

# Medicare Supplement Insurance

Handbook & Rate Guide



*published by the*  
**Texas Department of Insurance**  
July 2006





## **Medicare Supplement Insurance Handbook and Rate Guide**

### **Key Changes in Medicare Supplement Insurance**

Medicare now provides prescription drug coverage as a Medicare benefit. As a result, prescription drug coverage is no longer available as part of Medicare supplement insurance (Medigap) plans H, I, and J sold after January 1, 2006. If you currently have one of these three Medigap policies, here are your options:

- You can keep your current Medigap policy without any changes. However, you can expect to pay higher premiums than people who elect to participate in the Medicare drug plan.
- You can enroll in a Medicare prescription drug plan and keep your Medigap policy with the drug coverage removed. Your Medigap premiums will be adjusted to reflect the removal of the prescription drug benefit.
- You can enroll in a Medicare prescription drug plan by May 15, 2006, and buy a different Medigap policy without prescription drug coverage. You can buy a Medigap plan A, B, C, F (including the high-deductible Plan F), K, or L sold by your current Medigap insurance company. You are guaranteed this right only from your current company. If you apply to a different company, the company may consider your medical history to decide whether or not to accept you. You must purchase the new Medigap policy within 63 days after your Medicare prescription coverage starts. If you wait until after May 15, 2006, to enroll in a Medicare prescription drug plan, you will no longer have a guaranteed issue right to buy another Medigap policy from your current company. This means the company can evaluate your medical history to decide whether or not to sell you a policy.
- You can enroll by May 15, 2006, in a Medicare Advantage plan that includes prescription drug coverage. If you enroll in a Medicare Advantage plan, you won't need a Medigap policy.

For more information on Medicare, including the Medicare prescription drug coverage, visit the Medicare website **[www.medicare.gov](http://www.medicare.gov)**



## Medicare and Medicare Supplement Insurance

**M**edicare is a federal health insurance program for people 65 or older, some people under 65 with disabilities, and people with end-stage renal disease or Lou Gehrig's disease. If you are on Medicare, it will pay for much - but not all - of your health care. Medicare supplement insurance can help you fill in some of the “gaps” that Medicare won't pay. There are 12 standardized Medicare supplement insurance plans, labeled “A” through “L.” Each plan offers a different combination of benefits. Four plans, F, J, K, and L offer a high-deductible option.

Not everyone needs a Medicare supplement policy. If you have certain other types of health coverage, the gaps in your Medicare coverage may already be covered. You probably don't need Medicare supplement insurance if

- you have group health insurance through an employer or former employer, including government or military retiree plans
- you belong to a Medicare Advantage plan
- Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs.

### Medicare Basics

**Medicare Part A** (hospital) pays for in-patient hospital services, skilled nursing facility care after a hospital stay, home health care, and hospice care. Medicare Part A also pays for all but the first three pints of blood in a calendar year.

**Medicare Part B** (medical) pays for medical expenses, clinical laboratory services, and outpatient hospital treatment. In most cases, Medicare pays 80 percent of the cost of covered services.

Covered medical expenses include physicians' services and supplies. Some Medicare Part B services are paid as a fixed copayment under the outpatient prospective payment system.

Medicare also pays for some preventive services. Ask your physician about screening tests, flu shots, and vaccines covered by Medicare.

Medicare prescription drug coverage (also called Medicare Part D) pays for prescription drugs, both generic and brand name. You must join a prescription drug plan to have this coverage. The deadline for enrollment in Medicare Part D without a penalty is May 15, 2006.



## **Options for receiving Medicare benefits**

Medicare enters into annual contracts with insurance companies and managed care plans to provide coverage through different types of health plans. The original Medicare plan is available to everyone. Original Medicare is also sometimes called Medicare fee-for-service or traditional Medicare. You can go to any doctor or hospital that accepts Medicare. Original Medicare coordinates with most group retirement plans, Medicaid, Medicare savings programs, and Medigap insurance.

You may have the option to join a Medicare Advantage plan (formerly called Medicare + Choice). Medicare Advantage plans include health maintenance organizations (HMOs), preferred provider plans (PPOs), private fee-for-service plans (PFFS), and medical special needs plans. You can only join a Medicare Advantage plan if a plan is available in your area and you have Medicare Parts A and Part B. Some plans may have additional eligibility requirements. The federal Centers for Medicare and Medicaid Services (CMS) administers Medicare Advantage plans. Plans provide their members with a handbook upon enrollment that outlines the complaints and appeals process for denial of services.

CMS publishes a handbook, called Medicare and You, that describes Medicare coverages and health plan options. The handbook is mailed to every Medicare beneficiary each year.

## **Services Not Covered by Medicare**

- Long-term care services
- Custodial care, such as help walking, getting in and out of bed, dressing, bathing, toileting, shopping, eating, and taking medicine (these are commonly referred to as activities of daily living)
- More than 100 days of skilled nursing facility care during a benefit period following a hospital stay (the Medicare Part A benefit period begins the first day you receive a Medicare-covered service and ends when you have been out of the hospital or a skilled nursing facility for 60 consecutive days)
- Homemaker services
- Private-duty nursing care
- Most dental care and dentures
- Health care received while traveling outside the United States, except under limited circumstances
- Cosmetic surgery and routine foot care
- Routine eye care, eyeglasses (except after cataract surgery), and hearing aids.



## **What You'll Have to Pay with Medicare**

Both Medicare Part A and Part B have costs that you must pay. These include monthly premiums, deductibles, copayments, and coinsurance. You also pay the full cost of services not covered by Medicare.

Premiums are amounts you pay regularly to keep your coverage. Most people do not have to pay a Part A premium, but everyone must pay the Part B premium. The premium amounts may change each year in January. A deductible is the amount you must pay for covered medical expenses before Medicare begins to pay. A copayment is a fixed charge for a medical service. Coinsurance is the percentage of the cost of a covered service that you pay after Medicare pays its portion of the cost.

Health care providers who accept “assignment” agree to limit their fee to the Medicare-approved amount for a service or supply, although you must pay any deductibles, coinsurance, or copayments due. Providers who do not accept assignment may charge as much as 15 percent above the Medicare-approved amount when treating Medicare patients. You must pay the excess amount. The amount you owe is shown on the Medicare Summary Notice that you receive from Medicare. If you were charged more than the 15 percent and paid it, your provider must refund the excess charges to you within 30 days. If you believe a provider has overcharged you, question the bill before you pay it and contact the Medicare carrier that processed your claim. TrailBlazer Health Enterprises is the Medicare carrier for Texas.

TrailBlazer maintains the Medicare Participating Physician/Supplier Directory. The directory lists physicians and other providers who accept assignment on Medicare claims. For a list of providers who accept assignment in your area, call TrailBlazer or visit its website

**1-800-442-2620**

**[www.the-medicare.com](http://www.the-medicare.com)**

## **Medicare Supplement Insurance**

Medicare supplement insurance fills the “gaps” between Medicare benefits and what you must pay out-of-pocket for deductibles, coinsurance, and copayments. Therefore, it is often called Medigap insurance. Medigap policies only pay for services deemed by Medicare as medically necessary, and payments are generally based on the Medicare-approved charge. Some plans offer benefits that Medicare doesn't, such as emergency care while in a foreign country. There are 12 standardized Medigap plans, labeled A



through L. Each insurance company must use these same identifying letters. All companies that sell Medigap insurance must offer Plan A, but do not have to offer the other 11 plans.

If you bought a Medigap policy before standardized plans were first introduced in 1992, you may keep your existing policy. You do not have to switch to one of the 12 standardized plans.

Medigap policies are sold by private insurance companies that are licensed and regulated by the Texas Department of Insurance (TDI). Medigap benefits, however, are set by the federal government. The benefits provided by these plans are described in the appendix.

### **Medicare Select**

Medicare Select is a type of Medigap policy that may give you a lower price in return for using only the providers on your company's network providers list. Medicare Select coverage can be issued by an insurance company or a Medicare HMO. If you leave a Medicare Select plan, the company must make available any non-Medicare Select policy it has on the market with comparable or lesser benefits.

## **Alternatives to Medicare Supplement Insurance**

Before you buy a Medigap policy, consider these other options:

### **Employee Group Plans**

If you remain employed after your 65th birthday, you may continue your group health insurance where you work and may not need Medicare Part B or Medigap insurance. Likewise, if you become eligible for Medicare but are covered by your working spouse's group health insurance, you may not need a Medigap policy.

Retirees who remain on their employers' health plans or who have health coverage through a union or fraternal organization may not need Medigap coverage. Some employers offer their retirees coverage through a Medigap company. These are considered group Medigap plans. Because health plans work differently, talk to your employer's benefits coordinator before making a decision about Medigap insurance.

### **COBRA Coverage from an Employer Plan**

Federal and state law allows employees who leave their jobs to continue their employer-sponsored group health coverage for a period of time. In some cases, family coverage may also be continued. If you continue your



employer-sponsored coverage, you may not need a Medigap policy. Be advised that COBRA coverage impacts the timeframes for enrolling in Medicare Part B without a penalty.

Additional information on employer coverage and COBRA is available in the CMS publication, *Guide to Health Insurance for People with Medicare*, which is available from TDI.

## **Medicare Advantage Plans**

Depending on where you live, you may have the option to choose between Medicare or a Medicare Advantage plan. If you are in a Medicare Advantage plan, you don't need a Medigap policy. Medicare Advantage plans provide at least the same benefits as Medicare. There are two types of Medicare Advantage plans:

- managed care plans, which include HMOs, PPOs, provider-sponsored organizations, and religious fraternal benefit society plans
- private fee-for-service plans.

Medicare pays a monthly premium to the Medicare Advantage plan to provide your health care. The plan may require you to pay an additional premium and may charge you a copayment each time you go to the doctor or get a prescription. To join a Medicare Advantage plan, you must have both Medicare Part A and Part B, not have end-stage renal disease, and live in an area that has a plan. Not all plans are available in all areas of the state. Call Medicare or visit the Medicare web page and select the Medicare Personal Health Plan Finder interactive page. You may also call TDI's Consumer Help Line to learn whether any plans are available in your area.

Medicare HMOs require you, in most instances, to use only physicians and hospitals in the HMO's network. A Medicare HMO with a point-of-service option allows you to choose your own doctors, but you will have to pay extra. You can generally go to any doctor or provider you want with a private fee-for-service plan and may receive care anywhere in the United States. The doctor and provider, however, must agree to treat you and to accept the plan's payment terms.

If your Medicare Advantage plan terminates its contract in your service area, you have the right to purchase any Medigap plan A, B, C, F, K, or L offered in Texas without regard to your medical history or condition. If your Medicare Advantage plan ends services in your area, it must explain to you in writing your options and timeframes to buy a Medigap policy.



## **Medicaid and Medicare Savings Programs**

If your income and assets are below a certain level, you might be eligible for Medicaid. Medicaid is a federal program administered by the states that pays for health coverage for people with low incomes. If you qualify for Medicaid, the state will pay your Medicare premiums and other Medicare out-of-pocket costs. Medicaid also will pay for some services not covered by Medicare. If you receive Medicaid, you generally do not need Medigap insurance.

Medicaid-sponsored Medicare Savings Programs may pay Medicare premiums, deductibles, and coinsurance amounts for eligible Medicare beneficiaries. These programs enable Medicare beneficiaries to apply their savings to cover other expenses or buy more coverage.

The Qualified Medicare Beneficiary (QMB) program, the Specified Low-Income Medicare Beneficiary (SLMB) program, the Qualified Individuals (QI), and the Qualified Disabled Working Individuals (QDWI) program are all Medicare Savings Programs.

The federal QMB program pays the Medicare Part B premium and covers all Medicare deductibles and copayments for people with incomes below a certain level. You do not need Medigap insurance if you are in the QMB Program. QDWI pays Medicare Part A premiums. The other plans pay all or part of your Medicare Part B premium. Medicaid and the Medicare Savings Programs are administered by the Texas Health and Human Services Commission.

## **Texas Health Insurance Risk Pool (Health Pool)**

The Health Pool offers health insurance to Texans who can't find coverage because of their medical condition and to certain individuals who have recently lost their employer-sponsored health coverage. The Health Pool offers more comprehensive coverage than Medigap Plan A and is an option that people under age 65 may want to consider. If you have Medicare Part A and Medicare Part B and need more coverage than a Medigap Plan A offers, consider this option to supplement your Medicare coverage.

For more information, including eligibility requirements and benefits information, call the Health Pool or visit its website

**<http://www.txhealthpool.com/index.html>**

**1-888-398-3927**

**1-800-735-2989 (TDD)**





## Your Rights as a Medicare Supplement Consumer

### Open Enrollment

**Seniors:** Medigap companies must sell you a policy— even if you have health problems— if you are at least 65 and apply within six months after enrolling in Medicare Part B. These six months are called your “open enrollment” period. During open enrollment, a company must allow you to buy any of the Medigap plans it offers. You can use your open enrollment rights more than once during this six-month period. For instance, you may change your mind about a policy you bought, cancel it, and still have the right to buy any other Medigap policy, so long as the sale takes place during the six months after you enroll in Medicare Part B.

Although a company must sell you a policy during your open enrollment period, it may require a waiting period of up to six months before covering your pre-existing conditions. Pre-existing conditions are conditions for which you received treatment or medical advice from a physician within the previous six months.

Your right to open enrollment is absolute, even if you wait for several years after you become 65 to enroll in Medicare Part B because of continued employment or other reasons.

**Texans with disabilities:** In Texas, people under age 65 who receive Medicare because of disabilities have a six-month open enrollment period beginning the day they enroll in Medicare Part B. This open enrollment right is only applicable to Medigap Plan A. Companies selling Medicare supplement insurance in Texas may not deny you a Plan A policy because you have pre-existing conditions. Companies are not required to offer the other plans to Texans with disabilities, but they may do so if they wish. During the first six months after you turn 65 and are enrolled in Medicare Part B, you will have a right to buy any of the 12 plans.

### Guaranteed Issue

You may have the right to buy a Medigap policy outside of your open enrollment period if you lose certain types of health coverage. For people over age 65, the guaranteed issue right applies to Medigap plans A, B, C, F, K, and L. For people under age 65, this guaranteed issue right applies only to Medigap Plan A. In general, this right is for 63 days from the date coverage ends or from the date of notice that coverage will end. Companies may not place any restrictions, such as pre-existing condition waiting periods or exclusions, on these policies. This is called “guaranteed



issue.” You must provide proof of the loss of your health care coverage. Texans under age 65 with disabilities who enroll in Medicare Part B also have guaranteed issue rights, but they are only eligible for Medigap coverage under Plan A. This guaranteed issue right is also extended to people on Medicare who lose Medicaid because of a change in their financial situation. For more information, read the Guide to Health Insurance for People with Medicare.

### **30-Day “Free Look”**

You can return your Medigap policy within 30 days after receiving it and get your money back-with no questions asked. Be sure to keep a record of the date you received the policy. Read the policy as soon as you get it. If you return the policy to the company, use certified mail with a return receipt as proof that it was returned within the 30-day time limit.

### **Renewability**

All Medigap policies are guaranteed renewable. A company cannot cancel your policy or refuse to renew it unless you made intentional material false statements on your application or failed to pay your premium. However, the amount of the premium is not guaranteed. An insurance company may raise your premium as often as once a year on a class basis. In addition, if you have an “attained-age policy,” a company may raise your premium on your birthday.

### **Medicare Supplement Claims**

Your doctor and other health care providers must submit Medicare claims to the appropriate carrier or fiscal intermediary for you. In most cases, the carrier or intermediary will send your Medigap claim directly to your insurance company.

Medigap policies won’t pay for services that Medicare does not deem medically necessary.

Therefore, if the carrier or intermediary denies your claim as medically unnecessary, your Medigap company won’t pay it. You have the right to appeal the decision to deny a claim. The appeal process and timeframes to request an appeal are described in your Medicare Summary Notice.

Texas law requires insurance companies to pay claims promptly. If your Medigap company refuses to pay a claim for a Medicare-approved charge or delays payment of your claims, you may file a complaint with TDI.



## **Group Medicare Supplement Insurance**

Your rights with a group Medigap policy are essentially the same as with an individual policy. Because the group might make decisions that are out of your control, you have the following additional protections:

- If the group changes insurance companies, the new company must offer coverage to everyone previously covered. The new Medigap policy must cover pre-existing conditions that were covered by the old policy.
- If you leave the group, the insurance company must offer to provide unbroken Medigap coverage with an individual policy or continuation of your group insurance.
- If the group cancels its coverage, the insurance company must offer you either an individual policy continuing the benefits you had before or a different policy meeting Texas requirements.

## **Shopping Wisely for Medigap Insurance**

- The best time to buy a Medigap policy is during your Medicare open enrollment period because companies must sell you any plan they offer without regard to pre-existing conditions.
- Shop around. Prices can vary considerably. Use the rate guide section of this handbook to compare the prices of the plans that interest you.
- Consider other factors. Price should not be your only consideration. You can learn a company's complaint record and A.M. Best financial rating by calling TDI's Consumer Help Line. Both are important indicators of the service you can expect from a company. Your family and friends are other sources of information about a company's customer service. Ask them if they have had any experiences with the companies you are considering.
- Consider your needs. Although it is illegal to sell you more than one Medigap policy, insurers may offer other policies with benefits that may overlap Medigap coverage. These include cancer, specified disease, hospital indemnity, and long-term care policies. Any duplication of benefits must be disclosed in writing. In general, duplicate coverage wastes money because you are paying twice for the same coverage.
- Look into Medicare prescription drug coverage. Medicare Part D can help you pay your prescription drug costs. There are exclusions for certain drugs, however, and Medicare Part D won't pay for drugs covered by Medicare Part A or Part B. Medicare Part D coverage is not automatic. You must select a Medicare-approved prescription drug plan and enroll in it. Plans are offered by private insurers. You are eligible if you have Medicare Part A or Part B.



## **Protect Yourself**

- ▶ Read what you are asked to sign before you sign it. Never sign a blank application form.
- ▶ If an agent tries to rush you, be suspicious! Tell the agent you need more time.
- ▶ If you buy insurance by mail, ask if the company has a local agent or a toll-free number that you can call if you have questions.
- ▶ Try to buy from an agent you know and trust. Ask questions and take notes when you talk to an agent. These could help you later if there is a dispute over what you were told about a policy.
- ▶ Make sure the agent and company are licensed. You can verify company and agent licenses by calling TDI's Consumer Help Line.
- ▶ Don't buy a policy on the agent's first visit. Invite someone you trust to be present during the second visit. An agent shouldn't object.
- ▶ Answer all questions on the application accurately. If an agent helps you complete the application, make sure the information is correct and complete before you sign. Omitting or falsifying information could cause the company to deny your claims or cancel your policy.
- ▶ Do not pay cash or make a check out to an individual agent. Always pay by check or money order so you have a clear record of payment. Make checks payable only to the insurance company or insurance agency. Insist on a receipt signed by the agent on the company's letterhead.
- ▶ Before making a lump-sum payment, ask the agent or company about reimbursement of unearned premium. This is especially important during the open enrollment period when you have the right to change companies.
- ▶ Be sure you have the names and addresses of the agent and the insurance company. Know how to contact the agent and the company if you need help.
- ▶ Read your policy carefully when you receive it. You can return a policy for any reason and receive a full refund within 30 days of the date you received it.



## Unfair Practices

Agents and companies who engage in any of the following activities are breaking the law:

- Knowingly making misleading statements that causes you to drop a policy and buy a replacement from another company. This is called twisting.
- Using high-pressure tactics, including the use of force, fright, or threat to pressure you into buying a policy.
- Obtaining sales leads through advertising that hides the fact that an agent or company may try to sell you insurance. This is called cold lead advertising.
- Using misleading advertisements made to look like mail from the government by using eagles or similar graphics or a return address with a name that sounds like an official government agency or bureau.
- Posing as a representative of Medicare or a government agency.
- Selling you a Medigap policy that duplicates Medicare benefits or health insurance coverage you already have. An agent is required to review and compare your other health coverages.
- Suggesting that you falsify an application.

If you believe that an agent or company has used unfair and illegal practices with you, file a complaint with TDI.

## How to Use the Rate Guide

The companies listed are licensed to sell their plans throughout Texas. Companies selling Medicare Select, however, sell only in specific areas of the state. For information about a company's plans, call the company at the toll-free number listed in the guide or call one of the company's agents.

Check your phone book for the phone numbers of agents in your area. If a company has a website, the address is included in the guide.

The rate guide includes only companies that are actively selling Medigap plans. Your company may no longer be selling the plan you purchased.

## Organization of the Rate Information

All the companies that sell Plan A are listed together in alphabetical order. The company's rates for ages 65, 70, and 75 are shown. After the list of companies offering Plan A is an alphabetical list of companies that sell Plan B policies. Separate lists follow for companies that sell plans C through L. The number of companies selling each plan varies. All com-



panies must offer Plan A, but they do not have to offer any of the other plans. The guide identifies companies that offer a high-deductible option for plans F and J. Following the tables for the 12 standardized plans is a table with information about Plan A rates for people under age 65 with disabilities. Group policies are listed at the end of each individual plan list.

### **Key to the Rate Tables**

**Rates:** The rates shown are the annual premiums you might expect to pay in one lump sum for a year. Rates are given for the lowest annual premium the company charges and the highest annual premium. The rates listed are provided by the companies and are only estimates. Your premium will likely vary. The exact premium you will pay is based on a variety of factors. Rates vary if you pay monthly or quarterly. If you have an issue-age policy, your premiums are based on your age at the time you buy. Companies may increase issue-age policy premiums once during your first year of coverage. After that, the company may not increase the premium for 12 months. If you have an attained-age policy, your premium will increase on your birthday, in addition to any rate increase during the first 12 months. Some companies base rates on the ZIP code in which you live. To learn the exact premium you would pay, call your agent or the company. Medigap rates are set by insurance companies, and are subject to approval by TDI. Companies can obtain approval for rate increases at any time during the year.

**Age:** Rates are shown for people buying at ages 65, 70, and 75. You should compare costs at different ages over time. For people under 65 with disabilities, one price is shown.

**Pre-existing conditions:** In most cases, an insurance company may impose a waiting period of up to six months before covering pre-existing medical conditions. The amount of time you must wait before a policy covers pre-existing conditions is shown in the column labeled “Pre-Ex-Wait” in the rate tables.

However, if you move from one Medicare supplement policy to another, you get credit for the time you were covered under your prior policy. If you have had a policy for at least six months, your new policy will not have a waiting period for pre-existing conditions. If you are age 65 or over, have had an employer health insurance plan for at least six months, and if you purchase a Medigap policy within 63 days of leaving your employer plan, you should not have a waiting period for pre-existing conditions.



**Group policies:** You must be a member of a particular group, association, or organization to get group insurance coverage. In general, rates for group coverage are lower than rates for individual policies. Group policies are listed by plan after the individual policies.

**Disability Under Age 65– Other Plans:** This table lists companies that offer additional plans to people under age 65 with disabilities. Since Texas law requires companies to offer only Plan A, people with disabilities must meet a company’s guidelines to be eligible for any of the additional plans the company offers.

**Notes:** Rates and policies vary according to several factors. Each one is given a different symbol in the guide:

**AA** Attained Age means the price of this policy will automatically increase each year on your birthday. This increase will be in addition to any general premium increase by the company. In most cases, plans not marked with AA are Issue Age (IA) policies. Issue Age means your premiums are based on your age at the time you buy.

**AR** Area means the company has different rates for different areas of the state. Call the company or ask the agent to find out what premium is charged in your area.

**GR** Gender Rated means the company charges different rates for females and males. Rates for females are generally lower.

**NS** Nonsmoker means the company charges smokers higher premiums than nonsmokers.

**GI** Guaranteed Issue means you will not be required to answer health questions or take a medical exam to qualify for coverage. If you do not qualify for a policy because of your health history, or if your open enrollment period has passed or you do not otherwise qualify for a guaranteed issue right to buy a Medigap policy, you should be able to buy a policy from one of these companies.

**MS** Medicare Select means health care services are provided only through a specific list of network providers under contract to the carrier. Medicare Select policies are not available in every area. You must live in the plan’s service area to join.

## 14 Rate Guide

## Medicare Supplement Insurance

### Individual Plans A

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   |  | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|---|--|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>Aetna Life Ins. Co.</b><br>Phone: (800) 345-6022<br>Website: www.aetna.com   |  | AA | AR |    | NS |    |    | 0                    | \$1,189-\$1,354 | \$1,558-\$1,775 | \$1,750-\$1,994 |
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242   |  | AA | AR |    |    |    | 6  | \$1,475-\$1,697      | \$1,953-\$2,245 | \$2,489-\$2,863 |                 |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amer pion.com  |  | AA | AR | GR | NS |    | 6  | \$1,155-\$1,906      | \$1,350-\$2,225 | \$1,551-\$2,560 |                 |
| <b>Bankers Fidelity Life Ins. Co.</b><br>Phone: (866) 458-7500<br>Website: www.bankersfidelity/life.com                                 |  | AR |    |    | NS |    | 0  | \$794-\$875          | \$862-\$949     | \$888-\$976     |                 |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com                                       |  | AA | AR |    |    |    |    | \$2,146-\$2,377      | \$2,437-\$2,699 | \$2,846-\$3,152 |                 |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com                                       |  | AA | AR |    |    | MS |    | \$1,124-\$1,295      | \$1,276-\$1,471 | \$1,491-\$1,718 |                 |
| <b>Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corp.</b><br>Phone: (800) 654-9390<br>Website: www.bcbstx.com |  | AA | AR |    |    |    | 0  | \$1,548-\$1,872      | \$2,088-\$2,520 | \$2,328-\$2,856 |                 |
| <b>Central Reserve Life Ins. Co.</b><br>Phone: (800) 945-8554<br>Website: www.centralreserve.com  |  | AA | AR | GR |    |    | 6  | \$1,571-\$2,473      | \$1,758-\$2,766 | \$2,027-\$3,190 |                 |
| <b>Christian Fidelity Life Ins. Co.</b><br>Phone: (888) 757-3732<br>Website: www.oxfordlife.com   |  | AR |    |    |    |    | 0  | \$1,169-\$1,340      | \$1,190-\$1,363 | \$1,214-\$1,319 |                 |



|   |             |   |                 |                 |                 |
|---|-------------|---|-----------------|-----------------|-----------------|
| <b>Combined Ins. Co. of America</b><br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com              | AR          | 0 | \$1,602-\$1,762 | \$1,690-\$1,858 | \$2,009-\$2,210 |
| <b>Conseco Ins. Co.</b><br>Phone: (800) 541-2254<br>Website: www.conseco.com                                    | AA          | 0 | \$960-\$1,129   | \$1,186-\$1,395 | \$1,455-\$1,712 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 | AA AR GR NS | 6 | \$973-\$1,504   | \$1,147-\$1,773 | \$1,334-\$2,062 |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com             | AA AR GR    | 0 | \$1,871-\$2,854 | \$2,264-\$3,454 | \$2,611-\$3,983 |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com | AA AR       | 3 | \$971           | \$1,148         | \$1,352         |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com | AA AR GR NS | 3 | \$877-\$1,120   | \$985-\$1,260   | \$1,151-\$1,471 |
| <b>Dallas General Life Ins. Co.</b><br>Phone: (877) 667-9368<br>Website: www.oxfordlife.com                     | AA          | 0 | \$1,283         | \$1,531         | \$1,780         |
| <b>Equitable Life and Casualty Ins. Co.</b><br>Phone: (800) 352-5170<br>Website: www.equillife.com              | AA AR       | 0 | \$1,309-\$1,726 | \$1,554-\$2,050 | \$1,737-\$2,285 |

## 16 Rate Guide

## Medicare Supplement Insurance

### Individual Plans A

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) |                 |                 |
|---|----|----|----|----|----|----|----------------------|-----------------|-----------------|
|   |    |    |    |    |    |    | Issue Age 65         | Issue Age 70    | Issue Age 75    |
| <b>GE Life and Annuity Assurance Company</b><br>Phone: (877) 825-9337                             | AA |    |    |    |    | 0  | \$1,111              | \$1,210         | \$1,335         |
| <b>Globe Life and Accident Ins. Co.</b><br>Phone: (800) 654-5433<br>Website: www.globeonheweb.com | AA |    |    |    |    | 0  | \$868                | \$1,159         | \$1,233         |
| <b>Golden Rule Ins. Co.</b><br>Phone: (800) 474-4467<br>Website: www.goldenrule.com               | AA | AR | GR | NS |    | 6  | \$1,482-\$2,474      | \$1,665-\$3,069 | \$1,922-\$3,571 |
| <b>Great American Life Ins. Co.</b><br>Phone: (800) 880-2745<br>Website: www.galic.com            | AA | AR | GR | NS |    | 6  | \$944-\$1,238        | \$1,071-\$1,404 | \$1,265-\$1,659 |
| <b>Guarantee Trust Life Ins. Co.</b><br>Phone: (800) 338-7452<br>Website: www.gtlic.com           | AA | AR |    |    |    | 0  | \$1,189-\$1,427      | \$1,401-\$1,681 | \$1,610-\$1,932 |
| <b>Humana Ins. Co.</b><br>Phone: (800) 866-0581<br>Website: www.humana.com                        | AA | AR | GR | NS |    | 3  | \$1,440-\$2,772      | \$2,268-\$2,568 | \$1,620-\$2,952 |
| <b>Lincoln Heritage Life Ins. Co.</b><br>Phone: (800) 438-7180<br>Website: www.lhlic.com          | AA | AR | GR | NS |    | 0  | \$889-\$1,444        | \$1,001-\$1,627 | \$1,165-\$1,892 |
| <b>Loyal American Life Ins. Co.</b><br>Phone: (800) 633-6752<br>Website: www.loyalamerican.com    | AA | AR | GR | NS |    | 6  | \$1,085-\$1,422      | \$1,229-\$1,612 | \$1,454-\$1,906 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com        | AA | AR | GR | NS |    | 0  | \$1,226              |                 |                 |

**Mutual of Omaha Ins. Co.**  
 Phone: (800) 316-0842  
 Website: www.mutualofomaha.com

AA AR GR NS MS 0 \$1,226-\$2,111 \$1,454-\$2,504 \$1,691-\$2,912

**National States Ins. Co.**  
 Phone: (800) 868-6788

0 \$1,472 \$1,643 \$1,707

**New Era Life Ins. Co. of the Midwest**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

AA AR GR NS 6 \$716-\$875 \$802-\$980 \$956-\$1,169

**New Era Life Ins. Co.**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

AA GR NS 6 \$1,003 \$1,135 \$1,327

**Old Surety Life Ins. Co.**  
 Phone: (800) 272-5466

6 \$1,220 \$1,220 \$1,364

**Oxford Life Ins. Co.**  
 Phone: (888) 757-3732  
 Website: www.oxfordlife.com

AA AR NS 0 \$1,160-\$1,601 \$1,371-\$1,892 \$1,517-\$2,094

**Pacificare Life Assurance Company**  
 Phone: (800) 637-9284  
 Website: www.securehorizons.com

AA AR NS \$1,392-\$1,440 \$1,836-\$1,908 \$2,040-\$2,112

**Penn Treaty Network America Ins. Co.**  
 Phone: (800) 222-3469  
 Website: www.penntreaty.com

AA AR GR NS GI 3 \$1,030-\$1,967 \$1,161-\$2,218 \$1,351-\$2,579

**Pennsylvania Life Ins. Co.**  
 Phone: (800) 275-7366  
 Website: www.pennlife.com

AA AR GR NS 6 \$870-\$1,355 \$1,025-\$1,597 \$1,194-\$1,857

**Philadelphia American Life Ins. Co.**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

AA AR NS 6 \$889-\$1,030 \$914-\$1,059 \$999-\$1,157

## 18 Rate Guide

### Individual Plans A

## Medicare Supplement Insurance

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA |    | AR |    | GR |                      | NS              |                 | GI              |  | MS |  |
|--|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|--|----|--|
|  | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |  |    |  |
| <b>Physicians Life Ins. Co.</b><br>Phone: (402) 228-9100<br>Website: www.physiciansmutual.com            | AA | AR | NS |    |    | 0                    | \$837-\$1,534   | \$991-\$1,716   | \$1,105-\$1,867 |  |    |  |
| <b>Provident American Life &amp; Health Ins. Co.</b><br>Phone: (800) 753-5133                            | AA | AR | GR |    |    | 6                    | \$1,032-\$1,451 | \$1,249-\$1,756 | \$1,441-\$2,025 |  |    |  |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com               | AA | AR |    |    |    | 6                    | \$1,280-\$1,635 | \$1,598-\$2,042 | \$1,757-\$2,245 |  |    |  |
| <b>Reserve National Ins. Co.</b><br>Phone: (800) 654-9106<br>Website: www.reservenational.com            | AA |    |    |    |    | 6                    | \$880           |                 |                 |  |    |  |
| <b>Royal Neighbors of America</b><br>Phone: (877) 217-4040<br>Website: www.royalneighbors.com            | AR | GR | NS |    |    | 0                    | \$938-\$1,348   | \$1,058-\$1,521 | \$1,153-\$1,657 |  |    |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com   | AA | AR | GR | NS | GI | MS                   | \$748-\$1,658   | \$886-\$1,970   | \$1,056-\$2,340 |  |    |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com   | AA | AR | GR | NS | GI |                      | \$827-\$1,953   | \$978-\$2,332   | \$1,169-\$2,773 |  |    |  |
| <b>Southwest Service Life Ins. Co.</b><br>Phone: (817) 284-4888<br>Website: www.southwestservicelife.com | AR |    | NS |    |    | 6                    | \$956-\$1,169   | \$1,114-\$1,362 | \$1,250-\$1,528 |  |    |  |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com           | AA | AR | GR | NS |    | 0                    | \$1,101-\$1,661 | \$1,126-\$1,724 | \$1,294-\$2,014 |  |    |  |

|  |    |    |    |                 |                 |                 |
|--|----|----|----|-----------------|-----------------|-----------------|
| <b>State Farm Mutual Automobile Ins. Co.</b><br>Contact Local Agent<br>Website: www.statefarm.com                | AA | AR | 0  | \$965-\$1,272   | \$1,216-\$1,481 | \$1,409-\$1,784 |
| <b>State Mutual Ins. Co.</b><br>Phone: (877) 872-5500  | AA | AR | NS | \$1,296-\$1,584 | \$1,519-\$1,857 | \$1,769-\$2,163 |
| <b>Sterling Investors Life Ins. Co.</b><br>Phone: (877) 604-5240   | AA | AR | GR | NS              | \$1,084-\$1,715 | \$1,278-\$2,020 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                         | AA | AR | 0  | \$1,621-\$2,057 | \$1,877-\$2,381 | \$2,044-\$2,593 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                         | AA | AR | MS | \$1,413-\$1,728 | \$1,634-\$1,998 | \$1,776-\$2,172 |
| <b>Thrivent Financial for Lutherans</b><br>Phone: (800) 847-4836<br>Website: www.thrivent.com                    | AR |    |    | \$1,222-\$1,711 | \$1,278-\$1,789 | \$1,321-\$1,849 |
| <b>Unicare Health Ins. Co. of Texas</b><br>Phone: (800) 459-1732<br>Website: www.unicare.com                     | AA | AR | NS | \$1,116-\$1,428 | \$1,200-\$1,524 | \$1,344-\$1,716 |
| <b>United American Ins. Co.</b><br>Phone: (800) 331-2512<br>Website: www.unitedamerican.com                      |    |    | 2  | \$1,629         | \$1,757         | \$1,757         |
| <b>United Commercial Travelers of America,<br/>The Order of</b><br>Phone: (800) 848-0123<br>Website: www.uct.org | AA | AR | GR | NS              | \$1,074         |                 |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com                     | AA | AR | GR | NS              | \$884-\$1,159   | \$1,002-\$1,314 |

## 20 Rate Guide

## Medicare Supplement Insurance

### Individual Plans A

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

Pre-ex Wait  
(months)

Issue Age 65    Issue Age 70    Issue Age 75

#### Universal Fidelity Life Ins. Co.

Phone: (800) 366-8354

Website: www.ufi.com

AA

0

\$1,543

\$1,763

\$2,056

#### USAA Life Ins. Co.

Phone: (800) 531-8000

Website: www.usaa.com

AA

\$1,185-\$1,444

\$1,304-\$1,589

\$1,399-\$1,707

#### UTMB Health Plans, Inc.

Phone: (866) 735-3281

Website: www.utmbhcs.org

MS

\$1,320

\$1,320

\$1,320

### Group Plans A

#### American Republic Ins. Co.

Phone: (888) 775-3065

Website: www.aric.com

AA AR

0

\$717-\$1,037

\$877-\$1,295

\$1,031-\$1,556

#### Bankers Life and Casualty Company

Phone: (800) 621-3724

Website: www.bankerslife.com

AA AR

\$1,450-\$1,450

\$1,647-\$1,647

\$1,904-\$1,904

#### Guarantee Trust Life Ins. Co.

Phone: (800) 338-7452

Website: www.gtlc.com

AA AR

0

\$863-\$1,034

\$1,017-\$1,218

\$1,169-\$1,400

#### Life Investors Ins. Co. of America

Phone: (800) 752-9797

AR

6

\$759-\$924

\$1,001-\$1,221

\$1,441-\$1,760

**Monumental Life Ins. Co.**  
Phone: (800) 752-9797

AA AA GI 6 \$828-\$1,008 \$1,092-\$1,332 \$1,572-\$1,920

**Oxford Life Ins. Co.**  
Phone: (888) 757-3732  
Website: [www.oxfordlife.com](http://www.oxfordlife.com)

AA AR NS 0 \$950-\$1,311 \$1,122-\$1,549 \$1,243-\$1,715

**Transamerica Life Ins. Co.**  
Phone: (800) 752-9797

AA AR NS 6 \$7,068-\$855 \$878-\$1,072 \$1,140-\$1,391

**United Healthcare Ins. Co.**  
Phone: (800) 523-5800  
Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

AA AR NS 3 \$1,593-\$1,689 \$1,593-\$1,689 \$1,593-\$1,689

## Individual Plans B

**Aetna Life Ins. Co.**  
Phone: (800) 345-6022  
Website: [www.aetna.com](http://www.aetna.com)

AA AR NS 0 \$1,219-\$1,389 \$1,598-\$1,821 \$1,795-\$2,045

**American Capitol Ins. Co.**  
Phone: (713) 974-2242

AA AR 6 \$1,836-\$2,111 \$2,263-\$2,602 \$2,715-\$3,122

**American Pioneer Life Ins. Co.**  
Phone: (800) 538-1053  
Website: [www.amerpion.com](http://www.amerpion.com)

AA AR GR NS 6 \$1,579-\$2,606 \$1,865-\$3,078 \$2,178-\$3,595

**American Pioneer Life Ins. Co.**  
Phone: (800) 538-1053  
Website: [www.amerpion.com](http://www.amerpion.com)

AA AR GR NS MS 6 \$1,073-\$1,770 \$1,262-\$2,082 \$1,470-\$2,426

**Bankers Fidelity Life Ins. Co.**  
Phone: (866) 458-7500  
Website: [www.bankersfidelity/life.com](http://www.bankersfidelity/life.com)

AA AR NS \$2,002-\$2,201 \$2,198-\$2,418 \$2,423-\$2,665

## 22 Rate Guide

## Medicare Supplement Insurance

### Individual Plans B

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   | AA |    | AR |    | GR |    | NS |    | GI |    | MS |    | Issue Age 65    |                 | Issue Age 70    |              | Issue Age 75 |              |
|---|----|----|----|----|----|----|----|----|----|----|----|----|-----------------|-----------------|-----------------|--------------|--------------|--------------|
|   | AA | AR | AR | AR | GR | GR | NS | NS | GI | GI | MS | MS | Issue Age 65    | Issue Age 70    | Issue Age 75    | Issue Age 70 | Issue Age 75 | Issue Age 75 |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com               | AA | AR | AR | AR |    |    |    |    |    |    | MS |    | \$1,252-\$1,440 | \$1,441-\$1,656 | \$1,701-\$1,957 |              |              |              |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com               | AA | AR | AR | AR |    |    |    |    |    |    |    |    | \$2,053-\$2,295 | \$2,425-\$2,471 | \$2,929-\$3,274 |              |              |              |
| <b>Combined Ins. Co. of America</b><br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com              |    |    | AR | AR |    |    |    |    |    |    |    | 0  | \$1,991-\$2,229 | \$2,105-\$2,357 | \$2,502-\$2,801 |              |              |              |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 | AA | AR | GR | NS | MS | MS |    |    |    |    |    | 6  | \$846-\$1,395   | \$1,007-\$1,660 | \$1,187-\$1,958 |              |              |              |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 | AA | AR | GR | NS | MS | MS |    |    |    |    |    | 6  | \$1,251-\$1,933 | \$1,486-\$2,297 | \$1,751-\$2,707 |              |              |              |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com             | AA | AR | GR |    |    |    |    |    |    |    |    | 0  | \$1,728-\$2,637 | \$2,091-\$3,190 | \$2,409-\$3,676 |              |              |              |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com | AA | AR | GR | NS |    |    |    |    |    |    |    | 3  | \$1,132-\$1,446 | \$1,288-\$1,646 | \$1,517-\$1,940 |              |              |              |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com | AA | AR |    |    | MS | MS |    |    |    |    |    | 3  | \$1,059         | \$1,266         | \$1,500         |              |              |              |



**Dallas General Life Ins. Co.**  
 Phone: (877) 667-9368  
 Website: www.oxfordlife.com

AA 0 \$1,573 \$1,863 \$2,208

**Equitable Life and Casualty Ins. Co.**  
 Phone: (800) 352-5170  
 Website: www.equillife.com

AA AR 0 \$2,062-\$2,710 \$2,466-\$3,241 \$2,823-\$3,709

**Globe Life and Accident Ins. Co.**  
 Phone: (800) 654-5433  
 Website: www.globeontheheweb.com

AA 0 \$1,231 \$1,524 \$1,767

**Great American Life Ins. Co.**  
 Phone: (800) 880-2745  
 Website: www.galic.com

AA AR GR NS 6 \$1,075-\$1,410 \$1,228-\$1,610 \$1,479-\$1,939

**Guarantee Trust Life Ins. Co.**  
 Phone: (800) 338-7452  
 Website: www.gtlic.com

AA AR 0 \$1,918-\$2,301 \$2,249-\$2,699 \$2,576-\$3,091

**Humana Ins. Co.**  
 Phone: (800) 866-0581  
 Website: www.humana.com

AA AR GR NS 3 \$1,512-\$2,928 \$1,488-\$2,700 \$1,716-\$3,120

**Lincoln Heritage Life Ins. Co.**  
 Phone: (800) 438-7180  
 Website: www.lhlic.com

AA AR GR NS 0 \$1,156-\$1,874 \$1,310-\$2,126 \$1,544-\$2,506

**Lincoln Heritage Life Ins. Co.**  
 Phone: (800) 438-7180  
 Website: www.lhlic.com

AA AR GR NS MS 0 \$820-\$1,332 \$930-\$1,510 \$1,096-\$1,780

**Loyal American Life Ins. Co.**  
 Phone: (800) 633-6752  
 Website: www.loyalamerican.com

AA AR GR NS MS 6 \$869-\$1,140 \$991-\$1,299 \$1,184-\$1,553

## 24 Rate Guide

### Individual Plans B

## Medicare Supplement Insurance

AA = Attained Age    AR = Area    GR = Gender/Rated    NS = Nonsmoker    MS = Medicare Select    GI = Guaranteed Issue    Issue Age 70    Issue Age 75

#### Company Information

Pre-ex Wait  
(months)

#### Loyal American Life Ins. Co.

Phone: (800) 633-6752

Website: [www.loyalamerican.com](http://www.loyalamerican.com)

\$1,462-\$1,947

\$1,225-\$1,631

\$1,076-\$1,434

6

AA AR GR NS

AA

AR

GR

NS

MS

MS

#### Mutual of Omaha Ins. Co.

Phone: (800) 316-0842

Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)

\$1,380-\$2,377

\$1,182-\$2,035

\$986-\$1,698

0

AA AR GR NS

AA

AR

GR

NS

MS

MS

#### National States Ins. Co.

Phone: (800) 868-6788

\$2,251

\$2,164

\$1,945

0

AA AR GR NS

AA

AR

GR

NS

MS

MS

#### Oxford Life Ins. Co.

Phone: (888) 757-3732

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

\$1,992-\$2,748

\$1,772-\$2,446

\$1,502-\$2,073

0

AA AR NS

AA

AR

NS

MS

MS

#### Penn Treaty Network America Ins. Co.

Phone: (800) 222-3469

Website: [www.penntreaty.com](http://www.penntreaty.com)

\$1,536-\$2,935

\$1,304-\$2,490

\$1,150-\$2,196

3

AA AR GR NS

AA

AR

GR

NS

MS

MS

#### Pennsylvania Life Ins. Co.

Phone: (800) 275-7366

Website: [www.pennlife.com](http://www.pennlife.com)

\$1,657-\$2,580

\$1,406-\$2,189

\$1,184-\$1,843

6

AA GR NS

AA

GR

NS

MS

MS

#### Pennsylvania Life Ins. Co.

Phone: (800) 275-7366

Website: [www.pennlife.com](http://www.pennlife.com)

\$1,363-\$2,109

\$1,169-\$1,807

\$989-\$1,529

6

AA AR GR NS

AA

AR

GR

NS

MS

MS

#### Philadelphia American Life Ins. Co.

Phone: (800) 713-4680

Website: [www.newerallife.com](http://www.newerallife.com)

\$1,318-\$1,526

\$1,226-\$1,420

\$1,200-\$1,389

6

AA AR NS

AA

AR

NS

MS

MS

#### Physicians Life Ins. Co.

Phone: (402) 228-9100

Website: [www.physiciansmutual.com](http://www.physiciansmutual.com)

\$1,366-\$2,304

\$1,231-\$2,130

\$1,034-\$1,923

0

AA AR NS

AA

AR

NS

MS

MS

**Pyramid Life Ins. Co., The**  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

AA AR MS 6 \$1,015-\$1,297 \$1,265-\$1,616 \$1,502-\$1,920

**Pyramid Life Ins. Co., The**  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

AA AR 6 \$1,328-\$1,697 \$1,655-\$2,115 \$1,848-\$2,361

**Reserve National Ins. Co.**  
 Phone: (800) 654-9106  
 Website: www.reservenational.com

AA 6 \$1,427 \$1,637 \$1,848

**Royal Neighbors of America**  
 Phone: (877) 217-4040  
 Website: www.royalneighbors.com

AR GR NS 0 \$1,039-\$1,494 \$1,184-\$1,702 \$1,306-\$1,878

**Sierra Health and Life Ins. Co., Inc.**  
 Phone: (877) 221-9430  
 Website: www.sierrahealth.com

AA AR GR NS GI \$1,023-\$2,415 \$1,210-\$2,882 \$1,444-\$3,428

**Sierra Health and Life Ins. Co., Inc.**  
 Phone: (877) 221-9430  
 Website: www.sierrahealth.com

AA AR GR NS GI MS \$855-\$1,895 \$1,012-\$2,253 \$1,209-\$2,676

**Southwest Service Life Ins. Co.**  
 Phone: (817) 284-4888  
 Website: www.southwestservicelife.com

AA AR NS 6 \$1,881-\$2,299 \$2,049-\$2,504 \$2,262-\$2,765

**Standard Life and Accident Ins. Co.**  
 Phone: (888) 350-1488  
 Website: www.slaico.com

AA AR GR NS 0 \$1,588-\$2,568 \$1,625-\$2,665 \$1,866-\$3,113

**State Mutual Ins. Co.**  
 Phone: (877) 872-5500

AA AR NS 0 \$1,637-\$2,001 \$1,942-\$2,374 \$2,295-\$2,805

**State Mutual Ins. Co.**  
 Phone: (877) 872-5500

AA AR NS 0 \$1,256-\$1,536 \$1,490-\$1,822 \$1,762-\$2,154

## 26 Rate Guide

## Medicare Supplement Insurance

### Individual Plans B

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

#### Pre-ex Wait (months)

Issue Age 65    Issue Age 70    Issue Age 75

#### Sterling Investors Life Ins. Co.

Phone: (877) 604-5240

#### Sterling Life Ins. Co.

Phone: (800) 688-0010

Website: [www.sterlingplans.com](http://www.sterlingplans.com)

#### Sterling Life Ins. Co.

Phone: (800) 688-0010

Website: [www.sterlingplans.com](http://www.sterlingplans.com)

#### United American Ins. Co.

Phone: (800) 331-2512

Website: [www.unitedamerican.com](http://www.unitedamerican.com)

#### United Commercial Travelers of America,

#### The Order of

Phone: (800) 848-0123

Website: [www.uct.org](http://www.uct.org)

#### United Teacher Associates Ins. Co.

Phone: (800) 880-8824

Website: [www.utaic.com](http://www.utaic.com)

#### United Teacher Associates Ins. Co.

Phone: (800) 880-8824

Website: [www.utaic.com](http://www.utaic.com)

#### Universal Fidelity Life Ins. Co.

Phone: (800) 366-8354

Website: [www.ufi.com](http://www.ufi.com)

#### UTMB Health Plans, Inc.

Phone: (866) 735-3281

Website: [www.utmbhcs.org](http://www.utmbhcs.org)

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 0 | \$1,056-\$1,670 | \$1,184-\$1,872 | \$1,396-\$2,207 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 0 | \$2,346-\$2,525 | \$2,750-\$2,958 | \$3,038-\$3,268 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 0 | \$1,420-\$1,882 | \$1,650-\$2,187 | \$1,805-\$2,392 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | GI | MS | 2 | \$1,743 | \$2,305 | \$2,500 |
|----|----|----|----|----|----|---|---------|---------|---------|

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 0 | \$1,558-\$2,189 | \$1,951-\$2,742 | \$2,311-\$3,248 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |    |   |               |                 |                 |
|----|----|----|----|----|----|---|---------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 6 | \$908-\$1,191 | \$1,031-\$1,351 | \$1,219-\$1,598 |
|----|----|----|----|----|----|---|---------------|-----------------|-----------------|

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 6 | \$1,156-\$1,516 | \$1,315-\$1,725 | \$1,571-\$2,059 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | GI | MS | 0 | \$2,008 | \$2,375 | \$2,877 |
|----|----|----|----|----|----|---|---------|---------|---------|

|  |  |  |  |  |    |  |         |         |         |
|--|--|--|--|--|----|--|---------|---------|---------|
|  |  |  |  |  | MS |  | \$1,440 | \$1,440 | \$1,440 |
|--|--|--|--|--|----|--|---------|---------|---------|

## Group Plan B

**Bankers Life and Casualty Company** AA AR \$1,571-\$1,757 \$1,857-\$2,076 \$2,222-\$2,484

Phone: (800) 621-3724

Website: [www.bankerslife.com](http://www.bankerslife.com)

**Guarantee Trust Life Ins. Co.** AA AR 0 \$1,301-\$1,557 \$1,526-\$1,626 \$1,747-\$2,091

Phone: (800) 338-7452

Website: [www.gtlic.com](http://www.gtlic.com)

**Life Investors Ins. Co. of America** AR GI 6 \$957-\$1,177 \$1,287-\$1,562 \$1,804-\$2,211

Phone: (800) 752-9797

**Monumental Life Ins. Co.** AA GI 6 \$1,044-\$1,284 \$1,404-\$1,704 \$1,968-\$2,412

Phone: (800) 752-9797

**Oxford Life Ins. Co.** AA AR NS 0 \$1,229-\$1,696 \$1,541-\$2,002 \$1,631-\$2,250

Phone: (888) 757-3732

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

**Transamerica Life Ins. Co.** NS GI 6 \$889-\$1,094 \$1,129-\$1,379 \$1,425-\$1,733

Phone: (800) 752-9797

**United Healthcare Ins. Co.** GI 3 \$1,624-\$1,722 \$1,624-\$1,722 \$1,624-\$1,722

Phone: (800) 523-5800

Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

## 28 Rate Guide

## Medicare Supplement Insurance

### Individual Plans C

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA |    | AR |    | GR |                      | NS              |                 | GI           |  | MS |  |
|--|----|----|----|----|----|----------------------|-----------------|-----------------|--------------|--|----|--|
|  | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75 |  |    |  |
| <b>Aetna Life Ins. Co.</b><br>Phone: (800) 345-6022<br>Website: www.aetna.com                          | AA | AR | NS | NS | 0  | \$1,405-\$1,601      | \$1,838-\$2,093 | \$2,086-\$2,376 |              |  |    |  |
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242  | AA | AR |    |    | 6  | \$2,201-\$2,531      | \$2,701-\$3,107 | \$3,172-\$3,649 |              |  |    |  |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amerpion.com            | AA | AR | GR | NS | MS | \$1,500-\$2,475      | \$1,724-\$2,845 | \$1,981-\$3,270 |              |  |    |  |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amerpion.com            | AA | AR | GR | NS | 6  | \$1,970-\$3,250      | \$2,273-\$3,749 | \$2,620-\$4,326 |              |  |    |  |
| <b>Bankers Fidelity Life Ins. Co.</b><br>Phone: (866) 458-7500<br>Website: www.bankersfidelitylife.com | AR |    |    | NS |    | \$2,486-\$2,733      | \$2,685-\$2,955 | \$3,089-\$3,400 |              |  |    |  |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com      | AA | AR |    |    |    | \$2,218-\$2,488      | \$2,620-\$2,938 | \$3,175-\$3,560 |              |  |    |  |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com      | AA | AR |    |    | MS | \$1,609-\$1,842      | \$1,859-\$2,127 | \$2,213-\$2,533 |              |  |    |  |
| <b>Central Reserve Life Ins. Co.</b><br>Phone: (800) 945-8554<br>Website: www.centralreserve.com       | AA | AR | GR |    | 6  | \$1,465-\$2,306      | \$1,643-\$2,584 | \$1,890-\$2,974 |              |  |    |  |
| <b>Combined Ins. Co. of America</b><br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com     | AR |    |    |    | 0  | \$2,275-\$2,502      | \$2,406-\$2,647 | \$2,859-\$3,145 |              |  |    |  |

**Constitution Life Ins. Co.**  
 Phone: (800) 789-6364  
 Website: www.constitutionlife.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,060-\$1,748 | \$1,239-\$2,043 | \$1,443-\$2,379 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Constitution Life Ins. Co.**  
 Phone: (800) 789-6364  
 Website: www.constitutionlife.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,491-\$2,304 | \$1,743-\$2,696 | \$2,033-\$3,144 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Continental General Ins. Co.**  
 Phone: (800) 284-2898  
 Website: www.continentalgeneral.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$2,098-\$3,200 | \$2,539-\$3,875 | \$2,923-\$4,460 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Continental Life Ins. Co. of Brentwood, Tennessee**  
 Phone: (800) 264-4000  
 Website: www.cont-life.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 3 | \$1,422-\$1,817 | \$1,595-\$2,038 | \$1,861-\$2,379 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Continental Life Ins. Co. of Brentwood, Tennessee**  
 Phone: (800) 264-4000  
 Website: www.cont-life.com

|    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | MS | 3 | \$1,380 | \$1,563 | \$1,846 |
|----|----|----|----|----|---|---------|---------|---------|

**Dallas General Life Ins. Co.**  
 Phone: (877) 667-9368  
 Website: www.oxfordlife.com

|    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | MS | 0 | \$1,835 | \$2,152 | \$2,511 |
|----|----|----|----|----|---|---------|---------|---------|

**Equitable Life and Casualty Ins. Co.**  
 Phone: (800) 352-5170  
 Website: www.equillife.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$2,467-\$3,426 | \$2,980-\$3,920 | \$3,503-\$4,611 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**GE Life and Annuity Assurance Company**  
 Phone: (877) 825-9337

|    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | MS | 0 | \$2,527 | \$2,770 | \$3,044 |
|----|----|----|----|----|---|---------|---------|---------|

**Globe Life and Accident Ins. Co.**  
 Phone: (800) 654-5433  
 Website: www.globeontheweb.com

|    |    |    |    |    |   |         |         |         |
|----|----|----|----|----|---|---------|---------|---------|
| AA | AR | GR | NS | MS | 0 | \$1,361 | \$1,654 | \$1,948 |
|----|----|----|----|----|---|---------|---------|---------|

### 30 Rate Guide Medicare Supplement Insurance

## Individual Plans C

AA = Attained Age    AR = Area    GR = Gender/Rated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

Company Information    Pre-ex Wait (months)    Issue Age 65    Issue Age 70    Issue Age 75

**Golden Rule Ins. Co.**  
Phone: (800) 474-4467  
Website: www.goldenrule.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,678-\$2,827 | \$1,886-\$3,497 | \$2,192-\$4,055 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Great American Life Ins. Co.**  
Phone: (800) 880-2745  
Website: www.galicc.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,296-\$1,699 | \$1,479-\$1,939 | \$1,775-\$2,327 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Guarantee Trust Life Ins. Co.**  
Phone: (800) 338-7452  
Website: www.gtlic.com

|    |    |   |                 |                 |                 |
|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | 0 | \$2,310-\$2,770 | \$2,712-\$3,252 | \$3,109-\$3,728 |
|----|----|---|-----------------|-----------------|-----------------|

**Humana Ins. Co.**  
Phone: (800) 866-0581  
Website: www.humana.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 3 | \$1,752-\$3,384 | \$1,716-\$3,132 | \$1,980-\$3,612 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Lincoln Heritage Life Ins. Co.**  
Phone: (800) 438-7180  
Website: www.lhlic.com

|    |    |    |    |    |   |               |                 |                 |
|----|----|----|----|----|---|---------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$983-\$1,596 | \$1,103-\$1,790 | \$1,287-\$2,088 |
|----|----|----|----|----|---|---------------|-----------------|-----------------|

**Lincoln Heritage Life Ins. Co.**  
Phone: (800) 438-7180  
Website: www.lhlic.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 | \$1,386-\$2,249 | \$1,554-\$2,522 | \$1,813-\$2,942 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Loyal American Life Ins. Co.**  
Phone: (800) 633-6752  
Website: www.loyalamerican.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,061-\$1,391 | \$1,209-\$1,585 | \$1,439-\$1,887 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Loyal American Life Ins. Co.**  
Phone: (800) 633-6752  
Website: www.loyalamerican.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,210-\$1,584 | \$1,381-\$1,807 | \$1,657-\$2,169 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Mutual of Omaha Ins. Co.**  
Phone: (800) 316-0842  
Website: www.mutualofomaha.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$1,014-\$1,747 | \$1,188-\$2,046 | \$1,364-\$2,349 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|



**Mutual of Omaha Ins. Co.**  
 Phone: (800) 316-0842  
 Website: www.mutualofomaha.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 | \$1,379-\$2,374 | \$1,635-\$2,815 | \$1,902-\$3,274 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**National States Ins. Co.**  
 Phone: (800) 868-6788  
 Website: www.neweralife.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,224-\$1,517 | \$1,409-\$1,746 | \$1,698-\$2,104 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**New Era Life Ins. Co.**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

|    |    |    |    |    |   |             |                 |                 |
|----|----|----|----|----|---|-------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$908-\$999 | \$1,046-\$1,150 | \$1,260-\$1,386 |
|----|----|----|----|----|---|-------------|-----------------|-----------------|

**Oxford Life Ins. Co.**  
 Phone: (888) 757-3732  
 Website: www.oxfordlife.com

|    |    |    |   |                 |                 |                 |
|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | NS | 0 | \$1,677-\$2,314 | \$1,987-\$2,742 | \$2,259-\$3,118 |
|----|----|----|---|-----------------|-----------------|-----------------|

**Pacificare Life Assurance Company**  
 Phone: (800) 637-9284  
 Website: www.securehorizons.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | NS | NS | 3 | \$1,668-\$1,704 | \$2,232-\$2,292 | \$2,556-\$2,616 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Penn Treaty Network America Ins. Co.**  
 Phone: (800) 222-3469  
 Website: www.pennntreaty.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | 6 | \$1,379-\$2,633 | \$1,547-\$2,954 | \$1,804-\$3,445 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Pennsylvania Life Ins. Co.**  
 Phone: (800) 275-7366  
 Website: www.pennlife.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,331-\$2,073 | \$1,559-\$2,427 | \$1,817-\$2,829 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Pennsylvania Life Ins. Co.**  
 Phone: (800) 275-7366  
 Website: www.pennlife.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,166-\$1,804 | \$1,355-\$2,096 | \$1,564-\$2,418 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Philadelphia American Life Ins. Co.**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | NS | NS | 6 | \$1,299-\$1,504 | \$1,328-\$1,538 | \$1,461-\$1,692 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

## 32 Rate Guide

## Medicare Supplement Insurance

### Individual Plans C

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA |    | AR |    | GR |                      | NS              |                 | GI              |  | MS |  |
|--|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|--|----|--|
|  | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |  |    |  |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com             | AA | AR |    |    | MS | 6                    | \$1,437-\$1,836 | \$1,793-\$2,291 | \$2,086-\$2,665 |  |    |  |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com             | AA | AR |    |    |    | 6                    | \$1,754-\$2,241 | \$2,187-\$2,795 | \$2,434-\$3,110 |  |    |  |
| <b>Reserve National Ins. Co.</b><br>Phone: (800) 654-9106<br>Website: www.reservenational.com          | AA |    |    |    |    | 6                    | \$1,692         | \$2,001         | \$2,310         |  |    |  |
| <b>Royal Neighbors of America</b><br>Phone: (877) 217-4040<br>Website: www.royalneighbors.com          | AR | GR | NS |    |    | 0                    | \$1,244-\$1,788 | \$1,390-\$1,997 | \$1,518-\$2,181 |  |    |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com | AA | AR | GR | NS | GI | MS                   | \$1,080-\$2,393 | \$1,278-\$2,846 | \$1,526-\$3,379 |  |    |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com | AA | AR | GR | NS | GI |                      | \$1,176-\$2,779 | \$1,392-\$3,318 | \$1,662-\$3,944 |  |    |  |
| <b>Southwest Service Life Ins. Co.</b><br>Phone: (817) 284-4888<br>Website: www.southwestservice.com   | AR |    | NS |    |    | 6                    | \$2,434-\$2,975 | \$2,647-\$3,236 | \$2,940-\$3,593 |  |    |  |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com         | AA | AR | GR | NS |    | 0                    | \$1,827-\$2,955 | \$1,870-\$3,065 | \$2,147-\$3,582 |  |    |  |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com         | AA | AR | GR | NS | MS | 3                    | \$1,369-\$2,479 | \$1,401-\$2,572 | \$1,609-\$3,005 |  |    |  |

|  |             |   |                 |                 |                 |
|--|-------------|---|-----------------|-----------------|-----------------|
| <b>State Farm Mutual Automobile Ins. Co.</b><br>Contact Local Agent<br>Website: www.statefarm.com            | AA AR       | 0 | \$1,456-\$1,918 | \$1,835-\$2,232 | \$2,126-\$2,688 |
| <b>State Mutual Ins. Co.</b><br>Phone: (877) 872-5500  | AA AR NS    | 0 | \$2,284-\$2,792 | \$2,648-\$3,236 | \$3,092-\$3,779 |
| <b>State Mutual Ins. Co.</b><br>Phone: (877) 872-5500  | AA AR NS MS | 0 | \$1,752-\$2,142 | \$2,031-\$2,483 | \$2,372-\$2,899 |
| <b>Sterling Investors Life Ins. Co.</b><br>Phone: (877) 604-5240   | AA AR GR NS | 0 | \$1,267-\$2,004 | \$1,404-\$2,221 | \$1,638-\$2,590 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                     | AA AR       | 0 | \$2,820-\$3,174 | \$3,330-\$3,748 | \$3,760-\$4,231 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                     | AA AR       | 0 | \$2,100-\$2,211 | \$2,455-\$2,585 | \$2,744-\$2,887 |
| <b>Thrivent Financial for Lutherans</b><br>Phone: (800) 847-4836<br>Website: www.thrivent.com                | AR          |   | \$1,768-\$2,475 | \$1,842-\$2,579 | \$1,919-\$2,687 |
| <b>United American Ins. Co.</b><br>Phone: (800) 331-2512<br>Website: www.unitedamerican.com                  | AA          | 2 | \$1,973         | \$2,602         | \$2,854         |
| <b>United Commercial Travelers of America, The Order of</b><br>Phone: (800) 848-0123<br>Website: www.uct.org | AA AR GR NS | 0 | \$1,949-\$2,740 | \$2,403-\$3,378 | \$2,828-\$3,975 |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com                 | AA AR GR NS | 6 | \$1,320-\$1,632 | \$1,505-\$1,862 | \$1,807-\$2,235 |

## 34 Rate Guide

## Medicare Supplement Insurance

### Individual Plans C

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

Company Information    AA    AR    GR    NS    GI    MS    Pre-ex Wait (months)    Issue Age 65    Issue Age 70    Issue Age 75

#### United Teacher Associates Ins. Co.

Phone: (800) 880-8824

Website: www.utaic.com

#### Universal Fidelity Life Ins. Co.

Phone: (800) 366-8354

Website: www.ufl.com

### Group Plan C

#### Bankers Life and Casualty Company

Phone: (800) 621-3724

Website: www.bankerslife.com

#### Guarantee Trust Life Ins. Co.

Phone: (800) 338-7452

Website: www.gtlic.com

#### Life Investors Ins. Co. of America

Phone: (800) 752-9797

#### Monumental Life Ins. Co.

Phone: (800) 752-9797

#### Oxford Life Ins. Co.

Phone: (888) 757-3732

Website: www.oxfordlife.com

#### Transamerica Life Ins. Co.

Phone: (800) 752-9797

|    |    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI | MS | 6 | \$1,061-\$1,391 | \$1,209-\$1,585 | \$1,439-\$1,887 |
| AA | AR | GR | NS | MS |    | 0 | \$2,847         | \$3,358         | \$4,073         |

|    |    |  |  |  |  |  |                 |                 |                 |
|----|----|--|--|--|--|--|-----------------|-----------------|-----------------|
| AA | AR |  |  |  |  |  | \$1,644-\$1,817 | \$1,942-\$2,148 | \$2,329-\$2,576 |
|----|----|--|--|--|--|--|-----------------|-----------------|-----------------|

|    |    |  |  |  |  |   |                 |                 |                 |
|----|----|--|--|--|--|---|-----------------|-----------------|-----------------|
| AA | AR |  |  |  |  | 0 | \$1,513-\$1,823 | \$1,777-\$2,140 | \$2,037-\$2,453 |
|----|----|--|--|--|--|---|-----------------|-----------------|-----------------|

|    |    |    |    |    |  |   |                 |                 |                 |
|----|----|----|----|----|--|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | GI |  | 6 | \$1,188-\$1,452 | \$1,562-\$1,914 | \$2,211-\$2,706 |
|----|----|----|----|----|--|---|-----------------|-----------------|-----------------|

|    |    |  |  |    |  |   |                 |                 |                 |
|----|----|--|--|----|--|---|-----------------|-----------------|-----------------|
| AA | AR |  |  | GI |  | 6 | \$1,296-\$1,584 | \$1,704-\$2,088 | \$2,412-\$2,952 |
|----|----|--|--|----|--|---|-----------------|-----------------|-----------------|

|    |    |  |    |  |  |   |                 |                 |                 |
|----|----|--|----|--|--|---|-----------------|-----------------|-----------------|
| AA | AR |  | NS |  |  | 0 | \$1,470-\$2,029 | \$1,742-\$2,404 | \$1,973-\$2,722 |
|----|----|--|----|--|--|---|-----------------|-----------------|-----------------|

|  |  |  |    |    |  |   |                 |                 |                 |
|--|--|--|----|----|--|---|-----------------|-----------------|-----------------|
|  |  |  | NS | GI |  | 6 | \$1,106-\$1,357 | \$1,379-\$1,687 | \$1,733-\$2,120 |
|--|--|--|----|----|--|---|-----------------|-----------------|-----------------|

**United Healthcare Ins. Co.**  
 Phone: (800) 523-5800  
 Website: www.aarphealthcare.com

|    |    |   |                 |                 |                 |
|----|----|---|-----------------|-----------------|-----------------|
| GI | MS | 3 | \$1,900-\$2,013 | \$1,900-\$2,013 | \$1,900-\$2,013 |
|----|----|---|-----------------|-----------------|-----------------|

**United Healthcare Ins. Co.**  
 Phone: (800) 523-5800  
 Website: www.aarphealthcare.com

|    |    |   |                 |                 |                 |
|----|----|---|-----------------|-----------------|-----------------|
| GI | MS | 3 | \$1,536-\$1,629 | \$1,536-\$1,629 | \$1,536-\$1,629 |
|----|----|---|-----------------|-----------------|-----------------|

## Individual Plans D

**American Capitol Ins. Co.**  
 Phone: (713) 974-2242

|    |    |   |                 |                 |                 |
|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | 6 | \$1,735-\$1,995 | \$2,144-\$2,465 | \$2,568-\$2,953 |
|----|----|---|-----------------|-----------------|-----------------|

**American Pioneer Life Ins. Co.**  
 Phone: (800) 538-1053  
 Website: www.amerpion.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,579-\$2,606 | \$1,867-\$3,082 | \$2,185-\$3,607 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**American Pioneer Life Ins. Co.**  
 Phone: (800) 538-1053  
 Website: www.amerpion.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$1,117-\$1,843 | \$1,318-\$2,175 | \$1,543-\$2,548 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Bankers Fidelity Life Ins. Co.**  
 Phone: (866) 458-7500  
 Website: www.bankersfidelitylife.com

|    |    |  |                 |                 |                 |
|----|----|--|-----------------|-----------------|-----------------|
| AR | NS |  | \$1,471-\$1,618 | \$1,621-\$1,784 | \$1,844-\$2,025 |
|----|----|--|-----------------|-----------------|-----------------|

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

|    |    |  |                 |                 |                 |
|----|----|--|-----------------|-----------------|-----------------|
| AA | AR |  | \$1,370-\$1,443 | \$1,605-\$1,688 | \$1,937-\$2,036 |
|----|----|--|-----------------|-----------------|-----------------|

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

|    |    |  |                 |                 |                 |
|----|----|--|-----------------|-----------------|-----------------|
| AA | AR |  | \$1,957-\$2,197 | \$2,347-\$2,635 | \$2,888-\$3,242 |
|----|----|--|-----------------|-----------------|-----------------|

### 36 Rate Guide

### Medicare Supplement Insurance

## Individual Plans D

AA = Attained Age AR = Area GR = GenderRated NS = Nonsmoker GI = Guaranteed Issue MS = Medicare Select

| Company Information   | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|---|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>Blue Cross and Blue Shield of Texas, A Division of Health Care Service Corp.</b><br>Phone: (800) 654-9390<br>Website: www.bcbstx.com | AA | AR |    |    |    |    | 0                    | \$1,368-\$1,716 | \$1,896-\$2,280 | \$2,112-\$2,580 |
| <b>Central Reserve Life Ins. Co.</b><br>Phone: (800) 945-8554<br>Website: www.centralreserve.com  | AA | AR | GR |    |    |    | 6                    | \$1,150-\$1,808 | \$1,286-\$2,024 | \$1,482-\$2,332 |
| <b>Combined Ins. Co. of America</b><br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com                                      | AR |    |    | NS |    |    | 0                    | \$1,675-\$1,843 | \$1,675-\$1,843 | \$2,186-\$2,405 |
| <b>Conseco Ins. Co.</b><br>Phone: (800) 541-2254<br>Website: www.conseco.com  | AA |    |    |    |    |    | 0                    | \$1,140-\$1,342 | \$1,405-\$1,653 | \$1,619-\$1,905 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com   | AA | AR | GR | NS |    | MS | 6                    | \$920-\$1,516   | \$1,098-\$1,810 | \$1,300-\$2,143 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com   | AA | AR | GR | NS |    |    | 6                    | \$1,311-\$2,027 | \$1,561-\$2,413 | \$1,843-\$2,850 |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com                                     | AA | AR | GR |    |    |    | 0                    | \$1,647-\$2,513 | \$1,993-\$3,041 | \$2,297-\$3,505 |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com                         | AA | AR |    |    |    | MS | 3                    | \$1,167         | \$1,324         | \$1,562         |

**Continental Life Ins. Co.**  
**of Brentwood, Tennessee**  
 Phone: (800) 264-4000  
 Website: www.cont-life.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 3 | \$1,064-\$1,346 | \$1,244-\$1,574 | \$1,473-\$1,865 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Dallas General Life Ins. Co.**  
 Phone: (877) 667-9368  
 Website: www.oxfordlife.com

|    |  |  |  |   |         |         |         |
|----|--|--|--|---|---------|---------|---------|
| AA |  |  |  | 0 | \$1,169 | \$1,987 | \$2,359 |
|----|--|--|--|---|---------|---------|---------|

**Equitable Life and Casualty Ins. Co.**  
 Phone: (800) 352-5170  
 Website: www.equillife.com

|    |    |  |  |   |                 |                 |                 |
|----|----|--|--|---|-----------------|-----------------|-----------------|
| AA | AR |  |  | 0 | \$2,257-\$2,969 | \$2,777-\$3,652 | \$3,338-\$4,387 |
|----|----|--|--|---|-----------------|-----------------|-----------------|

**GE Life and Annuity Assurance Company**  
 Phone: (877) 825-9337

|    |  |  |  |   |         |         |         |
|----|--|--|--|---|---------|---------|---------|
| AA |  |  |  | 0 | \$1,574 | \$1,746 | \$1,921 |
|----|--|--|--|---|---------|---------|---------|

**Great American Life Ins. Co.**  
 Phone: (800) 880-2745  
 Website: www.galic.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,077-\$1,412 | \$1,230-\$1,613 | \$1,481-\$1,942 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Guarantee Trust Life Ins. Co.**  
 Phone: (800) 338-7452  
 Website: www.gtlic.com

|    |    |  |  |   |                 |                 |                 |
|----|----|--|--|---|-----------------|-----------------|-----------------|
| AA | AR |  |  | 0 | \$1,756-\$2,111 | \$2,063-\$2,480 | \$2,366-\$2,844 |
|----|----|--|--|---|-----------------|-----------------|-----------------|

**Lincoln Heritage Life Ins. Co.**  
 Phone: (800) 438-7180  
 Website: www.lhlic.com

|    |    |    |    |    |   |               |               |                 |
|----|----|----|----|----|---|---------------|---------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$848-\$1,376 | \$962-\$1,562 | \$1,137-\$1,846 |
|----|----|----|----|----|---|---------------|---------------|-----------------|

**Lincoln Heritage Life Ins. Co.**  
 Phone: (800) 438-7180  
 Website: www.lhlic.com

|    |    |    |    |  |   |                 |                 |                 |
|----|----|----|----|--|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS |  | 0 | \$1,194-\$1,938 | \$1,356-\$2,201 | \$1,602-\$2,600 |
|----|----|----|----|--|---|-----------------|-----------------|-----------------|

**Loyal American Life Ins. Co.**  
 Phone: (800) 633-6752  
 Website: www.loyalamerican.com

|    |    |    |    |    |   |               |               |                 |
|----|----|----|----|----|---|---------------|---------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$871-\$1,142 | \$993-\$1,302 | \$1,186-\$1,555 |
|----|----|----|----|----|---|---------------|---------------|-----------------|

### 38 Rate Guide

## Individual Plans D

## Medicare Supplement Insurance

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   | AA |    | AR |    | GR |    | NS |    | GI                      |                 | MS              |                 |
|---|----|----|----|----|----|----|----|----|-------------------------|-----------------|-----------------|-----------------|
|   | AR | GR | AR | GR | AR | GR | AR | GR | AR                      | GR              | AR              | GR              |
|   |    |    |    |    |    |    |    |    | Pre-ex Wait<br>(months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
| <b>Loyal American Life Ins. Co.</b><br>Phone: (800) 633-6752<br>Website: www.loyalamerican.com      | AA | AR | GR | NS |    |    |    |    | 6                       | \$1,121-\$1,492 | \$1,280-\$1,703 | \$1,542-\$2,051 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com          | AA | AR | GR | NS |    |    |    |    | 0                       | \$1,209-\$2,081 | \$1,434-\$2,469 | \$1,667-\$2,871 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com          | AA | AR | GR | NS |    |    | MS |    | 0                       | \$1,008-\$1,736 | \$1,206-\$2,076 | \$1,406-\$2,421 |
| <b>New Era Life Ins. Co.</b><br>Phone: (800) 713-4680<br>Website: www.neweralife.com                | AA | AR | GR | NS |    |    |    |    | 6                       | \$1,131-\$1,401 | \$1,302-\$1,613 | \$1,569-\$1,944 |
| <b>Old Surety Life Ins. Co.</b><br>Phone: (800) 272-5466  |    |    |    |    |    |    |    |    | 6                       | \$1,156         | \$1,156         | \$1,308         |
| <b>Oxford Life Ins. Co.</b><br>Phone: (888) 757-3732<br>Website: www.oxfordlife.com                 | AA | AR |    | NS |    |    |    |    | 0                       | \$3,589-\$4,953 | \$4,253-\$5,869 | \$4,818-\$6,637 |
| <b>Penn Treaty Network America Ins. Co.</b><br>Phone: (800) 222-3469<br>Website: www.penntreaty.com | AA | AR | GR | NS |    |    | GI |    | 3                       | \$1,115-\$2,131 | \$1,267-\$2,420 | \$1,497-\$2,860 |
| <b>Pennsylvania Life Ins. Co.</b><br>Phone: (800) 275-7366<br>Website: www.pennlife.com             | AA | AR | GR | NS |    |    | MS |    | 6                       | \$999-\$1,543   | \$1,184-\$1,830 | \$1,386-\$2,143 |
| <b>Pennsylvania Life Ins. Co.</b><br>Phone: (800) 275-7366<br>Website: www.pennlife.com             | AA | AR | GR | NS |    |    |    |    | 6                       | \$1,235-\$1,923 | \$1,470-\$2,289 | \$1,737-\$2,703 |



**Philadelphia American Life Ins. Co.** AA AR NS 6 \$1,295-\$1,499 \$1,323-\$1,532 \$1,423-\$1,647  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

**Provident American Life & Health Ins. Co.** AA AR GR 6 \$1,128-\$1,585 \$1,365-\$1,919 \$1,571-\$2,209  
 Phone: (800) 753-5133

**Pyramid Life Ins. Co., The** AA AR 6 \$1,330-\$1,700 \$1,656-\$2,116 \$1,850-\$2,364  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

**Pyramid Life Ins. Co., The** AA AR MS 6 \$1,072-\$1,369 \$1,333-\$1,704 \$1,583-\$2,023  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

**Reserve National Ins. Co.** AA 6 \$1,168 \$1,424 \$1,758  
 Phone: (800) 654-9106  
 Website: www.reservenational.com

**Royal Neighbors of America** AR GR NS 0 \$1,045-\$1,501 \$1,192-\$1,714 \$1,319-\$1,897  
 Phone: (877) 217-4040  
 Website: www.royalneighbors.com

**Sierra Health and Life Ins. Co., Inc.** AA AR GR NS GI MS \$920-\$2,186 \$1,076-\$2,556 \$1,288-\$3,061  
 Phone: (877) 221-9430  
 Website: www.sierrahealth.com

**Sierra Health and Life Ins. Co., Inc.** AA AR GR NS GI \$1,038-\$2,465 \$1,213-\$2,882 \$1,453-\$3,451  
 Phone: (877) 221-9430  
 Website: www.sierrahealth.com

**Southwest Service Life Ins. Co.** AA AR NS 6 \$1,872-\$2,287 \$2,082-\$2,545 \$2,366-\$2,892  
 Phone: (817) 284-4888  
 Website: www.southwestservicelife.com

## 40 Rate Guide

### Individual Plans D

## Medicare Supplement Insurance

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

Company Information    Pre-ex Wait (months)    Issue Age 65    Issue Age 70    Issue Age 75

**Standard Life and Accident Ins. Co.**  
Phone: (888) 350-1488  
Website: www.slaico.com

|    |    |    |    |    |   |               |               |                 |
|----|----|----|----|----|---|---------------|---------------|-----------------|
| AA | AR | GR | NS | MS | 3 | \$928-\$1,681 | \$950-\$1,744 | \$1,091-\$2,038 |
|----|----|----|----|----|---|---------------|---------------|-----------------|

**Standard Life and Accident Ins. Co.**  
Phone: (888) 350-1488  
Website: www.slaico.com

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 0 | \$1,199-\$1,939 | \$1,227-\$2,011 | \$1,409-\$2,350 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**State Mutual Ins. Co.**  
Phone:(877) 872-5500

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | NS | NS | 0 | \$1,808-\$2,210 | \$2,152-\$2,630 | \$2,549-\$3,115 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**State Mutual Ins. Co.**  
Phone:(877) 872-5500

|    |    |    |    |    |   |                 |                 |                 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | NS | NS | MS | 0 | \$1,389-\$1,697 | \$1,650-\$2,016 | \$1,955-\$2,389 |
|----|----|----|----|----|---|-----------------|-----------------|-----------------|

**Sterling Investors Life Ins. Co.**  
Phone: (877) 604-5240

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 | \$1,058-\$1,674 | \$1,189-\$1,879 | \$1,404-\$2,221 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**Thrivent Financial for Lutherans**  
Phone: (800) 847-4836  
Website: www.thrivent.com

|    |  |  |  |  |  |                 |                 |                 |
|----|--|--|--|--|--|-----------------|-----------------|-----------------|
| AR |  |  |  |  |  | \$1,456-\$2,038 | \$1,556-\$2,178 | \$1,633-\$2,286 |
|----|--|--|--|--|--|-----------------|-----------------|-----------------|

**United American Ins. Co.**  
Phone: (800) 331-2512  
Website: www.unitedamerican.com

|    |  |  |  |  |   |         |         |         |
|----|--|--|--|--|---|---------|---------|---------|
| AA |  |  |  |  | 2 | \$1,915 | \$2,544 | \$2,801 |
|----|--|--|--|--|---|---------|---------|---------|

**United Commercial Travelers of America, The Order of**  
Phone: (800) 848-0123  
Website: www.uct.org

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 | \$1,732-\$2,435 | \$2,182-\$3,067 | \$2,595-\$3,648 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

**United Teacher Associates Ins. Co.**  
Phone: (800) 880-8824  
Website: www.utaic.com

|    |    |    |    |   |                 |                 |                 |
|----|----|----|----|---|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 6 | \$1,097-\$1,439 | \$1,252-\$1,642 | \$1,509-\$1,978 |
|----|----|----|----|---|-----------------|-----------------|-----------------|

|  |    |    |    |    |    |   |                 |                 |                 |
|--|----|----|----|----|----|---|-----------------|-----------------|-----------------|
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com | AA | AR | GR | NS | MS | 6 | \$871-\$1,142   | \$993-\$1,302   | \$1,186-\$1,555 |
| <b>Universal Fidelity Life Ins. Co.</b><br>Phone: (800) 366-8354<br>Website: www.ufl.com     | AA |    |    |    |    | 0 | \$1,924         | \$2,310         | \$2,853         |
| <b>USAA Life Ins. Co.</b><br>Phone: (800) 531-8000<br>Website: www.usaa.com                  | AA |    |    |    |    |   | \$1,459-\$1,781 | \$1,610-\$1,965 | \$1,744-\$2,130 |

## Group Plan D

|   |    |    |  |    |    |   |                 |                 |                 |
|---|----|----|--|----|----|---|-----------------|-----------------|-----------------|
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com | AA | AR |  |    |    |   | \$1,392-\$1,468 | \$1,672-\$1,764 | \$2,004-\$2,114 |
| <b>Life Investors Ins. Co. of America</b><br>Phone: (800) 752-9797                                | AR |    |  |    | GI | 6 | \$1,133-\$1,386 | \$1,518-\$1,848 | \$2,101-\$2,563 |
| <b>Monumental Life Ins. Co.</b><br>Phone: (800) 752-9797  | AA |    |  |    | GI | 6 | \$1,236-\$1,512 | \$1,656-\$2,016 | \$2,292-\$2,796 |
| <b>Transamerica Life Ins. Co.</b><br>Phone: (800) 752-9797  |    |    |  | NS | GI | 6 | \$1,049-\$1,288 | \$1,334-\$1,630 | \$1,653-\$2,018 |
| <b>United Healthcare Ins. Co.</b><br>Phone: (800) 523-5800<br>Website: www.aarphealthcare.com     |    |    |  |    | GI | 3 | \$1,766-\$1,872 | \$1,766-\$1,872 | \$1,766-\$1,872 |

## 42 Rate Guide

## Medicare Supplement Insurance

### Individual Plans E

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|---|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242   | AA | AR | GR | NS |    |    | 6                    | \$1,333-\$1,970 | \$1,582-\$2,341 | \$1,831-\$2,711 |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com               | AA | AR |    |    |    |    |                      | \$2,316-\$2,536 | \$2,754-\$3,015 | \$3,347-\$3,665 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 | AA | AR | GR | NS |    |    | 6                    | \$1,323-\$2,045 | \$1,575-\$2,436 | \$1,861-\$2,878 |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com             | AA | AR | GR |    |    |    | 0                    | \$1,187-\$1,810 | \$1,435-\$2,190 | \$1,654-\$2,524 |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com | AA | AR | GR | NS |    |    | 3                    | \$1,258-\$1,607 | \$1,426-\$1,824 | \$1,687-\$2,156 |
| <b>Equitable Life and Casualty Ins. Co.</b><br>Phone: (800) 352-5170<br>Website: www.equilife.com               | AA | AR |    |    |    |    | 0                    | \$1,788-\$2,349 | \$2,167-\$2,854 | \$2,554-\$3,757 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com                      | AA | AR | GR | NS | MS |    | 0                    | \$1,097-\$1,888 | \$1,277-\$2,200 | \$1,461-\$2,516 |
| <b>New Era Life Ins. Co.</b><br>Phone: (800) 713-4680<br>Website: www.neweralife.com                            | AA | AR | GR | NS |    |    | 6                    | \$1,002-\$1,242 | \$1,154-\$1,430 | \$1,390-\$1,723 |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com                      | AA | AR | GR | NS |    |    | 6                    | \$1,068-\$1,726 | \$1,366-\$2,209 | \$1,625-\$2,627 |

**Pyramid Life Ins. Co., The**  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

|    |    |    |    |    |   |               |                 |                 |
|----|----|----|----|----|---|---------------|-----------------|-----------------|
| AA | AR | GR | NS | MS | 6 | \$890-\$1,439 | \$1,135-\$1,834 | \$1,336-\$2,159 |
|----|----|----|----|----|---|---------------|-----------------|-----------------|

**Royal Neighbors of America**  
 Phone: (877) 217-4040  
 Website: www.royalneighbors.com

|    |    |    |   |  |  |                 |                 |                 |
|----|----|----|---|--|--|-----------------|-----------------|-----------------|
| AR | GR | NS | 0 |  |  | \$1,050-\$1,510 | \$1,198-\$1,723 | \$1,326-\$1,907 |
|----|----|----|---|--|--|-----------------|-----------------|-----------------|

**Standard Life and Accident Ins. Co.**  
 Phone: (888) 350-1488  
 Website: www.slaico.com

|    |    |    |    |   |  |                 |                 |                 |
|----|----|----|----|---|--|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 |  | \$1,133-\$1,832 | \$1,159-\$1,901 | \$1,331-\$2,221 |
|----|----|----|----|---|--|-----------------|-----------------|-----------------|

**Sterling Investors Life Ins. Co.**  
 Phone: (877) 604-5240

|    |    |    |    |   |  |                 |                 |                 |
|----|----|----|----|---|--|-----------------|-----------------|-----------------|
| AA | AR | GR | NS | 0 |  | \$1,063-\$1,683 | \$1,194-\$1,890 | \$1,411-\$2,233 |
|----|----|----|----|---|--|-----------------|-----------------|-----------------|

**Universal Fidelity Life Ins. Co.**  
 Phone: (800) 366-8354  
 Website: www.ufi.com

|    |  |  |  |   |  |         |         |         |
|----|--|--|--|---|--|---------|---------|---------|
| AA |  |  |  | 0 |  | \$1,833 | \$2,181 | \$3,224 |
|----|--|--|--|---|--|---------|---------|---------|

## Group Plan E

**American Republic Ins. Co.**  
 Phone: (888) 775-3065  
 Website: www.aric.com

|    |    |    |   |  |  |                 |                 |                 |
|----|----|----|---|--|--|-----------------|-----------------|-----------------|
| AA | AR | GR | 0 |  |  | \$1,145-\$1,655 | \$1,373-\$2,029 | \$1,588-\$2,398 |
|----|----|----|---|--|--|-----------------|-----------------|-----------------|

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

|    |    |  |  |  |  |                 |                 |                 |
|----|----|--|--|--|--|-----------------|-----------------|-----------------|
| AA | AR |  |  |  |  | \$1,649-\$1,807 | \$1,961-\$2,149 | \$2,330-\$2,551 |
|----|----|--|--|--|--|-----------------|-----------------|-----------------|

**Life Investors Ins. Co. of America**  
 Phone: (800) 752-9797

|    |  |  |  |    |   |                 |                 |                 |
|----|--|--|--|----|---|-----------------|-----------------|-----------------|
| AR |  |  |  | GI | 6 | \$1,155-\$1,408 | \$1,540-\$1,892 | \$2,200-\$2,695 |
|----|--|--|--|----|---|-----------------|-----------------|-----------------|

**Monumental Life Ins. Co.**  
 Phone: (800) 752-9797

|    |  |  |  |    |   |                 |                 |                 |
|----|--|--|--|----|---|-----------------|-----------------|-----------------|
| AA |  |  |  | GI | 6 | \$1,260-\$1,536 | \$1,680-\$2,064 | \$2,400-\$2,940 |
|----|--|--|--|----|---|-----------------|-----------------|-----------------|

## 44 Rate Guide **Medicare Supplement Insurance** Group Plan E

AA = Attained Age AR = Area GR = GenderRated NS = Nonsmoker GI = Guaranteed Issue MS = Medicare Select

Company Information Pre-ex Wait (months)

| Company   | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|---|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>Transamerica Life Ins. Co.</b><br>Phone: (800) 752-9797                                    |    |    |    | NS | GI |    | 6                    | \$1,072-\$1,311 | \$1,357-\$1,664 | \$1,733-\$2,109 |
| <b>United Healthcare Ins. Co.</b><br>Phone: (800) 523-5800<br>Website: www.aarphealthcare.com |    |    |    |    | GI |    | 3                    | \$1,766-\$1,872 | \$1,766-\$1,872 | \$1,766-\$1,872 |

## Individual Plans F

|   |    |    |  |    |  |  |   |                 |                 |                 |
|---|----|----|--|----|--|--|---|-----------------|-----------------|-----------------|
| <b>Aetna Life Ins. Co.</b><br>Phone: (800) 345-6022<br>Website: www.aetna.com | AA | AR |  | NS |  |  | 0 | \$1,409-\$1,605 | \$1,842-\$2,098 | \$2,091-\$2,382 |
|---|----|----|--|----|--|--|---|-----------------|-----------------|-----------------|

|   |    |    |  |  |  |  |   |                 |                 |                 |
|---|----|----|--|--|--|--|---|-----------------|-----------------|-----------------|
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242 | AA | AR |  |  |  |  | 6 | \$2,267-\$2,607 | \$2,759-\$3,173 | \$3,237-\$3,722 |
|---|----|----|--|--|--|--|---|-----------------|-----------------|-----------------|

|  |    |    |    |    |  |  |   |                 |                 |                 |
|--|----|----|----|----|--|--|---|-----------------|-----------------|-----------------|
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amer pion.com | AA | AR | GR | NS |  |  | 6 | \$1,990-\$3,285 | \$2,298-\$3,795 | \$2,648-\$4,372 |
|--|----|----|----|----|--|--|---|-----------------|-----------------|-----------------|

|  |    |    |    |    |  |    |   |                 |                 |                 |
|--|----|----|----|----|--|----|---|-----------------|-----------------|-----------------|
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amer pion.com | AA | AR | GR | NS |  | MS | 6 | \$1,554-\$2,566 | \$1,788-\$2,953 | \$2,056-\$3,393 |
|--|----|----|----|----|--|----|---|-----------------|-----------------|-----------------|

|  |    |    |    |    |  |  |   |             |               |               |
|--|----|----|----|----|--|--|---|-------------|---------------|---------------|
| <b>American Pioneer Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 538-1053<br>Website: www.amer pion.com | AA | AR | GR | NS |  |  | 6 | \$619-\$957 | \$725-\$1,121 | \$845-\$1,308 |
|--|----|----|----|----|--|--|---|-------------|---------------|---------------|

|  |  |    |  |    |  |  |  |                 |                 |                 |
|--|--|----|--|----|--|--|--|-----------------|-----------------|-----------------|
| <b>Bankers Fidelity Life Ins. Co.</b><br>Phone: (866) 458-7500<br>Website: www.bankersfidelitylife.com |  | AR |  | NS |  |  |  | \$2,295-\$2,524 | \$2,475-\$2,723 | \$2,677-\$2,945 |
|--|--|----|--|----|--|--|--|-----------------|-----------------|-----------------|

**Bankers Fidelity Life Ins. Co.**  
 (High Deductible F Plan)  
 Phone: (866) 458-7500  
 Website: www.bankersfidelity/life.com

\$1,371-\$1,492

AR NS

\$1,479-\$1,609

\$1,601-\$1,740

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

\$1,774-\$1,989

AA AR

\$2,154-\$2,415

\$2,625-\$2,944

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

\$1,687-\$1,762

AA AR MS

\$2,025-\$2,116

\$2,439-\$2,548

**Bankers Life and Casualty Company**  
 (High Deductible F Plan)  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

\$398-\$446

AA AR

\$475-\$532

\$568-\$637

**Blue Cross and Blue Shield of Texas,  
 A Division of Health Care Service Corp.**  
 Phone: (800) 654-9390  
 Website: www.bcbstx.com

\$1,500-\$1,836

AA AR

\$2,016-\$2,448

\$2,268-\$2,760

**Central Reserve Life Ins. Co.**  
 Phone: (800) 945-8554  
 Website: www.centralreserve.com

\$1,430-\$2,250

AA AR GR

\$1,601-\$2,519

\$1,843-\$2,900

**Central Reserve Life Ins. Co.**  
 (High Deductible F Plan)  
 Phone: (800) 945-8554  
 Website: www.centralreserve.com

\$509-\$802

AA AR GR

\$570-\$897

\$657-\$1,035

**Christian Fidelity Life Ins. Co.**  
 Phone: (888) 757-3732  
 Website: www.oxfordlife.com

\$1,676-\$1,921

AR

\$1,850-\$2,120

\$1,986-\$2,276

## 46 Rate Guide

## Medicare Supplement Insurance

### Individual Plans F

AA = Attained Age AR = Area GR = GenderRated NS = Nonsmoker GI = Guaranteed Issue MS = Medicare Select

| Company Information   | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age       |                 |                 |
|---|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
|   |    |    |    |    |    |    |                      | 65              | 70              | 75              |
| <b>Combined Ins. Co. of America</b><br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com                              | AR |    |    |    |    |    | 0                    | \$2,308-\$2,538 | \$2,448-\$2,693 | \$2,911-\$3,203 |
| <b>Combined Ins. Co. of America</b><br>(High Deductible F Plan)<br>Phone: (800) 544-5531<br>Website: www.combinedinsurance.com  | AA | AR | NS |    |    |    | 0                    | \$665-\$732     | \$844-\$929     | \$1,037-\$1,141 |
| <b>Conseco Ins. Co.</b><br>Phone: (800) 541-2254<br>Website: www.conseco.com  | AA |    |    |    |    |    | 0                    | \$1,330-\$1,564 | \$1,576-\$1,855 | \$1,834-\$2,157 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                                 | AA | AR | GR | NS |    |    | 6                    | \$1,535-\$2,374 | \$1,797-\$2,778 | \$2,095-\$3,239 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                                 | AA | AR | GR | NS |    | MS | 6                    | \$1,097-\$1,810 | \$1,283-\$2,118 | \$1,495-\$2,467 |
| <b>Constitution Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com     | AA | AR | GR | NS |    |    | 6                    | \$638-\$986     | \$747-\$1,155   | \$870-\$1,344   |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com                             | AA | AR | GR |    |    |    | 0                    | \$1,878-\$2,866 | \$2,273-\$3,469 | \$2,617-\$3,993 |
| <b>Continental General Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com | AA | AR | GR |    |    |    | 0                    | \$466-\$712     | \$564-\$861     | \$650-\$991     |



**Continental Life Ins. Co.** AA AR MS 3 \$1,723 \$1,960 \$2,313

**of Brentwood, Tennessee**

Phone: (800) 264-4000

Website: [www.cont-life.com](http://www.cont-life.com)

**Continental Life Ins. Co.** AA AR GR NS 3 \$1,471-\$1,881 \$1,650-\$2,108 \$1,925-\$2,459

**of Brentwood, Tennessee**

Phone: (800) 264-4000

Website: [www.cont-life.com](http://www.cont-life.com)

**Dallas General Life Ins. Co.** AA 0 \$1,863 \$2,180 \$2,539

Phone: (877) 667-9368

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

**Dallas General Life Ins. Co.** AA 0 \$772 \$883 \$1,035

(High Deductible F Plan)

Phone: (877) 667-9368

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

**Equitable Life and Casualty Ins. Co.** AA AR 0 \$2,503-\$3,292 \$3,023-\$3,983 \$3,565-\$4,692

Phone: (800) 352-5170

Website: [www.equillife.com](http://www.equillife.com)

**Equitable Life and Casualty Ins. Co.** AA AR 0 \$1,129-\$1,482 \$1,363-\$1,795 \$1,605-\$2,114

(High Deductible F Plan)

Phone: (800) 352-5170

Website: [www.equillife.com](http://www.equillife.com)

**GE Life and Annuity Assurance Company** AA 0 \$2,352 \$2,591 \$2,904

Phone: (877) 825-9337

## 48 Rate Guide

## Medicare Supplement Insurance

### Individual Plans F

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   | AA |    | AR |    | GR |    | NS |    | GI |    | MS              |                 |                 |
|---|----|----|----|----|----|----|----|----|----|----|-----------------|-----------------|-----------------|
|   | AA | AR | AR | AR | GR | GR | NS | NS | GI | MS | Issue Age 65    | Issue Age 70    | Issue Age 75    |
| <b>Globe Life and Accident Ins. Co.</b><br>Phone: (800) 654-5433<br>Website: www.globeontheweb.com                  | AA |    |    |    |    |    |    |    |    | 0  | \$1,375         | \$1,669         | \$1,962         |
| <b>Golden Rule Ins. Co.</b><br>Phone: (800) 474-4467<br>Website: www.goldenrule.com                                 | AA | AR | GR | NS |    |    |    |    |    | 6  | \$1,604-\$2,678 | \$1,800-\$3,329 | \$2,082-\$3,850 |
| <b>Great American Life Ins. Co.</b><br>Phone: (800) 880-2745<br>Website: www.galic.com                              | AA | AR | GR | NS |    |    |    |    |    | 6  | \$1,301-\$1,705 | \$1,484-\$1,946 | \$1,781-\$2,335 |
| <b>Guarantee Trust Life Ins. Co.</b><br>Phone: (800) 338-7452<br>Website: www.gtlic.com                             | AA | AR |    |    |    |    |    |    |    | 0  | \$2,242-\$2,701 | \$2,640-\$3,181 | \$3,034-\$3,655 |
| <b>Guarantee Trust Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 338-7452<br>Website: www.gtlic.com | AA | AR |    |    |    |    |    |    |    | 0  | \$491-\$588     | \$578-\$693     | \$664-\$795     |
| <b>Humana Ins. Co.</b><br>Phone: (800) 866-0581<br>Website: www.humana.com  | AA | AR | GR | NS |    |    |    |    |    | 3  | \$1,764-\$3,408 | \$1,728-\$3,156 | \$1,992-\$3,636 |
| <b>Humana Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 866-0581<br>Website: www.humana.com              | AA | AR | GR | NS |    |    |    |    |    | 3  | \$708-\$1,344   | \$684-\$1,236   | \$792-\$1,428   |
| <b>Lincoln Heritage Life Ins. Co.</b><br>Phone: (800) 438-7180<br>Website: www.lhlic.com                            | AA | AR | GR | NS |    |    |    |    |    | 0  | \$1,100-\$1,786 | \$1,233-\$2,002 | \$1,438-\$2,335 |

**Lincoln Heritage Life Ins. Co.**

Phone: (800) 438-7180

Website: www.lhlic.com

AA AR GR NS 0 \$1,428-\$2,317 \$1,602-\$2,600 \$1,868-\$3,031

**Loyal American Life Ins. Co.**

Phone: (800) 633-6752

Website: www.loyalamerican.com

AA AR GR NS 6 \$1,066-\$1,397 \$1,214-\$1,592 \$1,445-\$1,895

**Loyal American Life Ins. Co.**

Phone: (800) 633-6752

Website: www.loyalamerican.com

AA AR GR NS 6 \$1,115-\$1,460 \$1,323-\$1,732 \$1,539-\$2,015

**Mutual of Omaha Ins. Co.**

Phone: (800) 316-0842

Website: www.mutualofomaha.com

AA AR GR NS 0 \$1,039-\$1,790 \$1,218-\$2,097 \$1,399-\$2,408

**Mutual of Omaha Ins. Co.**

Phone: (800) 316-0842

Website: www.mutualofomaha.com

AA AR GR NS 0 \$1,218-\$2,097 \$1,444-\$2,486 \$1,679-\$2,892

**National States Ins. Co.**

Phone: (800) 868-6788

0 \$2,756 \$3,071 \$3,192

**New Era Life Ins. Co. of the Midwest**

Phone: (800) 713-4680

Website: www.neweralife.com

AA AR GR NS 6 \$1,338-\$1,635 \$1,471-\$1,798 \$1,739-\$2,125

**New Era Life Ins. Co. of the Midwest**

(High Deductible F Plan)

Phone: (800) 713-4680

Website: www.neweralife.com

AA AR GR NS 6 \$482-\$588 \$530-\$647 \$661-\$807

**New Era Life Ins. Co.**

Phone: (800) 713-4680

Website: www.neweralife.com

AA AR GR NS 6 \$1,076-\$1,184 \$1,239-\$1,363 \$1,493-\$1,642

## 50 Rate Guide

## Medicare Supplement Insurance

### Individual Plans F

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  |  | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|--|--|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>New Era Life Ins. Co.</b><br>Phone: (800) 713-4680<br>Website: www.neweralife.com   |  | AA | AR | GR | NS |    |    | 6                    | \$1,403-\$1,739 | \$1,616-\$2,002 | \$1,947-\$2,412 |
| <b>New Era Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 713-4680<br>Website: www.neweralife.com                 |  | AA | AR | GR | NS |    |    | 6                    | \$507-\$637     | \$572-\$701     | \$712-\$885     |
| <b>Old Surety Life Ins. Co.</b><br>Phone: (800) 272-5466   |  |    |    |    |    |    |    | 6                    | \$1,697         | \$1,697         | \$1,874         |
| <b>Oxford Life Ins. Co.</b><br>Phone: (888) 757-3732<br>Website: www.oxfordlife.com  |  | AA | AR | NS | NS |    |    | 0                    | \$3,589-\$4,953 | \$4,253-\$5,869 | \$4,810-\$6,637 |
| <b>Pacificare Life Assurance Company</b><br>Phone: (800) 637-9284<br>Website: www.securehorizons.com                             |  | AA | AR | NS | NS |    |    |                      | \$1,668-\$1,716 | \$2,244-\$2,292 | \$2,556-\$2,616 |
| <b>Pacificare Life Assurance Company</b><br>(High Deductible F Plan)<br>Phone: (800) 637-9284<br>Website: www.securehorizons.com |  | AA | AR | NS | NS |    |    |                      | \$600-\$804     | \$768-\$1,224   | \$996-\$1,560   |
| <b>Penn Treaty Network America Ins. Co.</b><br>Phone: (800) 222-3469<br>Website: www.penntreaty.com                              |  | AA | AR | GR | NS | GI |    | 3                    | \$1,421-\$2,714 | \$1,595-\$3,047 | \$1,860-\$3,551 |
| <b>Pennsylvania Life Ins. Co.</b><br>Phone: (800) 275-7366<br>Website: www.pennlife.com  |  | AA | AR | GR | NS | MS |    | 6                    | \$1,267-\$1,959 | \$1,472-\$2,277 | \$1,700-\$2,629 |

**Pennsylvania Life Ins. Co.**  
 Phone: (800) 275-7366  
 Website: www.pennlife.com

AA AR GR NS 6 \$1,439-\$2,241 \$1,685-\$2,623 \$1,965-\$3,058

**Pennsylvania Life Ins. Co.**  
 (High Deductible F Plan)  
 Phone: (800) 275-7366  
 Website: www.pennlife.com

AA AR GR NS 6 \$612-\$946 \$716-\$1,107 \$833-\$1,289

**Philadelphia American Life Ins. Co.**  
 Phone: (800) 713-4680  
 Website: www.neweralife.com

AA AR NS 6 \$1,726-\$1,999 \$1,751-\$2,028 \$1,901-\$2,202

**Physicians Life Ins. Co.**  
 Phone: (402) 228-9100  
 Website: www.physiciansmutual.com

AA AR NS 0 \$1,331-\$2,495 \$1,593-\$2,804 \$1,829-\$3,158

**Provident American Life & Health Ins. Co.**  
 Phone: (800) 753-5133

AA AR GR 6 \$1,253-\$1,761 \$1,517-\$2,132 \$1,746-\$2,454

**Provident American Life & Health Ins. Co.**  
 (High Deductible F Plan)  
 Phone: (800) 753-5133

AA AR GR 6 \$446-\$627 \$540-\$759 \$623-\$875

**Pyramid Life Ins. Co., The**  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

AA AR MS \$1480 -\$1,891 \$1,844-\$2,356 \$2,051-\$2,621

**Pyramid Life Ins. Co., The**  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

AA AR 6 \$1,716-\$2,192 \$2,140-\$2,735 \$2,378-\$3,039

**Pyramid Life Ins. Co., The**  
 (High Deductible F Plan)  
 Phone: (800) 777-1126  
 Website: www.pyramidlife.com

AA AR 6 \$466-\$595 \$528-\$675 \$636-\$812

## 52 Rate Guide

## Medicare Supplement Insurance

### Individual Plans F

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) |                 | Issue Age 70    | Issue Age 75    | Issue Age 75 |
|--|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|--------------|
|  |    |    |    |    |    |    | NS                   | MS              |                 |                 |              |
| <b>Reserve National Ins. Co.</b><br>Phone: (800) 654-9106<br>Website: www.reservenational.com                              | AA |    |    |    |    |    | 6                    | \$2,027         | \$2,382         | \$2,739         |              |
| <b>Royal Neighbors of America</b><br>Phone: (877) 217-4040<br>Website: www.royalneighbors.com                              | AR | GR | NS |    |    |    | 0                    | \$1,282-\$1,843 | \$1,432-\$2,058 | \$1,564-\$2,248 |              |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com                     | AA | AR | GR | NS | GI | MS |                      | \$1,105-\$2,450 | \$1,308-\$2,911 | \$1,561-\$3,457 |              |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com                     | AA | AR | GR | NS | GI |    |                      | \$1,185-\$2,779 | \$1,402-\$3,341 | \$1,674-\$3,972 |              |
| <b>Southwest Service Life Ins. Co.</b><br>Phone: (817) 284-4888<br>Website: www.southwestservicelife.com                   | AA | AR |    | NS |    |    | 6                    | \$2,143-\$2,619 | \$2,344-\$2,865 | \$2,592-\$3,168 |              |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com                             | AA | AR | GR | NS |    | MS | 3                    | \$1,383-\$2,504 | \$1,415-\$2,598 | \$1,625-\$3,036 |              |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com                             | AA | AR | GR | NS |    |    | 0                    | \$1,838-\$2,973 | \$1,881-\$3,084 | \$2,160-\$3,603 |              |
| <b>Standard Life and Accident Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (888) 350-1488<br>Website: www.slaico.com | AA | AR | GR | NS |    |    | 0                    | \$506-\$818     | \$518-\$849     | \$595-\$992     |              |

|  |    |    |    |                 |                 |                 |
|--|----|----|----|-----------------|-----------------|-----------------|
| <b>State Farm Mutual Automobile Ins. Co.</b><br>Contact Local Agent<br>Website: www.statefarm.com                    | AA | AR | 0  | \$1,572-\$2,072 | \$1,981-\$2,411 | \$2,295-\$2,904 |
| <b>State Mutual Ins. Co.</b><br>Phone: (877) 872-5500  | AA | AR | NS | \$2,308-\$2,820 | \$2,678-\$3,273 | \$3,123-\$3,817 |
| <b>State Mutual Ins. Co.</b><br>Phone: (877) 872-5500  | AA | AR | NS | MS              | 2,057-\$2,514   | \$2,396-\$2,928 |
| <b>Sterling Investors Life Ins. Co.</b><br>Phone: (877) 604-5240   | AA | AR | GR | NS              | \$1,449-\$2,290 | \$1,688-\$2,668 |
| <b>Sterling Investors Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (877) 604-5240                         | AA | AR | GR | NS              | \$533-\$842     | \$591-\$934     |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                             | AA | AR | 0  | \$3,240-\$4,486 | \$3,825-\$5,297 | \$4,321-\$5,982 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                             | AA | AR | MS | \$2,227-\$2,428 | \$2,604-\$2,839 | \$2,910-\$3,171 |
| <b>Sterling Life Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com | AA | AR | 0  | \$683-\$1,040   | \$862-\$1,307   | \$975-\$1,469   |
| <b>Thrivent Financial for Lutherans</b><br>Phone: (800) 847-4836<br>Website: www.thrivent.com                        | AR |    |    | \$1,774-\$2,484 | \$1,865-\$2,611 | \$1,954-\$2,736 |
| <b>Unicare Health Ins. Co. of Texas</b><br>Phone: (800) 459-1732<br>Website: www.unicare.com                         | AA | AR | NS | \$1,536-\$1,980 | \$1,716-\$2,220 | \$1,956-\$2,532 |

## 54 Rate Guide

## Medicare Supplement Insurance

### Individual Plans F

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA | AR | GR | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|--|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|
| <b>Unicare Health Ins. Co. of Texas</b><br>(High Deductible F Plan)<br>Phone: (800) 459-1732<br>Website: www.unicare.com | AA | AR |    | NS |    |    | 0                    | \$552-\$684     | \$672-\$840     | \$792-\$984     |
| <b>United American Ins. Co.</b><br>Phone: (800) 331-2512<br>Website: www.unitedamerican.com                              |    |    |    |    |    |    | 2                    | \$1,794         | \$1,967         | \$2,079         |
| <b>United American Ins. Co.</b><br>(High Deductible F Plan)<br>Phone: (800) 331-2512<br>Website: www.unitedamerican.com  | AA |    |    |    |    |    | 2                    | \$674           | \$889           | \$985           |
| <b>United Commercial Travelers of America, The Order of</b><br>Phone: (800) 848-0123<br>Website: www.uct.org             | AA | AR | GR | NS |    |    | 0                    | \$2,029-\$2,852 | \$2,504-\$3,519 | \$2,946-\$4,140 |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com                             | AA | AR | GR | NS |    | MS | 6                    | \$1,066-\$1,397 | \$1,214-\$1,592 | \$1,445-\$1,895 |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com                             | AA | AR | GR | NS |    |    | 6                    | \$1,193-\$1,909 | \$1,415-\$2,264 | \$1,646-\$2,633 |
| <b>Universal Fidelity Life Ins. Co.</b><br>Phone: (800) 366-8354<br>Website: www.ufl.com                                 | AA |    |    |    |    |    | 0                    | \$2,132 \$2,594 | \$3,160         |                 |
| <b>USAA Life Ins. Co.</b><br>Phone: (800) 531-8000<br>Website: www.usaa.com  | AA |    |    |    |    |    |                      | \$1,646-\$2,007 | \$1,814-\$1,013 | \$1,950-\$2,381 |



## Group Plan F

**American Republic Ins. Co.**  
 Phone: (888) 775-3065  
 Website: www.aric.com

| AA | AR | GR | 0 | \$1,193-\$1,725 | \$1,431-\$2,115 | \$1,655-\$2,499 |
|----|----|----|---|-----------------|-----------------|-----------------|
|----|----|----|---|-----------------|-----------------|-----------------|

**Bankers Life and Casualty Company**  
 Phone: (800) 621-3724  
 Website: www.bankerslife.com

| AA | AR | \$1,537-\$1,685 | \$1,868-\$2,047 | \$2,237-\$2,452 |
|----|----|-----------------|-----------------|-----------------|
|----|----|-----------------|-----------------|-----------------|

**Guarantee Trust Life Ins. Co.**  
 Phone: (800) 338-7452  
 Website: www.gtlic.com

| AA | AR | 0 | \$1,544-\$1,857 | \$1,817-\$2,186 | \$2,088-\$2,512 |
|----|----|---|-----------------|-----------------|-----------------|
|----|----|---|-----------------|-----------------|-----------------|

**Life Investors Ins. Co. of America**  
 Phone: (800) 752-9797

| AR | GI | 6 | \$1,232-\$1,507 | \$1,661-\$2,024 | \$2,299-\$2,816 |
|----|----|---|-----------------|-----------------|-----------------|
|----|----|---|-----------------|-----------------|-----------------|

**Monumental Life Ins. Co.**  
 Phone: (800) 752-9797

| AA | GI | 6 | \$1,344-\$1,644 | \$1,812-\$2,208 | \$2,508-\$3,072 |
|----|----|---|-----------------|-----------------|-----------------|
|----|----|---|-----------------|-----------------|-----------------|

**Oxford Life Ins. Co.**  
 Phone: (888) 757-3732  
 Website: www.oxfordlife.com

| AA | AR | NS | 0 | \$1,530-\$2,111 | \$1,812-\$2,501 | \$2,051-\$2,830 |
|----|----|----|---|-----------------|-----------------|-----------------|
|----|----|----|---|-----------------|-----------------|-----------------|

**Transamerica Life Ins. Co.**  
 Phone: (800) 752-9797

| NS | GI | 6 | \$1,140-\$1,402 | \$1,459-\$1,778 | \$1,813-\$2,212 |
|----|----|---|-----------------|-----------------|-----------------|
|----|----|---|-----------------|-----------------|-----------------|

**United Healthcare Ins. Co.**  
 Phone: (800) 523-5800  
 Website: www.aarphealthcare.com

| GI | 3 | \$1,912-\$2,025 | \$1,912-\$2,025 | \$1,912-\$2,025 |
|----|---|-----------------|-----------------|-----------------|
|----|---|-----------------|-----------------|-----------------|

## 56 Rate Guide

## Medicare Supplement Insurance

### Individual Plans G

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information   |  | AA | AR | GR | NS | GI | MS | Pre-ex Wait<br>(months) | Issue Age 65    | Issue Age 70    | Issue Age 75    |
|---|--|----|----|----|----|----|----|-------------------------|-----------------|-----------------|-----------------|
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242   |  | AA | AR |    |    |    |    | 6                       | \$1,762-\$2,026 | \$2,169-\$2,494 | \$2,552-\$2,935 |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amerpion.com                     |  | AA | AR | GR | NS |    | MS | 6                       | \$1,065-\$1,648 | \$1,295-\$2,003 | \$1,515-\$2,342 |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amerpion.com                     |  | AA | AR | GR | NS |    |    | 6                       | \$1,262-\$1,951 | \$1,533-\$2,371 | \$1,794-\$2,774 |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com               |  | AA | AR |    |    |    |    |                         | \$1,522         | \$1,874         | \$2,318         |
| <b>Central Reserve Life Ins. Co.</b><br>Phone: (800) 945-8554<br>Website: www.centralreserve.com                |  | AA | AR | GR | GR |    |    | 6                       | \$1,159-\$1,824 | \$1,297-\$2,041 | \$1,493-\$2,350 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 |  | AA | AR | GR | NS |    | MS | 6                       | \$1,195-\$1,847 | \$1,408-\$2,176 | \$1,647-\$2,547 |
| <b>Constitution Life Ins. Co.</b><br>Phone: (800) 789-6364<br>Website: www.constitutionlife.com                 |  | AA | AR | GR | NS |    |    | 6                       | \$1,400-\$2,165 | \$1,650-\$2,552 | \$1,931-\$2,985 |
| <b>Continental General Ins. Co.</b><br>Phone: (800) 284-2898<br>Website: www.continentalgeneral.com             |  | AA | AR | GR |    |    |    | 0                       | \$1,714-\$2,615 | \$2,077-\$3,169 | \$2,390-\$3,647 |
| <b>Continental Life Ins. Co. of Brentwood, Tennessee</b><br>Phone: (800) 264-4000<br>Website: www.cont-life.com |  | AA | AR | GR | NS |    |    | 3                       | \$1,074-\$1,359 | \$1,258-\$1,590 | \$1,489-\$1,883 |

|   |              |         |                 |                 |                 |
|---|--------------|---------|-----------------|-----------------|-----------------|
| <b>Dallas General Life Insurance Co.</b><br>Phone: (877) 667-9368<br>Website: www.oxfordlife.com  | AA           | \$1,697 | \$2,028         | \$2,359         |                 |
| <b>Equitable Life and Casualty Ins. Co.</b><br>Phone: (800) 352-5170<br>Website: www.equilife.com | AA AR        | 0       | \$2,171-\$2,852 | \$2,652-\$3,489 | \$3,160-\$4,160 |
| <b>Golden Rule Ins. Co.</b><br>Phone: (800) 474-4467<br>Website: www.goldenrule.com               | AA AR GR NS  | 6       | \$1,420-\$2,399 | \$1,604-\$2,957 | \$1,861-\$3,441 |
| <b>Great American Life Ins. Co.</b><br>Phone: (800) 880-2745<br>Website: www.galic.com            | AA AR GR NS  | 6       | \$1,081-\$1,417 | \$1,234-\$1,618 | \$1,487-\$1,949 |
| <b>Guarantee Trust Life Ins. Co.</b><br>Phone: (800) 338-7452<br>Website: www.gtlic.com           | AA AR        | 0       | \$1,825-\$2,187 | \$2,144-\$2,568 | \$2,455-\$2,941 |
| <b>Loyal American Life Ins. Co.</b><br>Phone: (800) 633-6752<br>Website: www.loyalamerican.com    | AA AR GR NS  | MS 6    | \$875-\$1,147   | \$997-\$1,307   | \$1,192-\$1,562 |
| <b>Loyal American Life Ins. Co.</b><br>Phone: (800) 633-6752<br>Website: www.loyalamerican.com    | AA AR GR NS  | 6       | \$1,026-\$1,365 | \$1,217-\$1,620 | \$1,416-\$1,884 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com        | AA AR GR NS  | MS 0    | \$997-\$1,717   | \$1,192-\$2,053 | \$1,391-\$2,395 |
| <b>Mutual of Omaha Ins. Co.</b><br>Phone: (800) 316-0842<br>Website: www.mutualofomaha.com        | .AA AR GR NS | 0       | \$998-\$1,719   | \$1,184-\$2,039 | \$1,377-\$2,371 |

## 58 Rate Guide

### Individual Plans G

## Medicare Supplement Insurance

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

| Company Information  | AA |    | AR |    | GR |    | NS |    | GI |                      | MS              |                 | Issue Age 65    |              | Issue Age 70 |              | Issue Age 75 |              |              |  |
|--|----|----|----|----|----|----|----|----|----|----------------------|-----------------|-----------------|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|--|
|  | AA | AR | AR | GR | GR | NS | NS | GI | MS | Pre-ex Wait (months) | Issue Age 65    | Issue Age 70    | Issue Age 75    | Issue Age 65 | Issue Age 70 | Issue Age 75 | Issue Age 65 | Issue Age 70 | Issue Age 75 |  |
| <b>Pacificare Life Assurance Company</b><br>Phone: (800) 637-9284<br>Website: www.securehorizons.com   | AA | AR | AR | GR | GR | NS | NS |    |    |                      | \$1,140-\$1,548 | \$1,392-\$1,848 | \$1,656-\$2,196 |              |              |              |              |              |              |  |
| <b>Pennsylvania Life Ins. Co.</b><br>Phone: (800) 275-7366<br>Website: www.pennlife.com                | AA | AR | AR | GR | GR | NS | NS | MS | MS | 6                    | \$1,134-\$1,752 | \$1,327-\$2,053 | \$1,538-\$2,378 |              |              |              |              |              |              |  |
| <b>Pennsylvania Life Ins. Co.</b><br>Phone: (800) 275-7366<br>Website: www.pennlife.com                | AA | AR | AR | GR | GR | NS | NS |    |    | 6                    | \$1,262-\$1,951 | \$1,488-\$2,300 | \$1,741-\$2,693 |              |              |              |              |              |              |  |
| <b>Physicians Life Ins. Co.</b><br>Phone: (402) 228-9100<br>Website: www.physiciansmutual.com          | AA | AR | AR | GR | GR | NS | NS |    |    | 0                    | \$1,131-\$2,120 | \$1,354-\$2,382 | \$1,555-\$2,685 |              |              |              |              |              |              |  |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com             | AA | AR | AR | GR | GR | NS | NS |    |    | 6                    | \$1,414-\$1,807 | \$1,760-\$2,249 | \$1,967-\$2,513 |              |              |              |              |              |              |  |
| <b>Pyramid Life Ins. Co., The</b><br>Phone: (800) 777-1126<br>Website: www.pyramidlife.com             | AA | AR | AR | GR | GR | NS | NS | MS | MS | 6                    | \$1,198-\$1,531 | \$1,415-\$1,808 | \$1,663-\$2,126 |              |              |              |              |              |              |  |
| <b>Royal Neighbors of America</b><br>Phone: (877) 217-4040<br>Website: www.royalneighbors.com          | AR | AR | AR | GR | GR | NS | NS |    |    | 0                    | \$1,073-\$1,542 | \$1,224-\$1,759 | \$1,354-\$1,946 |              |              |              |              |              |              |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com | AA | AR | AR | GR | GR | NS | NS | GI | GI |                      | \$1,063-\$2,525 | \$1,243-\$2,953 | \$1,488-\$3,536 |              |              |              |              |              |              |  |
| <b>Sierra Health and Life Ins. Co., Inc.</b><br>Phone: (877) 221-9430<br>Website: www.sierrahealth.com | AA | AR | AR | GR | GR | NS | NS | GI | MS |                      | \$946-\$2,248   | \$1,106-\$2,628 | \$1,324-\$3,147 |              |              |              |              |              |              |  |

|  |    |    |       |      |                 |                 |                 |
|--|----|----|-------|------|-----------------|-----------------|-----------------|
| <b>Southwest Service Life Ins. Co.</b><br>Phone: (817) 284-4888<br>Website: www.southwestservicelife.com | AA | AR | NS    | 6    | \$1,895-\$2,316 | \$2,108-\$2,577 | \$2,394-\$2,926 |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com           | AA | AR | GR NS | MS 3 | \$938-\$1,698   | \$960-\$1,762   | \$1,102-\$2,059 |
| <b>Standard Life and Accident Ins. Co.</b><br>Phone: (888) 350-1488<br>Website: www.slaico.com           | AA | AR | GR NS | 0    | \$1,205-\$1,948 | \$1,233-\$2,021 | \$1,416-\$2,362 |
| <b>Sterling Investors Life Ins. Co.</b><br>Phone: (877) 604-5240   | AA | AR | GR NS | 0    | \$1,087-\$1,720 | \$1,221-\$1,930 | \$1,441-\$2,279 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                 | AA | AR | NS    | MS 0 | \$1,307-\$1,436 | \$1,481-\$1,628 | \$1,611-\$1,772 |
| <b>Sterling Life Ins. Co.</b><br>Phone: (800) 688-0010<br>Website: www.sterlingplans.com                 | AA | AR | NS    | 0    | \$1,585-\$1,768 | \$1,845-\$2,064 | \$2,073-\$2,325 |
| <b>United American Ins. Co.</b><br>Phone: (800) 331-2512<br>Website: www.unitedamerican.com              |    |    |       | 2    | \$2,497         | \$2,736         | \$2,814         |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com             | AA | AR | GR NS | 6    | \$1,101-\$1,443 | \$1,257-\$1,647 | \$1,514-\$1,985 |
| <b>United Teacher Associates Ins. Co.</b><br>Phone: (800) 880-8824<br>Website: www.utaic.com             | AA | AR | GR NS | MS 6 | \$875-\$1,145   | \$997-\$1,307   | \$1,192-\$1,562 |

## 60 Rate Guide

## Medicare Supplement Insurance

### Individual Plans G

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

AA   AR   GR   NS   GI   MS   Pre-ex Wait  
(months)   Under Age 65

#### Universal Fidelity Life Ins. Co.

Phone: (800) 366-8354

Website: www.ufi.com

\$2,818

\$2,272

\$1,843

0

AA

#### USAA Life Ins. Co.

Phone: (800) 531-8000

Website: www.usaa.com

\$1,626-\$1,983

\$1,791-\$2,187

\$1,932-\$2,352

### Group Plan G

#### Bankers Life and Casualty Company

Phone: (800) 621-3724

Website: www.bankerslife.com

\$1,551-\$1,551

\$1,301-\$1,301

\$1,055-\$1,055

6

AA   AR

#### Life Investors Ins. Co. of America

Phone: (800) 752-9797

\$1,265-\$1,540

\$1,661-\$2,035

\$2,310-\$2,827

6

GI

AR

#### Monumental Life Ins. Co.

Phone: (800) 752-9797

\$1,380-\$1,680

\$1,812-\$2,220

\$2,520-\$3,084

6

GI

AA

#### Transamerica Life Ins. Co.

Phone: (800) 752-9797

\$1,174-\$1,436

\$1,471-\$1,790

\$1,813-\$2,223

6

NS   GI

AA

#### United Healthcare Ins. Co.

Phone: (800) 523-5800

Website: www.aarphealthcare.com

\$1,778-\$1,884

\$1,778-\$1,884

\$1,778-\$1,884

3

GI

AA

## Individual Plans H

### Equitable Life and Casualty Ins. Co.

Phone: (800) 352-5170

Website: [www.equilife.com](http://www.equilife.com)

AA AR 6 \$1,740-\$2,289 \$2,127-\$2,796 \$2,503-\$3,293

### Southwest Service Life Ins. Co.

Phone: (817) 284-4888

Website: [www.southwestservicelife.com](http://www.southwestservicelife.com)

AR NS 6 \$2,643-\$3,231 \$3,006-\$3,674 \$3,372-\$4,121

### Thrivent Financial for Lutherans

Phone: (800) 847-4836

Website: [www.thrivent.com](http://www.thrivent.com)

AR 6 \$1,713-\$2,399 \$1,821-\$2,550 \$1,907-\$2,670

## Group Plan H (No drug benefit)

### Monumental Life Ins. Co.

Phone: (800) 752-9797

AA GI 6 \$3,540-\$4,332 \$4,896-\$5,988 \$6,444-\$7,872

### United Healthcare Ins. Co.

Phone: (800) 523-5800

Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

GI 3 \$1,795-\$1,902 \$1,795-\$1,902 \$1,795-\$1,902

## 62 Rate Guide

## Medicare Supplement Insurance

### Individual Plans I

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

AA   AR   GR   NS   GI   MS   Pre-ex Wait  
(months)   Under Age 65

#### Equitable Life and Casualty Ins. Co.

Phone: (800) 352-5170

Website: [www.equilife.com](http://www.equilife.com)

AA   AR   GR   NS   GI   MS   Pre-ex Wait  
(months)   Under Age 65

6

\$2,272-\$2,990

\$2,790-\$3,674

\$3,350-\$4,411

#### Thrivent Financial for Lutherans

Phone: (800) 847-4836

Website: [www.thrivent.com](http://www.thrivent.com)

AR

\$1,892-\$2,648

\$2,026-\$2,836

\$2,134-\$2,988

### Group Plan I (No drug benefit)

#### Monumental Life Ins. Co.

Phone: (800) 752-9797

AA

\$3,420-\$4,176

\$4,764-\$5,820

\$6,216-\$7,608

#### Oxford Life Ins. Co.

Phone: (888) 757-3732

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

AA   AR

\$2,211-\$3,051

\$2,570-\$3,546

\$2,860-\$3,947

#### United Healthcare Ins. Co.

Phone: (800) 523-5800

Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

GI

\$1,806-\$1,914

\$1,806-\$1,914

\$1,806-\$1,914



## Individual Plans J

### Bankers Life and Casualty

Phone: (800) 621-3724

Website: [www.bankerslife.com](http://www.bankerslife.com)

AA AR \$1,361-\$1,526 \$1,679-\$1,883 \$2,074-\$2,325

### Equitable Life and Casualty Ins. Co.

Phone: (800) 352-5170

Website: [www.equilife.com](http://www.equilife.com)

AA AR 6 \$2,561-\$3,367 \$3,096-\$4,077 \$3,646-\$4,801

### Equitable Life and Casualty Ins. Co.

(High Deductible J Plan)

Phone: (800) 352-5170

Website: [www.equilife.com](http://www.equilife.com)

AA AR 6 \$1,153-\$1,515 \$1,396-\$1,838 \$1,643-\$2,161

### Pyramid Life Ins. Co., The

(High Deductible J Plan)

Phone: (800) 777-1126

Website: [www.pyramidlife.com](http://www.pyramidlife.com)

AA AR 6 \$684-\$874 \$799-\$1,021 \$941-\$1,202

## Group Plan J (No drug benefit)

### Monumental Life Ins. Co.

Phone: (800) 752-9797

AA GI 6 \$4,968-\$6,072 \$6,864-\$8,400 \$9,036-\$11,040

### United Healthcare Ins. Co.

Phone: (800) 523-5800

Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

GI 3 \$1,994-\$2,112 \$1,994-\$2,112 \$1,994-\$2,112

## 64 Rate Guide

## Medicare Supplement Insurance

### Individual Plan K

AA = Attained Age    AR = Area    GR = GenderRated    NS = Nonsmoker    Pre-ex Wait (months)    Under Age 65    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

**Bankers Life and Casualty Company**    AA    AR    AA    AR    GR    NS    GI    MS    GI    MS    MS = Medicare Select  
Phone: (800) 621-3724    0    \$647-\$726    \$799-\$895    \$986-\$1,106  
Website: www.bankerslife.com

**Blue Cross and Blue Shield of Texas,  
A Division of Health Care Service Corporation**  
Phone: (800) 654-9390    0    \$804-\$984    \$1,080-\$1,308    \$1,212-\$1,476  
Website: www.bcbstx.com

### Group Plan K

**American Republic Ins. Co.**  
Phone: (888) 775-3065    0    \$666-\$962    \$798-\$1,180    \$924-\$1,394  
Website: www.aric.com

**United Healthcare Ins. Co.**  
Phone: (800) 523-5800    3    \$940-\$1,002    \$940-\$1,002    \$940-\$1,002  
Website: www.aarphealthcare.com

### Individual Plan L

**Bankers Life and Casualty Company**    AA    AR    AA    AR    GR    NS    GI    MS    GI    MS    MS = Medicare Select  
Phone: (800) 621-3724    0    \$929-\$1,041    \$1,146-\$1,285    \$1,416-\$1,587  
Website: www.bankerslife.com

**Blue Cross Blue Shield of Texas,  
A Division of Health Care Service  
Corporation**  
Phone: (800) 654-9390    0    \$1,140-\$1,392    \$1,524-\$1,848    \$1,716-\$2,088  
Website: www.bcbstx.com

## Group Plan L

|   |          |   |                 |                 |                 |
|---|----------|---|-----------------|-----------------|-----------------|
| <b>American Republic Ins. Co.</b><br>Phone: (888) 775-3065<br>Website: www.aric.com           | AA AR GR | 0 | \$1,145-\$1,655 | \$1,373-\$2,029 | \$1,588-\$2,398 |
| <b>United Healthcare Ins. Co.</b><br>Phone: (800) 523-5800<br>Website: www.aarphealthcare.com | GI       | 3 | \$1,342-\$1,425 | \$1,342-\$1,425 | \$1,342-\$1,425 |

## Individual Disability Under Age 65

|   |             |   |                 |  |  |
|---|-------------|---|-----------------|--|--|
| <b>Aetna Life Ins. Co.</b><br>Phone: (800) 345-6022<br>Website: www.aetna.com   | AA AR NS    | 0 | \$2,378-\$2,708 |  |  |
| <b>American Capitol Ins. Co.</b><br>Phone: (713) 974-2242   | AA AR       | 6 | \$3,812-\$4,385 |  |  |
| <b>American Pioneer Life Ins. Co.</b><br>Phone: (800) 538-1053<br>Website: www.amer pion.com  | AA AR GR NS | 6 | \$1,675-\$2,762 |  |  |
| <b>Bankers Fidelity Life Ins. Co.</b><br>Phone: (866) 458-7500<br>Website: www.bankersfidelity/life.com   | AR NS       |   | \$2,295-\$2,524 |  |  |
| <b>Bankers Life and Casualty Company</b><br>Phone: (800) 621-3724<br>Website: www.bankerslife.com   | AA AR       |   | \$3,436-\$3,714 |  |  |
| <b>Blue Cross and Blue Shield of Texas,<br/>A Division of Health Care Service Corporation</b><br>Phone: (800) 654-9390<br>Website: www.bcbstx.com |             | 0 | \$7,968-\$7,968 |  |  |

## 66 Rate Guide

## Medicare Supplement Insurance

### Individual Disability Under Age 65

AA = Attained Age    AR = Area    GR = Gender/Rated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

Pre-ex Wait  
(months)    Under Age 65

#### Central Reserve Life Ins. Co.

Phone: (800) 945-8554

Website: [www.centralreserve.com](http://www.centralreserve.com)

AA    AR    GR    NS    GI    MS    Pre-ex Wait  
(months)    Under Age 65

6

\$2,392-\$3,765

#### Christian Fidelity Life Ins. Co.

Phone: (888) 757-3732

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

AR

0

\$2,002-\$2,295

#### Combined Ins. Co. of America

Phone: (800) 544-5531

Website: [www.combinedinsurance.com](http://www.combinedinsurance.com)

AR

0

\$2,082-\$2,290

#### Conseco Ins. Co.

Phone: (800) 541-2254

Website: [www.conseco.com](http://www.conseco.com)

AA

0

\$1,954-\$2,299

#### Constitution Life Ins. Co.

Phone: (800) 789-6364

Website: [www.constitutionlife.com](http://www.constitutionlife.com)

AA    AR    GR    NS

6

\$1,544-\$2,387

#### Continental General Ins. Co.

Phone: (800) 284-2898

Website: [www.continentalgeneral.com](http://www.continentalgeneral.com)

AA    AR    GR

0

\$3,758-\$5,734

#### Continental Life Ins. Co.

of Brentwood, Tennessee

Phone: (800) 264-4000

Website: [www.cont-life.com](http://www.cont-life.com)

AA    AR    GR    NS

3

\$1,334-\$1,705

#### Continental Life Ins. Co.

of Brentwood, Tennessee

Phone: (800) 264-4000

Website: [www.cont-life.com](http://www.cont-life.com)

AA    AR

MS

3

\$971

**Dallas General Life Ins. Co.** AA 0 \$1,035-\$2,070  
Phone: (877) 667-9368  
Website: [www.oxfordlife.com](http://www.oxfordlife.com)

**Equitable Life and Casualty Ins. Co.** AA AR 0 \$4,932-\$6,503  
Phone: (800) 352-5170  
Website: [www.equillife.com](http://www.equillife.com)

**GE Life and Annuity Assurance Company** AA 0 \$1,788  
Phone: (877) 825-9337

**Golden Rule Ins. Co.** AA AR GR NS 6 \$2,167-\$4,018  
Phone: (800) 474-4467  
Website: [www.goldenrule.com](http://www.goldenrule.com)

**Great American Life Ins. Co.** AA AR GR NS 6 \$1,472-\$1,930  
Phone: (800) 880-2745  
Website: [www.galic.com](http://www.galic.com)

**Guarantee Trust Life Ins. Co.** AA AR 0 \$2,212-\$2,654  
Phone: (800) 338-7452  
Website: [www.gtlic.com](http://www.gtlic.com)

**Humana Ins. Co.** 3 \$2,772-\$4,176  
Phone: (800) 866-0581  
Website: [www.humana.com](http://www.humana.com)

**Lincoln Heritage Life Ins. Co.** 0 \$1,349-\$2,190  
Phone: (800) 438-7180  
Website: [www.lhlic.com](http://www.lhlic.com)

**Loyal American Life Ins. Co.** AA AR GR NS 6 \$2,093-\$2,745  
Phone: (800) 633-6752  
Website: [www.loyalamerican.com](http://www.loyalamerican.com)

## 68 Rate Guide

## Medicare Supplement Insurance

### Individual Disability Under Age 65

AA = Attained Age    AR = Area    GR = Gender/Rated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

Pre-ex Wait  
(months)    Under Age 65

#### Mutual of Omaha Ins. Co.

Phone: (800) 316-0842

Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)

AA    AR    GR    NS    0    \$2,345-\$4,037

#### Mutual of Omaha Ins. Co.

Phone: (800) 316-0842

Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)

AA    AR    GR    NS    MS    0    \$2,345-\$4,037

#### National States Ins. Co.

Phone: (800) 868-6788

0    \$2,317

#### New Era Life Ins. Co. of the Midwest

Phone: (800) 713-4680

Website: [www.neweralife.com](http://www.neweralife.com)

AR    GR    NS    6    \$1,164-\$1,422

#### New Era Life Ins. Co.

Phone: (800) 713-4680

Website: [www.neweralife.com](http://www.neweralife.com)

AA    AR    GR    NS    6    \$2,433-\$3,484

#### Old Surety Life Ins. Co.

Phone: (800) 272-5466

6    \$1,786

#### Oxford Life Ins. Co.

Phone: (888) 757-3732

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

AA    AR    NS    0    \$1,275-\$1,760

#### Pacificare Life Assurance Company

Phone: (800) 637-9284

Website: [www.securehorizons.com](http://www.securehorizons.com)

AA    AR    NS    \$2,808-\$2,916

#### Penn Treaty Network America Ins. Co.

Phone: (800) 222-3469

Website: [www.penntreaty.com](http://www.penntreaty.com)

AA    AR    GR    NS    GI    3    \$1,563-\$2,984

**Pennsylvania Life Ins. Co.**  
Phone: (800) 275-7366  
Website: www.pennlife.com

|    |    |    |    |   |                 |
|----|----|----|----|---|-----------------|
| AA | AR | GR | NS | 6 | \$1,381-\$2,150 |
|----|----|----|----|---|-----------------|

**Philadelphia American Life Ins. Co.**  
Phone: (800) 713-4680  
Website: www.neweralife.com

|    |  |  |  |   |                 |
|----|--|--|--|---|-----------------|
| AR |  |  |  | 6 | \$1,710-\$1,881 |
|----|--|--|--|---|-----------------|

**Physicians Life Ins. Co.**  
Phone: (402) 228-9100  
Website: www.physiciansmutual.com

|    |    |  |    |   |                 |
|----|----|--|----|---|-----------------|
| AA | AR |  | NS | 0 | \$3,942-\$6,274 |
|----|----|--|----|---|-----------------|

**Provident American Life & Health Ins. Co.**  
Phone: (800) 753-5133

|    |    |    |  |   |                 |
|----|----|----|--|---|-----------------|
| AA | AR | GR |  | 6 | \$1,699-\$2,388 |
|----|----|----|--|---|-----------------|

**Pyramid Life Ins. Co., The**  
Phone: (800) 777-1126  
Website: www.pyramidlife.com

|    |    |  |  |   |                 |
|----|----|--|--|---|-----------------|
| AA | AR |  |  | 6 | \$2,227-\$2,846 |
|----|----|--|--|---|-----------------|

**Royal Neighbors of America**  
Phone: (877) 217-4040  
Website: www.royalneighbors.com

|    |    |    |  |   |                 |
|----|----|----|--|---|-----------------|
| AR | GR | NS |  | 0 | \$1,254-\$1,804 |
|----|----|----|--|---|-----------------|

**Southwest Service Life Ins. Co.**  
Phone: (817) 284-4888  
Website: www.southwestservicelife.com

|    |  |  |    |   |                 |
|----|--|--|----|---|-----------------|
| AR |  |  | NS | 6 | \$1,941-\$2,373 |
|----|--|--|----|---|-----------------|

**Standard Life and Accident Ins. Co.**  
Phone: (888) 350-1488  
Website: www.slaico.com

|  |  |  |  |   |                  |
|--|--|--|--|---|------------------|
|  |  |  |  | 0 | \$6,483-\$11,675 |
|--|--|--|--|---|------------------|

**State Farm Mutual Automobile Ins. Co.**  
Contact Local Agent  
Website: www.statefarm.com

|    |    |  |  |   |                 |
|----|----|--|--|---|-----------------|
| AA | AR |  |  | 0 | \$1,737-\$1,877 |
|----|----|--|--|---|-----------------|

## 70 Rate Guide

## Medicare Supplement Insurance

### Individual Disability Under Age 65

AA = Attained Age    AR = Area    GR = Gender/Rated    NS = Nonsmoker    GI = Guaranteed Issue    MS = Medicare Select

#### Company Information

Pre-ex Wait  
(months)    Under Age 65

#### State Mutual Ins. Co.

Phone: (877) 872-5500

AA AR NS    0    \$2,160-\$2,640

#### Sterling Investors Life Ins. Co.

Phone: (877) 604-5240

AA AR GR NS    0    \$1,525-\$2,410

#### Sterling Life Ins. Co.

Phone: (800) 688-0010  
Website: [www.sterlingplans.com](http://www.sterlingplans.com)

AA AR    0    \$2,473-\$3,142

#### Thrivent Financial for Lutherans

Phone: (800) 847-4836  
Website: [www.thrivent.com](http://www.thrivent.com)

AR    \$1,222-\$1,711

#### Unicare Health Ins. Co. of Texas

Phone: (800) 459-1732  
Website: [www.unicare.com](http://www.unicare.com)

AR    0    \$1,740-\$2,244

#### United American Ins. Co.

Phone: (800) 331-2512  
Website: [www.unitedamerican.com](http://www.unitedamerican.com)

2    \$2,968

#### United Commercial Travelers of America,

#### The Order of

Phone: (800) 848-0123  
Website: [www.uct.org](http://www.uct.org)

AA AR GR NS    0    \$1,470-\$2,066

#### United Teacher Associates Ins. Co.

Phone: (800) 880-8824  
Website: [www.utaic.com](http://www.utaic.com)

AA AR NS    6    \$1,952-\$1,952

#### Universal Fidelity Life Ins. Co.

Phone: (800) 366-8354  
Website: [www.ufl.com](http://www.ufl.com)

AA    0    \$2,204



**UTMB Health Plans, Inc.**  
Phone: (866) 735-3281  
Website: [www.utmbhcs.org](http://www.utmbhcs.org)

MS

\$1,560

## Group Plan A-Disability Under Age 65

**American Republic Ins. Co.**  
Phone: (888) 775-3065  
Website: [www.aric.com](http://www.aric.com)

AR GR

0

\$1,397-\$2,244

**Bankers Life and Casualty Company**  
Phone: (800) 621-3724  
Website: [www.bankerslife.com](http://www.bankerslife.com)

AA AR

\$1,450

**Life Investors Ins. Co. of America**  
Phone: (800) 752-9797

AR

6

\$1,331-\$1,628

**Monumental Life Ins. Co.**  
Phone: (800) 752-9797

AA

6

\$1,452-\$1,776

**Transamerica Life Ins. Co.**  
Phone: (800) 752-9797

NS GI

6

\$1,254-\$1,528

**United Healthcare Ins. Co.**  
Phone: (800) 523-5800  
Website: [www.aarphealthcare.com](http://www.aarphealthcare.com)

GI

3

\$2,020-\$2,139

**Disability Under Age 65-Other Plans**

---

The companies below, using underwriting guidelines, chose to offer the additional plans to people with disabilities under age 65. Since Texas law requires that companies only offer plan A, individuals must meet the companies' guidelines to be eligible for the additional plans. Please contact the companies for eligibility and rate information.

**American Republic Ins. Co.**

Phone: (888) 775-3065

Website: [www.aric.com](http://www.aric.com)

Individual Plans C and F

**Bankers Fidelity Life Ins. Co.**

Phone: (866) 458-7500

Website: [www.bankersfidelitylife.com](http://www.bankersfidelitylife.com)

Individual Plan B

**Dallas General Life Insurance Co.**

Phone: (877) 667-9368

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

Individual Plans B, C, D, F, and high-deductible F

**United American Ins. Co.**

Phone: (800) 331-2512

Website: [www.unitedamerican.com](http://www.unitedamerican.com)

Individual Plan B



## Appendix—Summary of Medicare Supplement Benefits

All Medigap plans provide these basic benefits:

- Your daily copayments for hospitalization expenses from the 61st through the 90th day of any Medicare benefit period.
- Medicare Part A copayments for any hospital confinement beyond the 90th day in a benefit period, up to an additional 60 days during your lifetime. (These are your inpatient reserve days. You may use these days when you require more than 90 days in the hospital during a benefit period. When you use a reserve day, it is subtracted from your lifetime total and cannot be used again.)
- All Medicare-eligible hospital charges for a period of up to 365 additional days during your lifetime after you have exhausted all your Medicare hospital benefits.
- The reasonable cost of the first three pints of blood, or their equivalent, under Medicare Parts A and B.
- Your 20 percent Part B coinsurance for Medicare-eligible expenses for medical services - including doctor bills, hospital or home health care, and copayments for services under the prospective payment system - after you have met your Part B deductible.

### Additional Benefits in Plans B through J

- ▶ **Skilled nursing facility care:** Covers actual billed charges up to your coinsurance amount from the 21st day through the 100th day in a benefit period for post-hospital skilled nursing facility care eligible under Medicare Part A. This is not custodial care. (Available on plans C through J.)
- ▶ **Part A deductible:** Pays the entire Medicare Part A deductible amount per benefit period. (Available on plans B through J.)
- ▶ **Part B deductible:** Pays the entire Medicare Part B deductible amount per calendar year. (Available on plans C, F, and J.)
- ▶ **Medicare Part B excess doctor charges:** Pays 80 percent or 100 percent of the excess fees, which are limited by law to 15 percent above the Medicare approved amount. If most of your doctors take Medicare assignment, you may not need this benefit. (100 percent coverage in plans F, I, and J; 80 percent coverage in plan G.)



- ▶ **Foreign travel emergency:** Pays 80 percent of the billed charges for foreign emergency care that Medicare would have covered if provided in the United States. Care must begin during your first 60 days outside the United States. Calendar year deductible is \$250. Lifetime maximum benefit is \$50,000. (Available on plans C through J.)
- ▶ **At-home recovery:** Pays for doctor-approved, short-term, at-home assistance with activities of daily living while recovering from an illness, injury, or surgery. Limited to seven visits per week by a qualified care provider. Pays actual charges up to \$40 per visit, with a maximum of \$1,600 per year. (Available on plans D, G, I, and J.)
- ▶ **Preventive medical care:** Includes an annual physical examination, certain lab tests, and other preventive measures deemed appropriate by your physician. Maximum benefit is \$120 per year. (Available on plans E and J.)
- ▶ **High deductibles:** Offers the same benefits, but you pay a lower premium in exchange for paying a higher deductible. A deductible is the amount you pay out of pocket before the policy pays. The deductible amount is set by Medicare and can change each year. In addition to meeting the high deductible, you must also meet the deductible for foreign travel emergency and, if you have Plan J, the deductible for prescription drugs. (Available on plans F and J.)

### **Plans K and L**

Basic benefits for plans K and L include similar services as plans A-J, but cost-sharing for the basic benefits is at different levels.

The 12 Standard Medicare Supplement Insurance Plans (Charts)

## The 12 Standard Medicare Supplement Insurance Plans

There are 12 standardized Medicare supplement insurance plans, labeled “A” through “L.” Each plan offers different levels of benefits. The following charts summarize the benefits included in each plan. Every company must make available Plan A.

These basic benefits are included in Plans A-J:

- **Hospitalization:** Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical expenses:** Medicare Part B coinsurance (generally 20 percent of Medicare-approved expenses), or copayments for hospital outpatient services.
- **Blood:** First three pints of blood each year.

| A              | B                 | C                           | D                           | E                                       | F*                          | G                           | H                           | I                           | J*                                      |
|----------------|-------------------|-----------------------------|-----------------------------|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|
| Basic benefits | Basic benefits    | Basic benefits              | Basic benefits              | Basic benefits                          | Basic benefits              | Basic benefits              | Basic benefits              | Basic benefits              | Basic benefits                          |
|                | Part A deductible | Skilled nursing coinsurance | Skilled nursing coinsurance | Skilled nursing coinsurance             | Skilled nursing coinsurance | Skilled nursing coinsurance | Skilled nursing coinsurance | Skilled nursing coinsurance | Skilled nursing coinsurance             |
|                | Part A deductible | Part A deductible           | Part A deductible           | Part A deductible                       | Part A deductible           | Part A deductible           | Part A deductible           | Part A deductible           | Part A deductible                       |
|                |                   | Part B deductible           |                             |   | Part B deductible           |                             |                             |                             | Part B deductible                       |
|                |                   |                             |                             |   | Part B excess (100%)        | Part B excess (80%)         |                             | Part B excess (100%)        | Part B excess (100%)                    |
|                |                   | Foreign travel emergency    | Foreign travel emergency    | Foreign travel emergency                | Foreign travel emergency    | Foreign travel emergency    | Foreign travel emergency    | Foreign travel emergency    | Foreign travel emergency                |
|                |                   |                             | At-home recovery            |   |                             | At-home recovery            |                             | At-home recovery            | At-home recovery                        |
|                |                   |                             |                             | Preventive care not covered by Medicare |                             |                             |                             |                             | Preventive care not covered by Medicare |

\* Plans F and J also have a high-deductible option. You will have a lower premium with the high-deductible option, but you will have to pay more out of pocket before the policy will begin to pay benefits. There is a separate deductible for the foreign travel emergency benefit.

## The 12 Standard Medicare Supplement Insurance Plans

Basic benefits for plans K and L include similar services as plans A-J, but cost-sharing for the basic benefits is at different levels

| J*                                      | K**   | L**   |
|---|---|---|
| Basic benefits                          | 100% of Part A coinsurance plus coverage for 365 days after Medicare benefits end<br>50% hospice cost-sharing<br>50% of Medicare-eligible expenses for the first three pints of blood<br>50% Part B coinsurance, except 100% coinsurance for Part B preventive services | 100% of Part A coinsurance plus coverage for 365 days after Medicare benefits end<br>75% hospice cost-sharing<br>75% of Medicare-eligible expenses for the first three pints of blood<br>75% Part B coinsurance, except 100% coinsurance for Part B preventive services |
| Skilled nursing coinsurance             | 50% skilled nursing coinsurance   | 75% skilled nursing coinsurance   |
| Part A deductible                       | 50% Part A deductible   | 75% Part A deductible   |
| Part B deductible                       |   |   |
| Part B excess (100%)                    |   |   |
| Foreign travel emergency                |   |   |
| At-home recovery                        |   |   |
| Preventive care not covered by Medicare | Out-of-pocket annual limit***   | Out-of-pocket annual limit***   |

\* Plans F and J also have a high-deductible option. You will have a lower premium with the high-deductible option, but you will have to pay more out of pocket before the policy will begin to pay benefits. There is a separate deductible for the foreign travel emergency benefit.

\*\* Plans K and L provide for different cost-sharing for items and services from plans A – J. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges”. You will be responsible for paying excess charges.

\*\*\* The out-of-pocket annual limit is different for plans K and L and will increase each year for inflation. See Outlines of Coverage for details and exceptions.



## **For more information about Medicare, Medicare Supplement Insurance, and Medicaid**

For basic Medicare eligibility and benefits questions or information about Medicare Advantage plan options available by county or ZIP code, call Medicare or go to the Medicare Personal Health Plan Finder on Medicare's website

**1-800-MEDICARE (633-4227)**

**1-9770486-2048 (TDD)**

**[www.medicare.gov](http://www.medicare.gov)**

For Medicare claims or denial of service, call TrailBlazer Health Enterprises or visit the TrailBlazer website. TrailBlazer is the Medicare carrier for Texas and is responsible for paying Medicare claims

**1-800-442-2620**

**[www.the-medicare.com](http://www.the-medicare.com)**

To reach other carriers or fiscal intermediaries, use the telephone numbers listed on your Medicare Summary of Benefits Notice.

For information about Medicaid or the Medicare Savings programs under Medicaid which help Medicare beneficiaries with low incomes, dial 211 on your telephone to ask about applying for these programs or call

**1-888-834-7406**

**1-888-425-6889 (TDD)**

To reach a benefits counselor or to learn about Medicare education events in your area, call the Texas Department on Aging and Disability Services (DADS) or visit their website

**1-800-252-9240**

**[www.dads.state.tx.us/index.htm](http://www.dads.state.tx.us/index.htm)**

To verify the license status of an agent or company, to file an insurance complaint, or to get information about Medicare supplement insurance, call TDI's Consumer Help Line or visit TDI's website

**1-800-252-3439**

**1-800-735-2989 (Relay Texas)**

**[www.tdi.state.tx.us](http://www.tdi.state.tx.us)**

For information about your rights and public assistance benefits, call the Legal Hot Line for Older Texans or visit its website

**1-800-622-2520**

**1-877-526-9953 (TDD)**

**[www.tlsc.org/index.htm](http://www.tlsc.org/index.htm)**

**Spine may need adjustment depending on paper weight.**





**Texas Department of Insurance**  
P. O. Box 149104 • 333 Guadalupe  
Austin, Texas 78714-9104