$141	\$176	\$215	\$259	

Female Preferred

	<65	65	70	75	80	85	
Α	\$208	\$199	\$199	\$222	\$259	\$281	
F		\$183	\$191	\$229	\$278	\$341	
G		\$149	\$155	\$190	\$234	\$290	
Ν		\$111	\$122	\$153	\$187	\$225	

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

	<65	65	70	75	80	85	
Α	\$276	\$263	\$263	\$293	\$342	\$371	
F		\$242	\$252	\$302	\$368	\$451	
G		\$197	\$204	\$251	\$309	\$384	
Ν		\$147	\$162	\$203	\$248	\$298	

Female Standard*

	<65	65	70	75	80	85	
Α	\$240	\$228	\$228	\$255	\$297	\$323	
F		\$210	\$219	\$263	\$320	\$392	
G		\$172	\$178	\$219	\$269	\$334	
Ν		\$128	\$141	\$176	\$215	\$259	

*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.

Medico Insurance Company

601 6th Avenue Des Moines, IA 50309 1-800-228-6080 www.wellabe.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85	
Α	\$369	\$212	\$214	\$229	\$270	\$329	
F		\$266	\$269	\$287	\$339	\$412	
High F		\$80	\$81	\$ 86	\$102	\$124	
G		\$197	\$199	\$212	\$251	\$305	
High G		\$ 68	\$ 69	\$ 73	\$87	\$105	
Ν		\$139	\$140	\$150	\$177	\$215	

Female Preferred

	<65	65	70	75	80	85	
Α	\$321	\$185	\$186	\$199	\$235	\$286	
F		\$231	\$234	\$249	\$295	\$358	
High F		\$69	\$ 70	\$75	\$88	\$108	
G		\$171	\$173	\$185	\$218	\$265	
High G		\$59	\$ 60	\$ 64	\$75	\$ 92	
Ν		\$121	\$122	\$130	\$154	\$187	

A household discount of 12.3% is available to those that qualify.

	<65	65	70	75	80	85	
Α	\$406	\$234	\$236	\$252	\$297	\$362	
F		\$293	\$296	\$315	\$373	\$453	
High F		\$88	\$89	\$ 95	\$112	\$136	
G		\$217	\$219	\$233	\$276	\$336	
High G		\$75	\$ 76	\$81	\$ 95	\$116	
Ν		\$153	\$154	\$165	\$195	\$237	

Female Standard*

	<65	65	70	75	80	85	
Α	\$353	\$203	\$205	\$219	\$259	\$315	
F		\$255	\$257	\$274	\$324	\$394	
High F		\$ 76	\$77	\$82	\$97	\$118	
G		\$188	\$190	\$203	\$240	\$292	
High G		\$ 65	\$ 66	\$ 70	\$83	\$101	
Ν		\$133	\$134	\$143	\$169	\$206	

*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 12.3% is available to those that qualify.

Monitor Life Insurance Company of New York 305 Madison Avenue Morristown, NJ 07962 1-877-759-5762 Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85	
Α	\$247	\$186	\$186	\$224	\$281	\$338	
F		\$227	\$227	\$270	\$333	\$408	
G		\$187	\$187	\$225	\$283	\$351	
High G		\$ 68	\$68	\$82	\$101	\$123	
Ν		\$143	\$143	\$178	\$212	\$248	

Female Preferred

	<65	65	70	75	80	85	
Α	\$214	\$161	\$161	\$195	\$245	\$294	
F		\$198	\$198	\$235	\$290	\$355	
G		\$162	\$162	\$196	\$246	\$305	
High G		\$59	\$59	\$71	\$88	\$107	
Ν		\$125	\$125	\$155	\$184	\$216	

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

	<65	65	70	75	80	85	
Α	\$284	\$214	\$214	\$258	\$324	\$389	
F		\$262	\$262	\$310	\$383	\$469	
G		\$215	\$215	\$259	\$325	\$404	
High G		\$78	\$78	\$ 94	\$116	\$142	
Ν		\$165	\$165	\$205	\$244	\$285	

Female Standard*

	<65	65	70	75	80	85	
Α	\$247	\$186	\$186	\$224	\$281	\$338	
F		\$227	\$227	\$270	\$333	\$408	
G		\$187	\$187	\$225	\$283	\$351	
High G		\$68	\$68	\$82	\$101	\$123	
N		\$143	\$143	\$178	\$212	\$248	

*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	\$202	\$199	\$220	\$264	\$319	\$382	
F		\$223	\$240	\$283	\$343	\$415	
G		\$193	\$214	\$257	\$311	\$372	
High G		\$ 50	\$ 56	\$67	\$81	\$97	
N		\$137	\$151	\$180	\$218	\$261	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$175	\$173	\$191	\$230	\$278	\$332	
F		\$194	\$209	\$246	\$298	\$361	
G		\$168	\$186	\$223	\$270	\$324	
High G		\$44	\$ 49	\$58	\$71	\$84	
Ν		\$119	\$131	\$157	\$190	\$227	

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

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$232	\$228	\$253	\$303	\$367	\$439	
F		\$256	\$276	\$326	\$394	\$477	
G		\$222	\$246	\$295	\$357	\$428	
High G		\$58	\$ 64	\$77	\$ 93	\$112	
N		\$157	\$173	\$207	\$251	\$300	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$202	\$199	\$220	\$264	\$319	\$382	
F		\$223	\$240	\$283	\$343	\$415	
G		\$193	\$214	\$257	\$311	\$372	
High G		\$ 50	\$ 56	\$67	\$81	\$97	
N		\$137	\$151	\$180	\$218	\$261	

*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 1-800-420-5382, (select Option 3) www.nfg.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85	
Α	\$270	\$201	\$215	\$263	\$306	\$353	
F		\$213	\$231	\$277	\$326	\$417	
G		\$179	\$192	\$233	\$277	\$357	
Ν		\$136	\$146	\$179	\$214	\$276	

Female Preferred

	<65	65	70	75	80	85	
Α	\$235	\$175	\$187	\$229	\$267	\$307	
F		\$185	\$201	\$241	\$284	\$363	
G		\$156	\$167	\$203	\$241	\$311	
Ν		\$119	\$127	\$156	\$186	\$240	

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

	<65	65	70	75	80	85	
Α	\$311	\$231	\$248	\$302	\$352	\$406	
F		\$245	\$265	\$318	\$375	\$480	
G		\$206	\$220	\$269	\$319	\$411	
Ν		\$157	\$168	\$206	\$246	\$318	

Female Standard*

	<65	65	70	75	80	85	
Α	\$270	\$201	\$216	\$263	\$306	\$353	
F		\$213	\$231	\$277	\$326	\$417	
G		\$179	\$192	\$234	\$277	\$357	
Ν		\$136	\$146	\$179	\$214	\$277	

*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

1-833-976-2628 www.allstatehealth.com/contact-us Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Preferred II

	<65	65	70	75	80	85	
Α	\$246	\$202	\$208	\$243	\$295	\$349	
F		\$264	\$272	\$318	\$386	\$457	
High F		\$67	\$ 69	\$81	\$ 98	\$116	
G		\$218	\$225	\$263	\$319	\$378	
Ν		\$158	\$163	\$190	\$231	\$274	

Female Preferred II

	<65	65	70	75	80	85	
Α	\$218	\$178	\$184	\$215	\$261	\$309	
F		\$233	\$241	\$281	\$342	\$404	
High F		\$ 60	\$ 61	\$72	\$87	\$103	
G		\$193	\$199	\$233	\$283	\$334	
Ν		\$140	\$144	\$169	\$205	\$242	

A household discount of 7% may be available.

Male Preferred

	<65	65	70	75	80	85	
Α	\$246	\$202	\$235	\$272	\$316	\$364	
F		\$264	\$307	\$356	\$413	\$476	
High F		\$67	\$78	\$91	\$105	\$121	
G		\$218	\$254	\$295	\$342	\$394	
Ν		\$158	\$184	\$213	\$247	\$285	

Female Preferred

	<65	65	70	75	80	85	
Α	\$218	\$178	\$208	\$241	\$279	\$322	
F		\$233	\$272	\$315	\$366	\$422	
High F		\$ 60	\$ 69	\$80	\$ 93	\$107	
G		\$193	\$225	\$261	\$302	\$348	
Ν		\$140	\$163	\$189	\$219	\$252	

A household discount of 7% may be available.

	<65	65	70	75	80	85	
Α	\$295	\$242	\$282	\$326	\$378	\$436	
F		\$316	\$369	\$427	\$495	\$571	
High F		\$81	\$ 94	\$109	\$126	\$145	
G		\$262	\$305	\$353	\$410	\$472	
Ν		\$190	\$221	\$256	\$297	\$342	

Female Standard*

	<65	65	70	75	80	85	
Α	\$261	\$214	\$249	\$289	\$335	\$386	
F		\$280	\$326	\$378	\$438	\$505	
High F		\$71	\$83	\$ 96	\$112	\$129	
G		\$232	\$270	\$313	\$363	\$418	
Ν		\$168	\$195	\$226	\$263	\$303	

*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% may be 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	
A *	\$246*	\$246*	\$246*	\$246*	\$246*	\$246*	
F		\$267	\$288	\$334	\$364	\$374	
High F		\$84	\$ 92	\$114	\$143	\$178	
G		\$227	\$245	\$284	\$310	\$318	
High G		\$81	\$89	\$111	\$138	\$172	

Female Non-Tobacco

	<65	65	70	75	80	85	
A *	\$222*	\$222*	\$222*	\$222*	\$222*	\$222*	
F		\$241	\$260	\$302	\$329	\$338	
High F		\$ 76	\$83	\$104	\$129	\$161	
G		\$205	\$222	\$257	\$280	\$288	
High G		\$74	\$80	\$100	\$125	\$155	

*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	
A *	\$273*	\$273*	\$273*	\$273*	\$273*	\$273*	
F		\$296	\$320	\$371	\$404	\$416	
High F		\$ 93	\$102	\$127	\$158	\$198	
G		\$252	\$272	\$316	\$344	\$354	
High G		\$ 90	\$ 99	\$123	\$153	\$191	

Female Tobacco**

	<65	65	70	75	80	85	
A *	\$247*	\$247*	\$247*	\$247*	\$247*	\$247*	
F		\$268	\$289	\$335	\$366	\$376	
High F		\$ 85	\$ 92	\$115	\$143	\$179	
G		\$228	\$246	\$285	\$311	\$320	
High G		\$82	\$89	\$111	\$139	\$173	

*Plan A is Issue Age. Other Plans are Attained Age.

**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.

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.

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	\$281	\$215	\$270	\$313	\$352	\$367	
С	\$676	\$303	\$381	\$442	\$496	\$517	
D	\$756	\$202	\$267	\$322	\$372	\$416	
F		\$252	\$318	\$368	\$414	\$431	
G		\$202	\$267	\$322	\$372	\$417	
Ν		\$156	\$205	\$248	\$289	\$329	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$281	\$198	\$250	\$290	\$325	\$339	
С	\$676	\$279	\$352	\$408	\$458	\$478	
D	\$744	\$197	\$242	\$285	\$324	\$359	
F		\$233	\$293	\$340	\$382	\$398	
G		\$198	\$242	\$285	\$324	\$359	
Ν		\$150	\$183	\$218	\$251	\$284	

*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.

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$281	\$236	\$297	\$345	\$387	\$404	
С	\$676	\$333	\$419	\$486	\$546	\$569	
D	\$756	\$222	\$293	\$354	\$409	\$458	
F		\$277	\$349	\$405	\$455	\$474	
G		\$222	\$294	\$355	\$410	\$459	
Ν		\$172	\$226	\$273	\$318	\$362	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$281	\$218	\$275	\$318	\$358	\$373	
С	\$676	\$307	\$387	\$448	\$504	\$525	
D	\$744	\$217	\$266	\$313	\$356	\$395	
F		\$256	\$323	\$374	\$420	\$438	
G		\$217	\$267	\$314	\$357	\$395	
Ν		\$165	\$201	\$239	\$276	\$312	

*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	\$238	\$209	\$209	\$242	\$288	\$318	
F		\$218	\$227	\$271	\$339	\$371	
G		\$193	\$199	\$240	\$295	\$326	
Ν		\$151	\$157	\$188	\$257	\$292	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$207	\$182	\$182	\$210	\$251	\$277	
F		\$189	\$198	\$236	\$295	\$323	
G		\$168	\$173	\$209	\$257	\$283	
Ν		\$132	\$137	\$163	\$224	\$254	

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

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$274	\$240	\$240	\$278	\$331	\$365	
F		\$250	\$261	\$311	\$390	\$427	
G		\$222	\$229	\$276	\$340	\$375	
Ν		\$174	\$180	\$216	\$295	\$336	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$238	\$209	\$209	\$242	\$288	\$318	
F		\$218	\$227	\$271	\$339	\$371	
G		\$193	\$199	\$240	\$295	\$326	
Ν		\$151	\$157	\$188	\$257	\$292	

*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

Administrative Office 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	\$299	\$238	\$261	\$307	\$353	\$396	
F		\$234	\$253	\$312	\$386	\$497	
G		\$203	\$215	\$261	\$340	\$472	
Ν		\$140	\$154	\$192	\$251	\$340	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$260	\$208	\$228	\$268	\$308	\$346	
F		\$204	\$221	\$272	\$337	\$434	
G		\$177	\$187	\$227	\$297	\$412	
Ν		\$123	\$134	\$168	\$219	\$296	

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

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$344	\$274	\$300	\$353	\$405	\$455	
F		\$269	\$291	\$359	\$444	\$572	
G		\$234	\$247	\$299	\$391	\$542	
Ν		\$161	\$177	\$221	\$288	\$390	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$299	\$239	\$262	\$308	\$354	\$397	
F		\$235	\$254	\$313	\$388	\$499	
G		\$204	\$215	\$261	\$341	\$473	
Ν		\$141	\$154	\$193	\$252	\$341	

*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	\$258	\$221	\$283	\$352	\$417	\$468	
В		\$286	\$366	\$455	\$540	\$605	
F		\$347	\$444	\$553	\$656	\$735	
G		\$214	\$273	\$340	\$403	\$452	
Κ		\$101	\$129	\$161	\$191	\$214	
L		\$150	\$192	\$239	\$283	\$318	
Μ		\$185	\$236	\$294	\$349	\$391	
Ν		\$174	\$222	\$277	\$328	\$368	

Female Non-Tobacco

	<65	65	70	75	80	85	
Α	\$232	\$202	\$253	\$309	\$364	\$410	
В		\$261	\$328	\$399	\$471	\$530	
F		\$317	\$398	\$485	\$572	\$644	
G		\$195	\$245	\$298	\$351	\$396	
Κ		\$ 92	\$116	\$141	\$166	\$188	
L		\$137	\$172	\$210	\$247	\$278	
Μ		\$169	\$212	\$258	\$304	\$343	
Ν		\$159	\$199	\$243	\$286	\$322	

Male Tobacco*

	<65	65	70	75	80	85	
Α	\$284	\$243	\$311	\$387	\$459	\$515	
В		\$315	\$402	\$501	\$594	\$666	
F		\$382	\$489	\$608	\$721	\$809	
G		\$235	\$300	\$374	\$443	\$497	
κ		\$111	\$142	\$177	\$210	\$235	
L		\$165	\$211	\$263	\$312	\$349	
Μ		\$203	\$260	\$324	\$384	\$430	
Ν		\$191	\$245	\$304	\$361	\$405	

Female Tobacco*

	<65	65	70	75	80	85	
Α	\$256	\$222	\$279	\$339	\$400	\$451	
В		\$287	\$361	\$439	\$518	\$583	
F		\$349	\$438	\$533	\$629	\$709	
G		\$214	\$269	\$328	\$387	\$436	
Κ		\$101	\$128	\$155	\$183	\$206	
L		\$151	\$189	\$230	\$272	\$306	
Μ		\$185	\$233	\$284	\$335	\$377	
Ν		\$174	\$219	\$267	\$315	\$355	

*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. 129th Street, Suite 300 Overland Park, KS 66213 1-833-657-1452 www.unifiedlife.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85	
Α	\$344	\$296	\$333	\$383	\$427	\$470	
F		\$371	\$415	\$484	\$557	\$640	
High F		\$86	\$101	\$119	\$139	\$162	
G		\$293	\$332	\$392	\$455	\$526	
Ν		\$235	\$266	\$315	\$368	\$430	

Female Preferred

	<65	65	70	75	80	85	
Α	\$299	\$257	\$290	\$333	\$371	\$408	
F		\$323	\$361	\$421	\$484	\$557	
High F		\$75	\$ 88	\$103	\$121	\$140	
G		\$255	\$289	\$341	\$396	\$458	
Ν		\$205	\$231	\$274	\$320	\$374	

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	\$396	\$340	\$383	\$441	\$491	\$540	
F		\$427	\$478	\$557	\$641	\$736	
High F		\$99	\$116	\$137	\$159	\$186	
G		\$337	\$382	\$451	\$523	\$605	
Ν		\$271	\$305	\$362	\$423	\$495	

Female Standard*

	<65	65	70	75	80	85	
Α	\$344	\$296	\$333	\$383	\$427	\$470	
F		\$371	\$415	\$484	\$557	\$640	
High F		\$86	\$101	\$119	\$139	\$162	
G		\$293	\$332	\$392	\$455	\$526	
Ν		\$235	\$266	\$315	\$368	\$430	

*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.

Malo Proforrod

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 Pre	erred			
	<65	65	70	75	80	85	
Α	\$184	\$124	\$163	\$183	\$185	\$185	
В		\$228	\$305	\$351	\$359	\$359	
С		\$266	\$357	\$421	\$459	\$459	
D	\$769	\$227	\$311	\$371	\$406	\$406	
F		\$295	\$395	\$465	\$507	\$507	
High F		\$61	\$84	\$100	\$120	\$120	
G		\$262	\$358	\$426	\$467	\$467	
High G		\$61	\$84	\$100	\$120	\$120	
K		\$ 95	\$129	\$154	\$168	\$168	
L		\$136	\$186	\$222	\$244	\$244	
Ν		\$205	\$282	\$339	\$376	\$376	

Fema	le P	refer	red
------	------	-------	-----

	<65	65	70	75	80	85	
Α	\$161	\$108	\$142	\$159	\$161	\$161	
В		\$198	\$265	\$305	\$312	\$312	
С		\$232	\$310	\$366	\$399	\$399	
D	\$667	\$198	\$271	\$322	\$353	\$353	
F		\$256	\$343	\$405	\$441	\$441	
High F		\$ 53	\$73	\$88	\$104	\$104	
G		\$228	\$311	\$370	\$406	\$406	
High G		\$ 53	\$73	\$88	\$104	\$104	
κ		\$82	\$112	\$134	\$146	\$146	
L		\$119	\$162	\$193	\$212	\$212	
Ν		\$179	\$246	\$295	\$327	\$327	

*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 Star	ndard**			
	<65	65	70	75	80	85	
Α	N/A	\$142	\$187	\$210	\$212	\$212	
В		\$262	\$350	\$404	\$413	\$413	
С		\$306	\$411	\$484	\$528	\$528	
D	N/A	\$261	\$359	\$427	\$468	\$468	
F		\$339	\$454	\$536	\$584	\$584	
High F		\$70	\$96	\$115	\$138	\$138	
G		\$301	\$412	\$490	\$537	\$537	
High G		\$ 70	\$96	\$115	\$138	\$138	
K		\$109	\$149	\$177	\$193	\$193	
L		\$157	\$214	\$255	\$280	\$280	
Ν		\$236	\$325	\$390	\$433	\$433	

Female Standard**

	<65	65	70	75	80	85	
Α	N/A	\$124	\$163	\$183	\$185	\$185	
В		\$228	\$305	\$351	\$359	\$359	
С		\$266	\$357	\$421	\$459	\$459	
D	N/A	\$227	\$311	\$371	\$406	\$406	
F		\$295	\$395	\$465	\$507	\$507	
High F		\$61	\$84	\$100	\$120	\$120	
G		\$262	\$358	\$426	\$467	\$467	
High G		\$61	\$84	\$100	\$120	\$120	
κ		\$ 95	\$129	\$154	\$168	\$168	
L		\$136	\$186	\$222	\$244	\$244	
Ν		\$205	\$282	\$339	\$376	\$376	

**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 9003 Huntingdon Valley, PA 19006-9998 1-800-523-5800 www.aarpmedicaresupplement.com

Male Non-Tobacco Age 65 and Older

	Base Rate	Tier I Rate
Α	\$660	\$726
В	\$374	\$411
C F	\$662	\$728
F	\$441	\$485
G	\$362	\$398
Κ	\$166	\$183
L	\$272	\$299
Ν	\$312	\$343

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

Female Non-Tobacco Age 65 and Older

	Base Rate	Tier I Rate
Α	\$585	\$644
В	\$331	\$364
С	\$587	\$645
F	\$391	\$430
G	\$321	\$353
Κ	\$147	\$162
L	\$241	\$265
Ν	\$276	\$304

Early Enrollment: Individuals who enroll within six months after their 65th 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 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount if their acceptance is guaranteed or if their responses to health status questions when they apply for coverage indicate they do not have a serious medical condition.

Individuals who enroll more than ten years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate if their acceptance is guaranteed or if their responses to health status questions when they apply for coverage indicate they do not have a serious medical condition.

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
Α	\$726	\$798
В	\$411	\$452
С	\$728	\$800
F	\$485	\$534
G	\$398	\$437
Κ	\$183	\$201
L	\$299	\$329
Ν	\$343	\$377

Female Tobacco* Age 65 and Older

	Base Rate	Tier I Rate	
Α	\$644	\$708	
В	\$364	\$401	
С	\$645	\$710	
F	\$430	\$473	
G	\$353	\$388	
κ	\$162	\$178	
L	\$265	\$292	
Ν	\$304	\$334	

Early Enrollment: Individuals who enroll within six months after their 65th 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 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount if their acceptance is guaranteed or if their responses to health status questions when they apply for coverage indicate they do not have a serious medical condition.

Individuals who enroll more than ten years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate if their acceptance is guaranteed or if their responses to health status questions when they apply for coverage indicate they do not have a serious medical condition.

*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.



*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.

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.

USAA Life Insurance Company

9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-2915 www.usaa.com Individual Market-Attained Age Marketing Method: Insurance Producer Solicited

Unisex Non-Smoker

	<65	65	70	75	80	85	
Α	\$350	\$350	\$409	\$488	\$566	\$625	
F		\$233	\$273	\$326	\$379	\$418	
G		\$215	\$238	\$287	\$356	\$461	
Ν		\$185	\$216	\$258	\$300	\$331	

Unisex Smoker*

	<65	65	70	75	80	85	
Α	\$385	\$383	\$448	\$536	\$621	\$685	
F		\$256	\$299	\$357	\$414	\$457	
G		\$266	\$295	\$357	\$441	\$572	
Ν		\$203	\$236	\$283	\$328	\$362	

*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	\$264	\$246	\$318	\$408	\$510	\$622	
F		\$278	\$337	\$409	\$487	\$573	
G		\$217	\$281	\$359	\$450	\$548	
High G		\$57	\$69	\$84	\$100	\$118	
Ν		\$161	\$208	\$267	\$334	\$407	

Female Preferred

	<65	65	70	75	80	85	
Α	\$264	\$222	\$287	\$367	\$459	\$559	
F		\$251	\$303	\$368	\$439	\$516	
G		\$196	\$253	\$324	\$405	\$493	
High G		\$ 52	\$ 63	\$ 76	\$ 90	\$106	
Ν		\$145	\$188	\$240	\$301	\$366	

Male Standard*

	<65	65	70	75	80	85	
Α	\$264	\$274	\$354	\$453	\$567	\$690	
F		\$309	\$374	\$454	\$541	\$637	
G		\$241	\$312	\$399	\$499	\$609	
High G		\$ 64	\$77	\$ 93	\$111	\$130	
Ν		\$179	\$232	\$296	\$371	\$452	

Female Standard*

	<65	65	70	75	80	85	
Α	\$264	\$246	\$318	\$408	\$510	\$622	
F		\$278	\$337	\$409	\$487	\$573	
G		\$217	\$281	\$359	\$450	\$548	
High G		\$57	\$ 69	\$84	\$100	\$118	
Ν		\$161	\$208	\$267	\$334	\$407	

*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.



INSURANCE ADMINISTRATION 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

