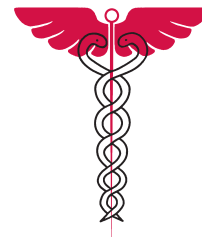


Medicare Supplement Insurance

Handbook & Rate Guide



Published by the
Texas Department of Insurance
June 2009



MEDICARE 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 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. 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 joined a Medicare Advantage plan
- Medicaid or the Qualified Medicare Beneficiary (QMB) Program pays your Medicare premiums and other out-of-pocket costs. QMB is one of several Medicare Savings Programs that help pay premiums, deductibles, and coinsurance.

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 each 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 Medicare-approved cost of covered medical expenses, including physicians' services and supplies. Some Medicare Part B services are paid as a specified fixed payment.

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

Medicare Part D (prescription drug coverage) pays for generic and brand name prescription drugs. You can receive prescription drug coverage by joining a stand-alone prescription drug plan or by purchasing a Medicare Advantage plan that includes the prescription coverage. As with Medicare supplement insurance, you may not need Part D if you have this benefit with a group plan.

Only private insurance companies approved by Medicare can offer the coverage.

The Centers for Medicare and Medicaid Services (CMS) publishes the Medicare and You handbook that describes Medicare coverages and health plan options. CMS mails the handbook to every Medicare beneficiary each year. The handbook is also available online or by calling **Medicare**

1-800-MEDICARE (633-4227)

1-877-486-2048 (TDD)

www.medicare.gov



Options for Receiving Medicare Benefits

Original Medicare

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 Medicare supplement insurance.

Medicare Advantage

You may have the option to join a Medicare Advantage plan (formerly called Medicare + Choice or Medicare Part C). CMS enters into annual contracts with insurance companies and managed care plans that agree to provide all Medicare parts A and B services to their members. CMS 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 copayments, deductibles, and coinsurance.

Medicare Advantage plans include

- managed care plans, which include health maintenance organizations (HMOs), preferred provider organizations (PPOs), provider-sponsored organizations (PSOs), and other health plans
- private fee-for-service plans
- special needs plans
- Medicare medical savings accounts.

To join a Medicare Advantage plan, you must have both Medicare parts A and B and live in an area that has a plan. Some plans have other eligibility criteria. Not all plans are available in each community. Call Medicare or visit the Medicare web page and select the Compare Health plans interactive tool. You may also call TDI's Consumer Help Line to learn which plans are available in your area.

Medicare Advantage plans might offer more benefits than original Medicare. However, they're not right for everyone. Your choice of providers in a Medicare Advantage plan may be restricted. Medicare HMOs typically require you 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. With a private fee-for-service plan, you can generally go to any doctor or provider and 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.

Medicare Advantage plans can change each year. If your plan discontinues services, you will have to find a new plan in your area or return to original Medicare.



Services Not Covered by Medicare

- Long-term care services. Medicare only pays for medically necessary skilled nursing facility or home health care. It does not pay for
 - custodial care, such as help walking, getting in and out of bed, dressing, bathing, toileting, shopping, eating, and taking medicine (these are 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

For Medicare parts A and B, you generally must pay monthly premiums, as well as 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 have accepted “assignment” have agreed 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 Part B assignment may charge as much as 15 percent more than the Medicare-approved amount. You must pay the **excess charge**. 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 TrailBlazer Health Enterprises. TrailBlazer is the main 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 Medicare or visit the **TrailBlazer** website

1-800-Medicare (1-800-633-4227)
www.trailblazerhealth.com/



Medicare Supplement Insurance

Medicare supplement insurance (often called Medigap insurance) fills in the gaps between what Medicare pays and what you must pay out-of-pocket for deductibles, coinsurance, and copayments. Medigap policies only pay for services that Medicare deems 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. 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. Medigap policies are automatically renewed each year.

Medicare Select

Medicare Select is a type of Medigap policy that generally requires you to use doctors and providers in the plan's network for your routine care. If you use out-of-network providers, you'll have to pay more of the cost. Insurance companies and Medicare HMOs can issue Medicare Select coverage. If you leave a Medicare Select plan, the company must make available to you any non-Medicare Select Medigap policy it has on the market with comparable or lesser benefits.

Summary of Medicare Supplement Benefits

All Medicare Supplement plans provide these basic benefits:

- Daily copayments you pay 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.
- Twenty percent of the Part B coinsurance you pay for Medicare-eligible expenses for medical services – including doctor bills, hospital or home health care, and specified higher payments for certain 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.)
- **Foreign travel emergency:** Pays 80 percent of the billed charges for foreign emergency care that Medicare would have covered if it was provided in the United States. Care must begin during your first 60 days outside the United States. The calendar year deductible is \$250. The lifetime maximum benefit is \$50,000. (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. (There is 100 percent coverage in plans F, I, and J and 80 percent coverage in plan G.)
- **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. The maximum benefit is \$120 per year. (Available on plans E and J.) These services are beyond other Medicare covered preventive services.
- **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 a pre 2006 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 through J, but cost-sharing for the basic benefits is at different levels. Each includes different annual out-of-pocket dollar limits. The limits apply to the deductibles, copayments, and coinsurance amounts. Once the annual limits are reached, the company pays these costs for the remainder of the year.

The 12 Standard Medicare Supplement Insurance Plans The chart on pages 6 and 7 summarize the benefits offered with each plan.

6 Rate Guide

Medicare Supplement Insurance

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 copayments and 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 percent)	Part B excess (80 percent)		Part B excess (100 percent)	Part B excess (100 percent)
		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.

K**	L**
100 percent of Part A coinsurance plus coverage for 365 days after Medicare benefits end 50 percent hospice cost-sharing 50 percent of Medicare-eligible expenses for the first three pints of blood 50 percent Part B coinsurance, except 100% coinsurance for Part B preventive services	100 percent of Part A coinsurance plus coverage for 365 days after Medicare benefits end 75 percent hospice cost-sharing 75 percent of Medicare-eligible expenses for the first three pints of blood 75 percent Part B coinsurance, except 100% coinsurance for Part B preventive services
50 percent skilled nursing coinsurance	75 percent skilled nursing coinsurance
50 percent Part A deductible	75 percent Part A deductible
Out-of-pocket annual limit is \$4,620 in 2009 ***	Out-of-pocket annual limit is \$2,310 in 2009***

** Plans K and L provide for different cost-sharing for items and services from plans A – J. Once you reach the annual **out-of-pocket** limit, the plan pays 100 percent 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 will increase each year for inflation.



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 through your employer and may not need Medicare Part B or Medigap insurance. Likewise, if you have health coverage through a union, fraternal organization, or your working spouse's group health insurance, you may not need a Medigap policy.

Some employers offer their retirees coverage that is considered a group Medigap plan. 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 certain amount of time. In some cases, you may also continue family coverage through your former employer. 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, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*, which is available from TDI.

Medicare Advantage Plans

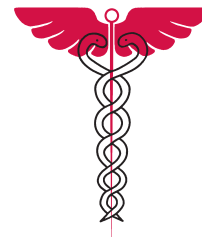
Depending on where you live, you may have the option to choose between Medicare or a Medicare Advantage plan. If you are in a Medicare Advantage plan, you don't need and can't use a Medigap policy. Medicare Advantage plans provide at least the same benefits as Medicare.

If your Medicare Advantage plan terminates its contract in your service area, you have the right to purchase Medigap plans 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 state-administrated federal program that pays for health coverage for people with low incomes. If you qualify for Medicaid, the state will pay your Medicare premiums and out-of-pocket costs. Medicaid will also 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 use their savings to cover other expenses or to 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 only the Medicare Part B premium.

Texas Health Insurance 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 but is probably more expensive. If you are under age 65, have Medicare parts A and B, and need more coverage than Medigap Plan A offers, consider this option to supplement your Medicare coverage. The Health Pool does not include outpatient drug coverage for people on Medicare.

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

1-888-398-3927

1-800-735-2989 (TDD)

www.txhealthpool.com

Your Rights with a Medicare Supplement Plan

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. During this six-month “open enrollment” period, 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 buy any other Medigap policy.

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.



You are entitled to an open enrollment period 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 may offer the other plans to Texans with disabilities, but they are not required.

NOTE: *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 Right

You may have the right to buy a Medigap policy outside of your open enrollment period if you lose certain types of health coverage. To be eligible for the guaranteed issue right, you must provide proof that you lost your health care coverage.

For people over age 65, the guaranteed issue right applies to Medigap plans A, B, C, F, K, and L. 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.

In general, the guaranteed issue right is valid 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.

For more information about the situations that allow a guaranteed right, read *“Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.”*

30-Day “Free Look”

You can return your Medigap policy within 30 days 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 to prove that it was returned within the 30-day time limit.

The 30-day “Free look” period does not apply to Medicare Advantage. If you drop Medigap to join a Medicare Advantage plan you may not be able to get your Medigap policy back.

Renewability

All Medigap policies are guaranteed renewable. A company cannot cancel your policy or refuse to renew it unless you made intentional false statements on your appli-



cation or you 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. You should not receive a bill from your provider. If you receive a bill, review your Medicare Summary Notice to determine why.

Medigap policies only pay for services that Medicare deems medically necessary. You have the right to appeal the decision to deny a claim. The appeals process and deadline to request an appeal are described in your 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 or your provider 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 who was 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 uninterrupted 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 with the benefits you had with the canceled policy or offer you a different policy that meets Texas requirements.

Shopping Wisely for Medigap Insurance

- **Buy during open enrollment.** 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 company prices for the plan (A-L) that interests 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 Part D prescription drug coverage.** If you have a Medigap plan that includes prescription drug coverage, consider getting a Medicare prescription drug plan. The prescription coverage in policies sold after 1992 is not as good as Medicare drug coverage.

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 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.
- Obtain 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 within 30 days and receive a full refund .



Unfair Practices

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

- Knowingly making misleading statements to encourage 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 engaged in unfair and illegal practices, file a complaint with TDI.

How to Use the Rate Guide

The companies in the rate guide are licensed to sell their Medicare supplement plans throughout Texas. The Medicare Select companies, however, only sell only in certain 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 an agent. 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. If you can't find your plan in the guide, your company may no longer be selling the plan you purchased.

Organization of the Rate Information

The rate guide is organized into separate rate tables for each of the 12 standardized Medicare supplement plans, A through L. The tables include an alphabetical listing of the companies selling that particular plan, along with policy information and rate estimates for people of various ages. The last table shows rate and policy information for companies that sell Plan A for people under age 65 with disabilities. The number of companies selling each plan varies. All companies 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.

Key to the Rate Tables

Rates: Rates were provided by the companies and are only estimates. The first number in the range is the lowest estimated annual premium and the second number is the highest estimated annual premium. Your premium should fall somewhere within the range.

The exact premium you will pay will likely vary from the estimates and will be based on your individual circumstances. Rates also vary if you pay monthly or quarterly. The rates listed assume that you pay your annual premium in one lump sum. To learn the exact premium you would pay, call your agent or the company.

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 could increase within the first 12 months and will increase on your birthday. Few, if any, companies in Texas offer community rated policies, which charge the same rate to all policyholders.

Some companies base rates on the ZIP code where you live. 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 a plan at ages 65, 70, and 75. You should compare costs at different ages. For people under 65 with disabilities, only one rate estimate is given.

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

If you move from one Medigap policy to another, the time you were covered under your prior policy will be credited toward your pre-existing condition waiting period. 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 65 or older, had an employer health insurance plan for at least six months, and 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 in the rate guide 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 only offer 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 learn the rates 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. You can buy a policy from one of these companies if you do not qualify for a policy because of your health history, your open enrollment period has passed, or you do not otherwise qualify for a guaranteed issue right to buy a Medigap policy.
- MS Medicare Select** means health care services are provided only through a specific list of network providers under contract with the carrier. Medicare Select policies are not available in every area. You must live in the plan's service area to join.

16 Rate Guide

Medicare Supplement Insurance

Individual Plan A

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AR	GI	AR	GI	AR	GI	AR	GI	AR	GI	AR	GI	AR	GI	AR	GI	AR	GI
Admiral Life Insurance Company of America	AA	AR	AR	GI	GR	GR	NS	NS	0					\$856-\$1,141	\$969-\$1,292	\$1,133-\$1,511		
Aetna Life Insurance Company	AA	AR	AR						0					\$1,299-\$1,667	\$1,704-\$2,186	\$1,913-\$2,455		
American Continental Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	3					\$948-\$1,530	\$1,074-\$1,732	\$1,254-\$2,023		
American Pioneer Life Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	6					\$1,564-\$2,581	\$1,828-\$3,013	\$2,100-\$3,466		
American Republic Insurance Company	AA	AR	AR	GI	GI	GI	NS	NS	0					\$1,618-\$2,068	\$1,945-\$2,485	\$2,187-\$2,795		
Bankers Fidelity Life Insurance Company	AR	AR	AR						0					\$956-\$1,053	\$1,037-\$1,142	\$1,068-\$1,175		
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AA	AR	AR						0					\$2,064-\$2,508	\$2,796-\$3,384	\$3,120-\$3,828		
Central Reserve Life Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	6					\$1,969-\$3,099	\$2,204-\$3,468	\$2,541-\$4,000		
Christian Fidelity Life Insurance Company	AR	AR	AR						0					\$1,548-\$1,774	\$1,574-\$1,804	\$1,606-\$1,840		
Combined Insurance Company of America	AR	AR	AR						0					\$2,247-\$2,472	\$2,371-\$2,607	\$2,819-\$3,101		
Conseco Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	0					\$1,269-\$2,197	\$1,534-\$2,714	\$1,783-\$3,331		
Constitution Life Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	6					\$1,310-\$2,025	\$1,545-\$2,388	\$1,796-\$2,776		
Continental General Insurance Company	AA	AR	AR	GR	GR	GR	NS	NS	6					\$2,306-\$3,518	\$2,791-\$4,259	\$3,219-\$4,911		
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AR				MS	MS	3					\$1,310-\$1,572	\$1,548-\$1,858	\$1,824-\$2,189		
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AR	GR	GR	GR	NS	NS	3					\$1,183-\$1,813	\$1,329-\$2,038	\$1,553-\$2,380		
Dallas General Life Insurance Company	AR	AR	AR	GR	GR	GR	NS	NS	0					\$1,223-\$1,722	\$1,449-\$2,028	\$1,690-\$2,350		

Equitable Life and Casualty Insurance Company	AA	AR	GR	NS	0	\$1,083-\$1,655	\$1,233-\$1,882	\$1,445-\$2,205
Family Life Insurance Company	AA	AR	GR	NS	0	\$827-\$1,254	\$984-\$1,490	\$1,169-\$1,770
Genworth Life and Annuity Insurance Company	AA				0	\$1,627	\$1,773	\$1,957
Genworth Life Insurance Company	AA	AR	GR	NS	0	\$1,060-\$1,585	\$1,250-\$1,868	\$1,454-\$2,174
Globe Life and Accident Insurance Company	AA				2	\$977	\$1,303	\$1,386
Golden Rule Insurance Company	AA	AR	GR	NS	6	\$1,898-\$3,181	\$2,131-\$3,943	\$2,473-\$4,576
Great American Life Insurance Company	AA	AR	GR	NS	6	\$932-\$2,040	\$994-\$2,616	\$1,156-\$3,209
Guarantee Trust Life Insurance Company	AA				0	\$1,649-\$1,980	\$1,942-\$2,333	\$2,232-\$2,681
Humana Insurance Company	AA	AR	GR	NS	3	\$1,548-\$2,304	\$1,860-\$2,772	\$2,148-\$3,192
Lincoln Heritage Life Insurance Company	AA	AR	GI	GR	NS	\$1,381-\$2,491	\$1,556-\$2,809	\$1,811-\$3,266
Loyal American Life Insurance Company	AA	AR	GR	NS	6	\$1,182-\$2,317	\$1,340-\$2,626	\$1,584-\$3,104
Marquette National Life Insurance Company	AA	AR	GR	NS	6	\$1,060-\$1,863	\$1,288-\$2,266	\$1,454-\$2,556
Mutual of Omaha Insurance Company	AA	AR	GR	NS	0	\$1,752-\$3,017	\$2,078-\$3,579	\$2,417-\$4,162
National States Insurance Company	AA	AR	GR	NS	0	\$714-\$1,176	\$830-\$1,428	\$977-\$1,778
New Era Life Insurance Company of the Midwest	AA	AR	GR	GR	6	\$768-\$1,140	\$864-\$1,272	\$1,032-\$1,524
Old Surety Life Insurance Company					6	\$1,739	\$1,739	\$1,945
Pacificare Life Assurance Company	AA	AR		NS	0	\$2,268-\$2,346	\$2,992-\$3,109	\$3,324-\$3,441

18 Rate Guide

Medicare Supplement Insurance

Individual Plan A

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AA	AR	GI	GR	MS	NS	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		
Pennsylvania Life Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,184-\$1,844	\$1,396-\$2,174	\$1,625-\$2,529								
Philadelphia American Life Insurance Company	AA	AR			0	0	\$947-\$1,097	\$974-\$1,253	\$1,064-\$1,369									
Physicians Life Insurance Company	AA	AR			NS	NS	0	\$931-\$1,323	\$1,102-\$1,566	\$1,229-\$1,747								
Provident American Life & Health Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,167-\$2,005	\$1,412-\$2,425	\$1,629-\$2,798								
Reserve National Insurance Company	AA				6	6	\$1,036	\$1,203	\$1,375									
Royal Neighbors of America	AA	AR	GR	GR	NS	NS	0	\$1,249-\$1,734	\$1,380-\$1,918	\$1,547-\$2,149								
Shenandoah Life Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,117-\$1,714	\$1,265-\$1,939	\$1,478-\$2,268								
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	NS	NS	0	\$888-\$2,606	\$1,051-\$3,086	\$1,255-\$3,685								
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	MS	NS	0	\$803-\$2,359	\$950-\$2,789	\$1,135-\$3,332								
Southwest Service Life Insurance Company	AR				NS	NS	6	\$1,160-\$1,418	\$1,352-\$1,652	\$1,517-\$1,854								
SPJST	AA	AR	GR	GR	NS	NS	6	\$942-\$1,560	\$1,068-\$1,768	\$1,244-\$2,062								
Standard Life and Accident Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,336-\$2,419	\$1,367-\$2,510	\$1,570-\$2,933								
State Farm Mutual Automobile Insurance Company	AA	AR			0	0	\$1,452-\$1,845	\$1,830-\$2,325	\$2,120-\$2,694									
State Mutual Insurance Company	AA	AR			NS	NS	0	\$1,947-\$2,677	\$2,283-\$3,702	\$2,660-\$4,308								
Sterling Investors Life Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,265-\$2,000	\$1,417-\$2,491	\$1,676-\$2,933								

Sterling Life Insurance Company	AA	AR	MS	0	\$1,678-\$2,053	\$1,940-\$2,372	\$2,109-\$2,579
Sterling Life Insurance Company	AA	AR		0	\$2,176-\$2,760	\$2,518-\$3,195	\$2,743-\$3,479
Thrivent Financial for Lutherans	AA	AR	NS	0	\$1,056-\$1,373	\$1,208-\$1,570	\$1,377-\$1,790
Unicare Health Insurance Company of Texas	AA	AR	NS	0	\$1,476-\$2,232	\$1,596-\$2,352	\$1,788-\$2,652
United American Insurance Company				2	\$2,045	\$2,207	\$2,207
United Commercial Travelers of America, The Order of	AA	AR	GR	0	\$1,194-\$1,972	\$1,481-\$2,444	\$1,728-\$2,854
United National Life Insurance Company of America	AA			0	\$1,375-\$1,649	\$1,620-\$1,943	\$1,862-\$2,233
United of Omaha Life Insurance Company	AA	AR	GR	0	\$784-\$1,222	\$912-\$1,485	\$1,073-\$1,848
United Teacher Associates Insurance Company	AA	AR	GR	6	\$1,229-\$2,825	\$1,394-\$3,208	\$1,648-\$3,791
USAA Life Insurance Company	AA	AR		0	\$1,766-\$2,370	\$1,942-\$2,594	\$2,086-\$2,804
UTMB Health Plans, Inc.		GI	MS	0	\$1,320	\$1,320	\$1,320
World Corp Insurance Company	AA	AR	GR	0	\$1,147-\$1,852	\$1,377-\$2,273	\$1,593-\$2,685

20 Rate Guide

Medicare Supplement Insurance

Group Plan A

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AA	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	Pre-ex Wait (months)	Issue Age 65	Issue Age 70	Issue Age 75			
American National Life Insurance Company of Texas	AA	AR	AR	GR	GR	GR	GR	NS	NS	0	0	\$854-\$1,256	\$942-\$1,386	\$1,083-\$1,593				
American Republic Insurance Company	AA	AR	AR	GI	GI	GR	GR	NS	NS	0	0	\$1,080-\$1,562	\$1,321-\$1,952	\$1,553-\$2,345				
Continental General Insurance Company	AA	AR	AR	GR	GR	GR	GR	NS	NS	6	6	\$1,456-\$1,687	\$1,570-\$1,820	\$1,671-\$1,938				
Dallas General Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	NS	NS	0	0	\$1,492-\$1,668	\$1,580-\$1,756	\$1,756-\$1,931				
Guarantee Trust Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	NS	NS	0	0	\$1,119-\$1,343	\$1,318-\$1,582	\$1,515-\$1,818				
Monumental Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	NS	NS	6	6	\$1,056-\$1,296	\$1,320-\$1,608	\$1,512-\$1,848				
Transamerica Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	NS	NS	6	6	\$844-\$1,037	\$1,060-\$1,288	\$1,357-\$1,664				
United Healthcare Insurance Company of Texas	AR	AR	AR	AR	AR	AR	AR	NS	NS	3	3	\$1,733-\$2,352	\$2,060-\$2,352	\$2,060-\$2,352				

Individual Plan B

Admiral Life Insurance Company of America	AA	AR	AR	GI	GI	GR	GR	NS	NS	0	0	\$1,079-\$1,439	\$1,221-\$1,628	\$1,427-\$1,903
Aetna Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	NS	NS	0	0	\$1,329-\$1,694	\$1,742-\$2,220	\$1,956-\$2,494
American Continental Insurance Company	AA	AR	AR	AR	AR	AR	AR	NS	NS	3	3	\$1,140-\$1,840	\$1,291-\$2,083	\$1,509-\$2,435
American Pioneer Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	NS	NS	6	6	\$2,108-\$3,480	\$2,491-\$4,111	\$2,908-\$4,801
American Pioneer Life Insurance Company	AA	AR	AR	GR	GR	GR	GR	NS	NS	6	6	\$1,458-\$2,406	\$1,715-\$2,831	\$1,998-\$3,298
Bankers Fidelity Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	NS	NS	0	0	\$2,202-\$2,421	\$2,418-\$2,660	\$2,665-\$2,932

Combined Insurance Company of America	AR		0	\$2,383-\$2,668	\$2,520-\$2,822	\$2,995-\$3,353	
Constitution Life Insurance Company	AA AR	GR	NS	6	\$1,693-\$2,617	\$2,011-\$3,109	\$2,370-\$3,664
Constitution Life Insurance Company	AA AR	GR MS	NS	6	\$1,146-\$1,890	\$1,365-\$2,249	\$1,609-\$2,653
Continental General Insurance Company	AA AR	GR	NS	6	\$2,247-\$3,428	\$2,720-\$4,150	\$3,132-\$4,779
Continental Life Insurance Company of Brentwood, Tennessee	AA AR	MS		3	\$1,428-\$1,714	\$1,707-\$2,048	\$2,024-\$2,429
Continental Life Insurance Company of Brentwood, Tennessee	AA AR	GR		3	\$1,526-\$2,340	\$1,738-\$2,664	\$2,047-\$3,140
Dallas General Life Insurance Company	AR	GR	NS	0	\$1,497-\$2,060	\$1,771-\$2,447	\$2,076-\$2,817
Dallas General Life Insurance Company	AR	MS	NS	0	\$1,699-\$2,057	\$1,967-\$2,325	\$2,057-\$2,414
Equitable Life and Casualty Insurance Company	AA AR			0	\$2,373-\$3,118	\$2,837-\$3,729	\$3,248-\$4,628
Family Life Insurance Company	AA AR	GR	NS	0	\$1,006-\$1,525	\$1,197-\$1,814	\$1,421-\$2,153
Genworth Life Insurance Company	AA AR	GR	NS	0	\$1,275-\$1,907	\$1,516-\$2,266	\$1,786-\$2,671
Globe Life and Accident Insurance Company	AA			2	\$1,384	\$1,714	\$1,988
Great American Life Insurance Company	AA AR	GR	NS	6	\$952-\$2,407	\$1,198-\$3,077	\$1,400-\$3,748
Guarantee Trust Life Insurance Company	AA			0	\$2,663-\$3,194	\$3,124-\$3,747	\$3,577-\$4,290
Humana Insurance Company	AA AR	GR	NS	3	\$1,632-\$3,180	\$1,596-\$2,940	\$1,836-\$3,396
Lincoln Heritage Life Insurance Company	AA AR	GI GR MS	NS	0	\$1,296-\$2,341	\$1,470-\$2,654	\$1,731-\$3,127
Lincoln Heritage Life Insurance Company	AA AR	GI GR	NS	0	\$1,750-\$3,157	\$1,983-\$3,580	\$2,339-\$4,218

22 Rate Guide

Medicare Supplement Insurance

Individual Plan B

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 70	Issue Age 75
	AR	GI	GR	MS	NS	AR	GI	GR	MS	NS	AR	GI		
Loyal American Life Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,086-\$2,135	\$1,236-\$2,427	\$1,475-\$2,899				
Mutual of Omaha Insurance Company	AA	AR	GR	MS	NS	NS	0	\$1,372-\$2,362	\$1,644-\$2,831	\$1,920-\$3,306				
National States Insurance Company	AA	AR	GR	GR	NS	NS	0	\$914-\$1,506	\$1,063-\$1,828	\$1,251-\$2,276				
Pennsylvania Life Insurance Company	AA	AR	GR	MS	NS	NS	6	\$1,346-\$2,081	\$1,591-\$2,460	\$1,856-\$2,871				
Pennsylvania Life Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,611-\$2,510	\$1,914-\$2,981	\$2,256-\$3,512				
Philadelphia American Life Insurance Company	AA	AR	AR	AR	NS	NS	0	\$1,380-\$1,598	\$1,411-\$1,815	\$1,516-\$1,951				
Physicians Life Insurance Company	AA	AR	AR	AR	NS	NS	0	\$1,151-\$1,636	\$1,369-\$1,946	\$1,520-\$2,159				
Reserve National Insurance Company	AA	AR	AR	AR	NS	NS	6	\$1,869	\$2,144	\$2,421				
Royal Neighbors of America	AA	AR	GR	GR	NS	NS	0	\$1,389-\$1,928	\$1,545-\$2,145	\$1,754-\$2,435				
Shenandoah Life Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,407-\$2,160	\$1,595-\$2,444	\$1,863-\$2,858				
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	NS	NS	0	\$1,098-\$3,224	\$1,299-\$3,815	\$1,552-\$4,556				
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	MS	NS	0	\$919-\$2,699	\$1,086-\$3,190	\$1,298-\$3,810				
Southwest Service Life Insurance Company	AA	AR	GI	GI	NS	NS	6	\$2,282-\$2,790	\$2,485-\$3,038	\$2,744-\$3,354				
SPJST	AA	AR	GR	GR	NS	NS	6	\$1,087-\$1,800	\$1,237-\$2,047	\$1,477-\$2,447				
Standard Life and Accident Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,334-\$2,416	\$1,365-\$2,507	\$1,568-\$2,929				
State Mutual Insurance Company	AA	AR	MS	MS	NS	NS	0	\$1,692-\$2,327	\$2,006-\$3,253	\$2,373-\$3,851				

State Mutual Insurance Company	AA	AR	NS	0	\$2,381-\$3,274	\$2,825-\$4,583	\$3,338-\$5,412
Sterling Investors Life Insurance Company	AA	AR	GR	0	\$1,457-\$2,305	\$1,633-\$2,871	\$1,927-\$3,386
Sterling Life Insurance Company	AA	AR		0	\$3,148-\$3,388	\$3,690-\$3,969	\$4,077-\$4,385
Sterling Life Insurance Company	AA	AR	MS	0	\$1,808-\$2,525	\$2,101-\$2,934	\$2,299-\$3,210
Thrivent Financial for Lutherans	AA	AR	NS	0	\$1,248-\$1,622	\$1,428-\$1,856	\$1,628-\$2,116
United American Insurance Company	AA			2	\$2,147	\$2,840	\$3,080
United Commercial Travelers of America, The Order of	AA	AR	GR	0	\$1,733-\$2,859	\$2,171-\$3,585	\$2,571-\$4,246
United National Life Insurance Company of America	AA			0	\$2,068-\$2,482	\$2,426-\$2,911	\$2,778-\$3,333
United Teacher Associates Insurance Company	AA	AR	GR	6	\$1,481-\$3,407	\$1,685-\$3,875	\$2,013-\$4,629
UTMB Health Plans, Inc		GI	MS	0	\$1,440	\$1,440	\$1,440

Group Plan B

American National Life Ins Co of Texas	AA	AR	GR	0	\$1,072-\$1,576	\$1,183-\$1,740	\$1,358-\$1,998
Dallas General Life Insurance Company		AR	NS	0	\$2,257-\$2,446	\$2,446-\$2,728	\$2,728-\$2,916
Guarantee Trust Life Insurance Company	AA			0	\$1,689-\$2,024	\$1,984-\$2,373	\$2,269-\$2,718
Monumental Life Insurance Company				6	\$1,620-\$1,980	\$2,028-\$2,484	\$2,328-\$2,844
Transamerica Life Insurance Company				6	\$1,072-\$1,300	\$1,345-\$1,653	\$1,687-\$2,063
United Healthcare Insurance Company of Texas		AR		3	\$1,514-\$2,058	\$1,801-\$2,058	\$1,801-\$2,058

24 Rate Guide

Medicare Supplement Insurance

Individual Plan C

Company Name	AA	AR	AR= Area	GI=Guaranteed Issue	GR	GI	GR	MS	NS	GR= GenderRated	MS = Medicare Select	NS= Nonsmoker	Pre-ex Wait	
													Issue Age 65	Issue Age 70
Admiral Life Insurance Company of America	AA	AR	AR	GI	GR	GR	GR	MS	NS	0	\$1,214-\$1,619	\$1,369-\$1,825	\$1,580-\$2,106	
Aetna Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	0	\$1,560-\$1,947	\$2,040-\$2,545	\$2,315-\$2,889	
American Pioneer Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$2,771-\$4,571	\$3,197-\$5,273	\$3,686-\$6,086	
American Pioneer Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$2,010-\$3,317	\$2,310-\$3,813	\$2,655-\$4,381	
Bankers Fidelity Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	AR	NS	0	\$2,685-\$2,952	\$2,900-\$3,191	\$3,336-\$3,672	
Central Reserve Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$1,837-\$2,891	\$2,060-\$3,241	\$2,369-\$3,728	
Combined Insurance Company of America	AR	AR	AR	AR	AR	AR	AR	AR	NS	0	\$2,580-\$2,838	\$2,728-\$3,001	\$3,242-\$3,566	
Constitution Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$1,462-\$2,411	\$1,709-\$2,818	\$1,990-\$3,282	
Constitution Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$2,122-\$3,279	\$2,481-\$3,837	\$2,893-\$4,473	
Continental General Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	6	\$2,425-\$3,715	\$2,948-\$4,498	\$3,393-\$5,178	
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AR	AR	GR	GR	GR	MS	NS	3	\$1,918-\$2,942	\$2,152-\$3,298	\$2,510-\$3,850	
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AR	AR	MS	MS	MS	MS	NS	3	\$1,862-\$2,234	\$2,109-\$2,531	\$2,490-\$2,988	
Dallas General Life Insurance Company	AR	AR	AR	AR	GR	GR	GR	MS	NS	0	\$1,738-\$2,431	\$2,044-\$2,817	\$2,366-\$3,300	
Dallas General Life Insurance Company	AR	AR	AR	AR	AR	AR	AR	MS	NS	0	\$2,108-\$2,299	\$2,491-\$2,682	\$2,682-\$2,874	
Equitable Life and Casualty Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	NS	0	\$2,839-\$3,735	\$3,429-\$4,509	\$4,030-\$5,304	
Family Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	MS	NS	0	\$1,144-\$1,732	\$1,364-\$2,067	\$1,641-\$2,486	

Genworth Life and Annuity Insurance Company	AA			0	\$3,416	\$3,743	\$4,113
Genworth Life Insurance Company	AA	AR	GR	NS	\$1,536-\$2,297	\$1,798-\$2,689	\$2,096-\$3,135
Globe Life and Accident Insurance Company	AA			2	\$1,531	\$1,861	\$2,191
Golden Rule Insurance Company	AA	AR	GR	NS	\$2,094-\$3,515	\$2,363-\$4,371	\$2,743-\$5,059
Great American Life Insurance Company	AA	AR	GR	NS	\$1,388-\$2,981	\$1,462-\$3,757	\$1,654-\$4,426
Guarantee Trust Life Insurance Company	AA			0	\$3,191-\$3,835	\$3,747-\$4,203	\$4,295-\$5,161
Humana Insurance Company	AA	AR	GR	NS	\$1,884-\$3,684	\$1,848-\$3,408	\$2,136-\$3,924
Lincoln Heritage Life Insurance Company	AA	AR	GI GR	MS NS	\$1,765-\$3,181	\$1,979-\$3,569	\$2,307-\$4,164
Lincoln Heritage Life Insurance Company	AA	AR	GI GR	NS	\$2,253-\$4,061	\$2,525-\$4,556	\$2,947-\$5,316
Loyal American Life Insurance Company	AA	AR	GR	NS	\$1,221-\$2,370	\$1,394-\$2,702	\$1,672-\$3,246
Mutual of Omaha Insurance Company	AA	AR	GR	MS NS	\$1,425-\$2,453	\$1,669-\$2,874	\$1,916-\$3,300
Mutual of Omaha Insurance Company	AA	AR	GR	NS	\$1,971-\$3,393	\$2,337-\$4,024	\$2,718-\$4,680
Pacificare Life Assurance Company	AA	AR		0	\$1,835-\$1,874	\$2,455-\$2,521	\$2,812-\$2,878
Pennsylvania Life Insurance Company	AA	AR	GR	MS NS	\$1,588-\$2,456	\$1,845-\$2,853	\$2,130-\$3,292
Pennsylvania Life Insurance Company	AA	AR	GR	NS	\$1,812-\$2,822	\$2,123-\$3,304	\$2,474-\$3,851
Philadelphia American Life Insurance Company	AA	AR		0	\$1,621-\$1,876	\$1,657-\$2,131	\$1,823-\$2,345
Reserve National Insurance Company	AA			6	\$2,066	\$2,443	\$2,820

26 Rate Guide

Medicare Supplement Insurance

Individual Plan C

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AA	AR	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	Issue Age 65	Issue Age 70	Issue Age 75	Issue Age 70	Issue Age 75	Issue Age 75
Royal Neighbors of America	AA	AR	AR	AR	GR	GR	GR	GR	MS	MS	NS	NS	\$1,646-\$2,287	\$1,812-\$2,516	\$2,038-\$2,830			
Shenandoah Life Insurance Company	AA	AR	AR	AR	GR	GR	GR	GR	MS	MS	NS	NS	\$1,584-\$2,429	\$1,787-\$2,738	\$2,061-\$3,160			
Sierra Health and Life Insurance Company, Inc.	AA	AR	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	\$1,159-\$3,403	\$1,372-\$4,030	\$1,638-\$4,808			
Sierra Health and Life Insurance Company, Inc.	AA	AR	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	\$1,264-\$3,710	\$1,494-\$4,387	\$1,786-\$5,224			
Southwest Service Life Insurance Company	AR	AR	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	\$2,953-\$3,610	\$3,212-\$3,926	\$3,566-\$4,359			
SPJST	AA	AR	AR	AR	GR	GR	GR	GR	MS	MS	NS	NS	\$1,221-\$2,022	\$1,393-\$2,306	\$1,672-\$2,770			
Standard Life and Accident Insurance	AA	AR	AR	AR	GR	GR	GR	GR	MS	MS	NS	NS	\$1,535-\$2,780	\$1,571-\$2,884	\$2,148-\$3,370			
State Farm Mutual Automobile Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$1,799-\$2,286	\$2,267-\$2,881	\$2,627-\$3,338			
State Mutual Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$3,325-\$4,572	\$3,855-\$6,248	\$4,500-\$7,291			
State Mutual Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$2,521-\$3,466	\$2,923-\$4,737	\$3,412-\$5,529			
Sterling Investors Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$1,811-\$2,865	\$2,008-\$3,528	\$2,342-\$4,113			
Sterling Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$3,784-\$4,259	\$4,468-\$5,029	\$5,045-\$5,677			
Sterling Life Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$2,790-\$2,967	\$3,262-\$3,468	\$3,646-\$3,874			
Thrivent Financial for Lutherans	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$1,617-\$2,102	\$1,850-\$2,405	\$2,110-\$2,743			
United American Insurance Company	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$2,478	\$3,268	\$3,584			
United Commercial Travelers of America, The Order of	AA	AR	AR	AR	AR	AR	AR	AR	MS	MS	NS	NS	\$2,169-\$3,580	\$2,674-\$4,413	\$3,147-\$5,195			

United National Life Insurance Company of America AA 0 \$2,416-\$2,903 \$2,836-\$3,408 \$3,251-\$3,907

United Teacher Associates Insurance Company AA AR 6 \$2,057-\$4,731 \$2,347-\$5,397 \$2,817-\$6,479

Group Plan C

American National Life Insurance Company of Texas AA AR 0 \$1,216-\$1,788 \$1,341-\$1,972 \$1,540-\$2,264

Continental General Insurance Company AA AR 6 \$2,339-\$2,712 \$2,596-\$3,009 \$2,891-\$3,352

Dallas General Life Insurance Company AR 0 \$2,596-\$2,784 \$2,878-\$3,104 \$3,104-\$3,292

Guarantee Trust Life Insurance Company AA 0 \$1,967-\$2,361 \$2,310-\$2,772 \$2,648-\$3,177

Monumental Life Insurance Company AR 6 \$2,160-\$2,640 \$2,688-\$3,288 \$3,084-\$3,768

Transamerica Life Insurance Company AR 6 \$1,322-\$1,619 \$1,642-\$2,006 \$2,075-\$2,531

United Healthcare Insurance Company of Texas AR MS 3 \$1,301-\$1,770 \$1,547-\$1,770 \$1,547-\$1,770

United Healthcare Insurance Company of Texas AR 3 \$1,805-\$2,451 \$2,145-\$2,451 \$2,145-\$2,451

28 Rate Guide

Medicare Supplement Insurance

Individual Plan D

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

Company Name	AA		AR		GI		GR		MS		NS	
	AR	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75	Issue Age 70	Issue Age 75	Issue Age 75
Admiral Life Insurance Company of America	AA	AR	GI	GR	MS	NS	\$1,090-\$1,453	\$1,234-\$1,645	\$1,442-\$1,922			
American Continental Insurance Company	AA	AR	GR	GR			\$1,151-\$1,858	\$1,302-\$2,102	\$1,523-\$2,459			
American Pioneer Life Insurance Company	AA	AR	GR	GR	MS	NS	\$2,216-\$3,659	\$2,621-\$4,327	\$3,069-\$5,054			
American Pioneer Life Insurance Company	AA	AR	GR	MS	NS	NS	\$1,503-\$2,482	\$1,775-\$2,929	\$2,078-\$3,431			
Bankers Fidelity Life Insurance Company	AR					NS	\$1,471-\$1,618	\$1,621-\$1,784	\$1,844-\$2,025			
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AA	AR				0	\$1,548-\$1,944	\$2,148-\$2,592	\$2,400-\$2,928			
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AA	AR	MS			0	\$1,344-\$1,680	\$1,800-\$2,160	\$1,920-\$2,352			
Central Reserve Life Insurance Company	AA	AR	GR	GR		NS	\$1,662-\$2,614	\$1,860-\$2,926	\$2,142-\$3,372			
Combined Insurance Company of America	AR					NS	\$1,675-\$1,843	\$1,675-\$1,843	\$2,186-\$2,405			
Conseco Insurance Company	AA	AR	GR	GR		NS	\$1,520-\$2,773	\$1,703-\$3,417	\$1,909-\$3,937			
Constitution Life Insurance Company	AA	AR	GR	MS	NS	6	\$1,246-\$2,054	\$1,488-\$2,452	\$1,762-\$2,904			
Constitution Life Insurance Company	AA	AR	GR	GR		NS	\$1,794-\$2,775	\$2,136-\$3,302	\$2,523-\$3,900			
Continental General Insurance Company	AA	AR	GR	GR		NS	\$2,430-\$3,708	\$2,940-\$4,486	\$3,388-\$5,169			
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR		MS		3	\$1,574-\$1,889	\$1,786-\$2,143	\$2,107-\$2,528			
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	GR	GR		3	\$1,436-\$2,179	\$1,678-\$2,548	\$1,987-\$3,018			
Dallas General Life Insurance Company	AR					MS	\$2,012-\$2,395	\$2,395-\$2,778	\$2,587-\$2,970			

Dallas General Life Insurance Company	AR	GR	NS	0	\$1,577-\$2,205	\$1,867-\$2,624	\$2,237-\$3,123
Equitable Life and Casualty Insurance Company	AA AR			0	\$2,597-\$3,416	\$3,196-\$4,201	\$3,841-\$5,048
Family Life Insurance Company	AA AR	GR	NS	0	\$1,055-\$1,599	\$1,255-\$1,901	\$1,490-\$2,257
Genworth Life and Annuity Insurance Company	AA			0	\$2,865	\$3,179	\$3,496
Genworth Life Insurance Company	AA AR	GR	NS	0	\$1,244-\$1,861	\$1,480-\$2,213	\$1,749-\$2,617
Great American Life Insurance Company	AA AR	GR	NS	6	\$1,149-\$2,513	\$1,225-\$3,225	\$1,424-\$3,955
Guarantee Trust Life Insurance Company	AA			0	\$2,439-\$2,923	\$2,865-\$3,434	\$3,286-\$3,938
Lincoln Heritage Life Insurance Company	AA AR	GI GR	NS	0	\$1,845-\$3,324	\$2,094-\$3,778	\$2,475-\$4,464
Lincoln Heritage Life Insurance Company	AA AR	GI GR MS	NS	0	\$1,346-\$2,426	\$1,527-\$2,756	\$1,805-\$3,256
Loyal American Life Insurance Company	AA AR	GR	NS	6	\$1,331-\$2,222	\$1,292-\$2,537	\$1,556-\$3,055
Marquette National Life Insurance Company	AA AR	GR	NS	6	\$1,149-\$2,020	\$1,425-\$2,505	\$1,694-\$2,979
Marquette National Life Insurance Company	AA AR	GR MS	NS	6	\$985-\$1,732	\$1,211-\$2,129	\$1,424-\$2,504
Mutual of Omaha Insurance Company	AA AR	GR MS	NS	0	\$1,354-\$2,331	\$1,619-\$2,788	\$1,888-\$3,250
Mutual of Omaha Insurance Company	AA AR	GR	NS	0	\$1,728-\$2,975	\$2,049-\$3,528	\$2,383-\$4,103
National States Insurance Company	AA AR	GR	NS	0	\$991-\$1,632	\$1,153-\$1,982	\$1,356-\$2,467

30 Rate Guide

Medicare Supplement Insurance

Individual Plan D

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AA	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	Pre-ex Wait (months)	Issue Age 65	Issue Age 70	Issue Age 75			
Old Surety Life Insurance Company											6		\$2,028	\$2,028	\$2,294			
Pennsylvania Life Insurance Company	AA	AR	GR	MS	NS						6		\$1,360-\$2,101	\$1,611-\$2,491	\$1,886-\$3,917			
Pennsylvania Life Insurance Company	AA	AR	GR	GR	NS						6		\$1,682-\$2,618	\$2,001-\$3,116	\$2,365-\$3,680			
Philadelphia American Life Insurance Company	AA	AR				0							\$1,489-\$1,724	\$1,522-\$1,958	\$1,636-\$2,105			
Provident American Life & Health Insurance Company	AA	AR	GR	GR	NS						6		\$1,488-\$2,556	\$1,802-\$3,096	\$2,074-\$3,562			
Reserve National Insurance Company	AA					6							\$1,168	\$1,424	\$1,758			
Royal Neighbors of America	AA	AR	GR	GR	NS						0		\$1,395-\$1,939	\$1,556-\$2,159	\$1,771-\$2,460			
Shenandoah Life Insurance Company	AA	AR	GR	GR	NS						0		\$1,422-\$2,180	\$1,610-\$2,470	\$1,881-\$2,886			
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	MS	NS					0		\$989-\$2,904	\$1,156-\$3,392	\$1,384-\$4,066			
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	NS						0		\$1,115-\$3,274	\$1,302-\$3,823	\$1,560-\$4,579			
Southwest Service Life Insurance Company	AA	AR				6							\$2,271-\$2,775	\$2,526-\$3,088	\$2,870-\$3,508			
SPJST	AA	AR	GR	GR	NS						6		\$1,127-\$1,866	\$1,286-\$2,130	\$1,550-\$2,564			
Standard Life and Accident Insurance Company	AA	AR	GR	GR	NS						0		\$1,337-\$2,421	\$1,368-\$2,512	\$1,571-\$2,935			
State Mutual Insurance Company	AA	AR				0							\$2,622-\$3,605	\$3,118-\$5,057	\$3,694-\$5,986			

State Mutual Insurance Company	AA	AR	MS	NS	0	\$1,867-\$2,567	\$2,219-\$3,598	\$2,630-\$4,263
Sterling Investors Life Insurance Company	AA	AR	GR	NS	0	\$1,819-\$2,877	\$2,043-\$3,589	\$2,414-\$4,242
Thrivent Financial for Lutherans	AA	AR		NS	0	\$1,352-\$1,758	\$1,546-\$2,010	\$1,763-\$2,292
United American Insurance Company	AA				2	\$2,477	\$3,291	\$3,624
United Commercial Travelers of America, The Order of	AA	AR	GR	NS	0	\$1,927-\$3,184	\$2,428-\$4,008	\$2,888-\$4,767
United National Life Insurance Company of America	AA				0	\$2,200-\$2,643	\$2,584-\$3,105	\$2,964-\$3,561
United Teacher Associates Insurance Company	AA	AR	GR	NS	6	\$1,782-\$4,098	\$2,034-\$4,678	\$2,450-\$5,633
USAA Life Insurance Company	AA	AR			0	\$1,656-\$2,226	\$1,826-\$2,462	\$1,980-\$2,642

Group Plan D

American National Life Insurance Company of Texas	AA	AR	GR	NS	0	\$959-\$1,410	\$1,059-\$1,557	\$1,216-\$1,788
Dallas General Life Insurance Company		AR		NS	0	\$2,408-\$2,596	\$2,727-\$2,916	\$3,010-\$3,254
Monumental Life Insurance Company					6	\$2,112-\$2,592	\$2,640-\$3,216	\$3,012-\$3,684
Transamerica Life Insurance Company					6	\$1,254-\$1,528	\$1,596-\$1,949	\$1,972-\$2,417
United Healthcare Insurance Company of Texas		AR			3	\$1,694-\$2,301	\$2,014-\$2,301	\$2,014-\$2,301

32 Rate Guide**Medicare Supplement Insurance****Individual Plan E**

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

Company Name	AA		AR		GI		GR		MS		NS	
	AR	AR	GI	GR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75	
Admiral Life Insurance Company of America	AA	AR	GI	GR	GI	GR	MS	NS	\$1,099-\$1,465	\$1,245-\$1,660	\$1,454-\$1,939	
Bankers Fidelity Life Insurance Company	AR	AR						NS	\$1,083-\$1,204	\$1,171-\$1,301	\$1,346-\$1,495	
Central Reserve Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,400-\$2,204	\$1,565-\$2,462	\$1,799-\$2,831	
Constitution Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,777-\$2,746	\$2,115-\$3,271	\$2,499-\$3,864	
Continental General Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$2,167-\$2,716	\$2,622-\$3,286	\$3,019-\$3,786	
Continental Life Insurance Company of Brentwood, Tennessee	AA	AA						3	\$1,696-\$2,602	\$1,923-\$2,951	\$2,275-\$3,490	
Equitable Life and Casualty Insurance Company	AA	AR						0	\$2,058-\$2,703	\$2,494-\$3,284	\$2,939-\$3,862	
Family Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,059-\$1,604	\$1,260-\$1,908	\$1,496-\$2,266	
Genworth Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,285-\$1,923	\$1,529-\$2,287	\$1,807-\$2,703	
Mutual of Omaha Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,525-\$2,626	\$1,777-\$3,059	\$2,032-\$3,499	
Royal Neighbors of America	AA	AR	GR	GR	GR	GR	MS	NS	\$1,404-\$1,950	\$1,563-\$2,171	\$1,781-\$2,474	
Shenandoah Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,434-\$2,200	\$1,623-\$2,490	\$1,898-\$2,910	
Standard Life and Accident Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,263-\$2,288	\$1,293-\$2,373	\$1,484-\$2,773	
Sterling Investors Life Insurance Company	AA	AR	GR	GR	GR	GR	MS	NS	\$1,433-\$2,268	\$1,610-\$2,828	\$1,902-\$3,342	

Group Plan E

American National Life Insurance Company of Texas	AA	AR	GR	NS	0	\$895-\$1,316	\$988-\$1,453	\$1,134-\$1,668
American Republic Insurance Company	AA	AR	GI GR		0	\$1,431-\$2,069	\$1,717-\$2,537	\$1,986-\$2,998
Monumental Life Insurance Company					6	\$1,656-\$2,016	\$2,508-\$2,052	\$2,352-\$2,880
Transamerica Life Insurance Company					6	\$1,277-\$1,562	\$1,630-\$1,995	\$2,075-\$2,531
United Healthcare Insurance Company of Texas		AR			3	\$1,697-\$2,304	\$2,017-\$2,304	\$2,017-\$2,304

Individual Plan F

Admiral Life Insurance Company of America	AA	AR	GI GR	NS	0	\$1,254-\$1,672	\$1,407-\$1,876	\$1,617-\$2,156
Aetna Life Insurance Company	AA	AR			0	\$1,565-\$1,953	\$2,046-\$2,554	\$2,322-\$2,899
American Continental Insurance Company	AA	AR	GR		3	\$1,323-\$2,137	\$1,485-\$2,398	\$1,708-\$2,756
American Pioneer Life Insurance Company	AA	AR	GR MS	NS	6	\$2,065-\$3,410	\$2,377-\$3,925	\$2,732-\$4,510
American Pioneer Life Insurance Company	AA	AR	GR	NS	6	\$2,406-\$3,970	\$2,777-\$4,587	\$3,201-\$5,285
American Pioneer Life Insurance Company	AA	AR	GR	NS	6	\$795-\$1,228	\$930-\$1,439	\$1,085-\$1,678
American Republic Insurance Company	AA	AR	GI GR	NS	0	\$562-\$863	\$674-\$1,060	\$779-\$1,252
Bankers Fidelity Life Insurance Company		AR		NS	0	\$2,579-\$2,837	\$2,781-\$3,061	\$3,009-\$3,310

34 Rate Guide

Medicare Supplement Insurance

Individual Plan F

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

Company Name	AA		AR		GI		GR		MS		NS	
	AR	AR	GI	GR	MS	NS	Pre-ex Wait (months)	Issue Age 65	Issue Age 70	Issue Age 75	Issue Age 75	
Bankers Fidelity Life Insurance Company	AR	AR	AR	GR	MS	NS	0	\$779-\$856	\$839-\$924	\$908-\$999		
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AA	AR	AA	GR	MS	NS	0	\$1,464-\$1,776	\$1,884-\$2,292	\$2,040-\$2,484		
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AA	AR	AA	GR	MS	NS	0	\$1,692-\$2,064	\$2,268-\$2,736	\$2,544-\$3,096		
Central Reserve Life Insurance Company	AA	AR	AA	GR	GR	NS	6	\$2,467-\$3,882	\$2,763-\$4,347	\$3,181-\$5,005		
Central Reserve Life Insurance Company	AA	AR	AA	GR	GR	NS	6	\$601-\$946	\$673-\$1,060	\$776-\$1,221		
Christian Fidelity Life Insurance Company	AR	AR	AR	GR	GR	NS	0	\$2,247-\$2,575	\$2,481-\$2,843	\$2,664-\$3,053		
Combined Insurance Company of America	AR	AR	AR	GR	GR	NS	0	\$2,617-\$2,878	\$2,776-\$3,053	\$3,302-\$3,632		
Combined Insurance Company of America	AA	AR	AA	GR	GR	NS	0	\$783-\$862	\$994-\$1,093	\$1,221-\$1,343		
Conseco Insurance Company	AA	AR	AA	GR	GR	NS	0	\$1,881-\$3,400	\$2,230-\$4,033	\$2,594-\$4,689		
Constitution Life Insurance Company	AA	AR	AA	GR	GR	NS	6	\$1,900-\$2,938	\$2,224-\$3,437	\$2,593-\$4,008		
Constitution Life Insurance Company	AA	AR	AA	GR	GR	MS	6	\$1,513-\$2,497	\$1,771-\$2,922	\$2,063-\$3,403		
Constitution Life Insurance Company	AA	AR	AA	GR	GR	NS	6	\$857-\$1,324	\$1,002-\$1,551	\$1,168-\$1,805		
Continental General Insurance Company	AA	AR	AA	GR	GR	NS	6	\$2,167-\$3,306	\$2,622-\$4,001	\$3,019-\$4,607		
Continental General Insurance Company	AA	AR	AA	GR	GR	NS	6	\$466-\$712	\$564-\$861	\$650-\$991		
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AA	GR	MS	NS	3	\$2,324-\$2,789	\$2,643-\$3,172	\$3,120-\$3,744		
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	AA	GR	GR	NS	3	\$1,983-\$3,044	\$2,226-\$3,413	\$2,596-\$3,979		

Dallas General Life Insurance Company	AR	MS	NS	0	\$2,203-\$2,587	\$2,491-\$2,874	\$2,682-\$3,066
Dallas General Life Insurance Company	AR	GR	NS	0	\$1,771-\$2,447	\$2,060-\$2,849	\$2,398-\$3,332
Dallas General Life Insurance Company	AR	GR	NS	0	\$724-\$998	\$837-\$1,159	\$966-\$1,368
Dallas General Life Insurance Company	AR	MS	NS	0	\$1,162-\$1,341	\$1,252-\$1,431	\$1,341-\$1,610
Equitable Life and Casualty Insurance Company	AA	AR		0	\$2,691-\$3,539	\$3,250-\$4,282	\$3,833-\$5,044
Equitable Life and Casualty Insurance Company	AA	AR		0	\$1,214-\$1,594	\$1,466-\$1,930	\$1,726-\$2,273
Family Life Insurance Company	AA	AR	GR	NS	\$1,191-\$1,806	\$1,400-\$2,121	\$1,675-\$2,538
Genworth Life and Annuity Insurance Company	AA			0	\$3,259	\$3,591	\$4,026
Genworth Life Insurance Company	AA	AR	GR	NS	\$1,583-\$2,368	\$1,853-\$2,771	\$2,160-\$3,231
Genworth Life Insurance Company	AA	AR	GR	NS	\$623-\$932	\$729-\$1,090	\$849-\$1,271
Globe Life and Accident Insurance Company				2	\$1,546	\$1,877	\$2,207
Golden Rule Insurance Company	AA	AR	GR	NS	\$1,604-\$2,678	\$1,800-\$3,329	\$2,082-\$3,850
Great American Life Insurance Company	AA	GI	GR	NS	\$1,403-\$3,012	\$1,477-\$3,794	\$1,670-\$4,470
Guarantee Trust Life Insurance Company	AA			0	\$3,047-\$3,661	\$3,587-\$4,310	\$4,122-\$4,952
Guarantee Trust Life Insurance Company	AA	MS		0	\$491-\$588	\$578-\$693	\$664-\$795
Humana Insurance Company	AA	AR	GR	NS	\$1,896-\$3,708	\$1,860-\$3,432	\$2,148-\$3,960
Humana Insurance Company	AA	AR	GR	NS	\$744-\$1,464	\$720-\$1,356	\$840-\$1,560
Lincoln Heritage Life Insurance Company	AA	AR	GI	GR	NS	\$2,619-\$4,722	\$3,054-\$5,506
Lincoln Heritage Life Insurance Company	AA	AR	GI	GR	MS	NS	\$2,511-\$4,530

36 Rate Guide

Medicare Supplement Insurance

Individual Plan F

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

Company Name	AA		AR		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	GI	GR	GI	GR	GR	MS	GR	MS	NS	NS	Pre-ex Wait (months)	Issue Age 65	Issue Age 70	Issue Age 75		
Loyal American Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,125-\$2,184	\$1,335-\$2,589	\$1,553-\$3,013		
Marquette National Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,231-\$2,164	\$1,453-\$2,554	\$1,685-\$2,962		
Marquette National Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,425-\$2,505	\$1,704-\$2,997	\$2,002-\$3,519		
Mutual of Omaha Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	0		\$1,740-\$2,996	\$2,063-\$3,553	\$2,400-\$4,132		
Mutual of Omaha Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	0		\$1,512-\$2,603	\$1,772-\$3,051	\$2,034-\$3,503		
National States Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	0		\$1,086-\$1,710	\$1,263-\$2,078	\$1,486-\$2,587		
New Era Life Insurance Company of the Midwest	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,404-\$2,064	\$1,548-\$2,268	\$1,824-\$2,688		
New Era Life Insurance Company of the Midwest	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$480-\$708	\$528-\$780	\$660-\$1,044		
Old Surety Life Insurance Company										6		\$2,362	\$2,362	\$2,608		
Pacificare Life Assurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	0		\$1,850-\$1,903	\$2,488-\$2,541	\$2,834-\$2,901		
Pacificare Life Assurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	0		\$630-\$844	\$806-\$1,285	\$1,046-\$1,638		
Pennsylvania Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,755-\$2,715	\$2,040-\$3,155	\$2,356-\$3,644		
Pennsylvania Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$1,994-\$3,107	\$2,335-\$3,635	\$2,723-\$4,239		
Pennsylvania Life Insurance Company	AA	AR	GR	GR	GR	MS	NS	NS	NS	6		\$833-\$1,288	\$975-\$1,507	\$1,135-\$1,755		
Philadelphia American Life Insurance Company	AA	AR								0		\$2,085-\$2,414	\$2,115-\$2,721	\$2,296-\$2,954		

Physicians Life Insurance Company	AA	AR	NS	0	\$1,076-\$1,530	\$1,289-\$1,832	\$1,480-\$2,102
Physicians Life Insurance Company	AA	AR	NS	0	\$493-\$701	\$629-\$893	\$799-\$1,135
Provident American Life & Health Insurance Company	AA	AR	NS	6	\$1,653-\$2,840	\$2,002-\$3,438	\$2,304-\$3,959
Provident American Life & Health Insurance Company	AA	AR	NS	6	\$475-\$817	\$575-\$988	\$663-\$1,138
Reserve National Insurance Company	AA			6	\$2,027	\$2,382	\$2,739
Royal Neighbors of America	AA	AR	NS	0	\$1,697-\$2,357	\$1,867-\$2,593	\$2,099-\$2,916
Shenandoah Life Insurance Company	AA	AR	NS	0	\$1,725-\$2,646	\$1,937-\$2,970	\$2,226-\$3,414
Sierra Health and Life Insurance Company, Inc.	AA	AR	NS	0	\$1,273-\$3,787	\$1,506-\$4,421	\$1,798-\$5,279
Sierra Health and Life Insurance Company, Inc.	AA	AR	MS	0	\$1,187-\$3,485	\$1,404-\$4,123	\$1,677-\$4,924
Southwest Service Life Insurance Company	AA	AR	NS	6	\$2,820-\$3,447	\$3,086-\$3,771	\$3,412-\$4,170
SPJST	AA	AR	NS	6	\$1,185-\$1,964	\$1,406-\$2,327	\$1,636-\$2,708
Standard Life and Accident Insurance Company	AA	AR	NS	0	\$1,405-\$2,545	\$1,438-\$2,640	\$1,651-\$3,085
Standard Life and Accident Insurance Company	AA	AR	NS	0	\$182-\$330	\$186-\$342	\$214-\$400
State Farm Mutual Automobile Insurance Company	AA	AR	0	0	\$1,817-\$2,309	\$2,290-\$2,910	\$2,653-\$3,372
State Mutual Insurance Company	AA	AR	NS	0	\$2,942-\$4,045	\$3,414-\$5,526	\$3,982-\$6,459

38 Rate Guide

Individual Plan F

Medicare Supplement Insurance

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 65		Issue Age 70		Issue Age 75	
	AA	AR	AR	AR	GI	GI	GR	GR	MS	MS	NS	NS	Issue Age 65	Issue Age 70	Issue Age 75	Issue Age 75	Issue Age 75	Issue Age 75
State Mutual Insurance Company	AA	AR	AR	AR	MS	MS	NS	NS	0	0	0	0	\$2,569-\$3,532	\$2,983-\$4,827	\$3,476-\$5,633			
Sterling Investors Life Insurance Company	AA	AR	AR	AR	GR	GR	NS	NS	0	0	0	0	\$2,241-\$3,545	\$2,490-\$4,375	\$2,901-\$5,096			
Sterling Investors Life Insurance Company	AA	AR	AR	AR	GR	GR	NS	NS	0	0	0	0	\$696-\$1,100	\$773-\$1,357	\$900-\$1,582			
Sterling Life Insurance Company	AA	AR	AR	AR	MS	MS	NS	NS	0	0	0	0	\$4,363-\$6,040	\$5,150-\$7,132	\$5,817-\$8,055			
Sterling Life Insurance Company	AA	AR	AR	AR	MS	MS	NS	NS	0	0	0	0	\$2,644-\$3,527	\$3,092-\$4,122	\$3,455-\$4,605			
Sterling Life Insurance Company	AA	AR	AR	AR	AR	AR	NS	NS	0	0	0	0	\$683-\$1,128	\$862-\$1,307	\$975-\$1,469			
Thrivent Financial for Lutherans	AA	AR	AR	AR	AR	AR	NS	NS	0	0	0	0	\$1,624-\$2,111	\$1,857-\$2,414	\$2,116-\$2,751			
Unicare Health Insurance Company of Texas	AA	AR	AR	AR	AR	AR	NS	NS	0	0	0	0	\$1,992-\$2,988	\$2,232-\$3,348	\$2,544-\$3,804			
Unicare Health Insurance Company of Texas	AA	AR	AR	AR	AR	AR	NS	NS	0	0	0	0	\$312-\$804	\$396-\$1,044	\$504-\$1,272			
United American Insurance Company									2	2	2	2	\$3,117	\$3,407	\$3,501			
United American Insurance Company	AA								2	2	2	2	\$843	\$1,109	\$1,227			
United Commercial Travelers of America, The Order of	AA	AR	AR	AR	GR	GR	NS	NS	0	0	0	0	\$2,258-\$3,730	\$2,786-\$4,598	\$3,278-\$5,409			
United National Life Insurance Company of America	AA								0	0	0	0	\$2,357-\$2,827	\$2,775-\$3,328	\$3,189-\$3,824			
United National Life Insurance Company of America	AA								0	0	0	0	\$491-\$588	\$578-\$693	\$664-\$795			
United of Omaha Life Insurance Company	AA	AR	AR	AR	GR	GR	MS	MS	0	0	0	0	\$966-\$1,506	\$1,124-\$1,829	\$1,322-\$2,277			
United of Omaha Life Insurance Company	AA	AR	AR	AR	GR	GR	NS	NS	0	0	0	0	\$1,136-\$1,772	\$1,322-\$2,152	\$1,555-\$2,679			

United Teacher Associates Insurance Company	AA	AR	GR	NS	6	\$1,495-\$3,160	\$1,773-\$3,747	\$2,062-\$4,358
USAA Life Insurance Company	AA	AR			0	\$1,498-\$2,012	\$1,650-\$2,220	\$1,774-\$2,390
World Corp Insurance Company	AA	AR	GI	GR	0	\$1,561-\$2,514	\$1,862-\$3,064	\$2,145-\$3,605
World Corp Insurance Company	AA	AR	GI	GR	0	\$580-\$938	\$697-\$1,150	\$806-\$1,360

Group Plan F

American National Life Insurance Company of Texas	AA	AR	GR	NS	0	\$1,204-\$1,771	\$1,329-\$1,955	\$1,526-\$2,245
American Republic Insurance Company	AA	AR	GI	GR	0	\$1,696-\$2,451	\$2,034-\$3,006	\$2,353-\$3,552
Continental General Insurance Company	AA	AR	GR	NS	6	\$2,680-\$3,105	\$2,953-\$3,423	\$3,249-\$3,767
Dallas General Life Insurance Company	AR		GI	MS	0	\$2,596-\$2,784	\$2,916-\$3,104	\$3,104-\$3,292
Guarantee Trust Life Insurance Company	AA				0	\$2,001-\$2,404	\$2,356-\$2,830	\$2,707-\$3,252
Monumental Life Insurance Company					6	\$2,124-\$2,604	\$3,240-\$2,652	\$3,036-\$3,708
Transamerica Life Insurance Company					6	\$1,288-\$1,573	\$1,630-\$1,995	\$2,018-\$2,474
United Healthcare Insurance Company of Texas	AR				3	\$1,814-\$2,463	\$2,157-\$2,463	\$2,157-\$2,463

40 Rate Guide

Medicare Supplement Insurance

Individual Plan G

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

Company Name	AA		AR		GI		GR		MS		NS	
	Age 65	Age 70	Age 65	Age 70	Age 65	Age 70	Age 65	Age 70	Age 65	Age 70	Age 65	Age 70
Admiral Life Insurance Company of America	AA	AR	GI	GR	MS	NS	NS	0	\$1,097-\$1,463	\$1,242-\$1,656	\$1,452-\$1,936	
American Pioneer Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,874-\$2,896	\$2,277-\$3,521	\$2,664-\$4,120	
American Pioneer Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,448-\$2,240	\$1,761-\$2,722	\$2,059-\$3,184	
Bankers Fidelity Life Insurance Company	AR	AR	GI	GR	MS	NS	NS	0	\$1,216-\$1,350	\$1,313-\$1,459	\$1,510-\$1,678	
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR	GI	GR	MS	NS	NS	0	\$1,524-\$1,860	\$2,040-\$2,472	\$2,292-\$2,784	
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR	GI	GR	MS	MS	NS	0	\$1,320-\$1,596	\$1,704-\$2,064	\$1,836-\$2,244	
Central Reserve Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,931-\$3,039	\$2,161-\$3,401	\$2,488-\$3,914	
Constitution Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,619-\$2,503	\$1,908-\$2,948	\$2,232-\$3,451	
Constitution Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,880-\$2,907	\$2,216-\$3,426	\$2,592-\$4,008	
Continental General Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$2,174-\$3,316	\$2,634-\$4,019	\$3,032-\$4,627	
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR	GI	GR	MS	NS	NS	3	\$1,449-\$2,200	\$1,696-\$2,573	\$2,008-\$3,047	
Dallas General Life Insurance Company	AR	AR	GI	GR	MS	NS	NS	0	\$1,594-\$2,253	\$1,915-\$2,672	\$2,237-\$3,123	
Equitable Life and Casualty Insurance Company	AA	AR	GI	GR	MS	NS	NS	0	\$2,498-\$3,281	\$3,051-\$4,014	\$3,635-\$4,786	
Family Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	0	\$1,060-\$1,607	\$1,262-\$1,911	\$1,498-\$2,269	
Genworth Life Insurance Company	AA	AR	GI	GR	MS	NS	NS	0	\$1,312-\$1,961	\$1,561-\$2,334	\$1,843-\$2,757	
Golden Rule Insurance Company	AA	AR	GI	GR	MS	NS	NS	6	\$1,824-\$3,069	\$2,057-\$3,794	\$2,388-\$4,408	

Great American Life Insurance Company	AA	AR	GR	NS	6	\$1,174-\$2,567	\$1,251-\$3,292	\$1,454-\$4,039
Guarantee Trust Life Insurance Company	AA				0	\$2,533-\$3,037	\$2,975-\$3,567	\$3,407-\$4,085
Loyal American Life Insurance Company	AA	AR	GR	NS	6	\$1,035-\$2,032	\$1,228-\$2,408	\$1,429-\$2,803
Marquette National Life Insurance Company	AA	AR	GR MS	NS	6	\$1,041-\$1,830	\$1,279-\$2,250	\$1,503-\$2,643
Marquette National Life Insurance Company	AA	AR	GR	NS	6	\$1,210-\$2,127	\$1,500-\$2,639	\$1,784-\$3,136
Mutual of Omaha Insurance Company	AA	AR	GR	NS	0	\$1,427-\$2,457	\$1,692-\$2,914	\$1,968-\$3,389
Mutual of Omaha Insurance Company	AA	AR	GR MS	NS	0	\$1,339-\$2,305	\$1,601-\$2,757	\$1,867-\$3,216
New Era Life Insurance Company of the Midwest	AA	AR	GR		0	\$972-\$1,428	\$1,104-\$1,620	\$1,344-\$1,980
Pacificare Life Assurance Company	AA	AR		NS	0	\$1,367-\$1,856	\$1,669-\$2,216	\$1,986-\$2,633
Pennsylvania Life Insurance Company	AA	AR	GR	NS	6	\$1,750-\$2,705	\$2,062-\$3,188	\$2,413-\$3,732
Pennsylvania Life Insurance Company	AA	AR	GR MS	NS	6	\$1,571-\$2,429	\$1,840-\$2,845	\$2,132-\$3,296
Physicians Life Insurance Company	AA	AR		NS	0	\$1,258-\$1,787	\$1,465-\$2,140	\$1,683-\$2,458
Provident American Life & Health Insurance Company	AA	AR	GR	NS	6	\$1,265-\$2,174	\$1,416-\$2,432	\$1,630-\$2,800
Royal Neighbors of America	AA	AR	GR	NS	0	\$1,434-\$1,992	\$1,597-\$2,218	\$1,818-\$2,524
Shenandoah Life Insurance Company	AA	AR	GR	NS	0	\$1,454-\$2,230	\$1,646-\$2,526	\$1,925-\$2,951
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI GR	NS	0	\$1,142-\$3,354	\$1,335-\$3,919	\$1,599-\$4,694

42 Rate Guide

Medicare Supplement Insurance

Individual Plan G

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

Company Name	AA		AR		GI		GR		MS		NS		Issue Age 70	Issue Age 75
	AR	GI	GR	MS	NS	AR	GI	GR	MS	NS	AR	GI		
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	MS	NS	NS	0	\$1,016-\$2,983	\$1,188-\$3,490	\$1,422-\$4,175			
Southwest Service Life Insurance Company	AA	AR				NS	NS	6	\$2,299-\$2,810	\$2,558-\$3,126	\$2,904-\$3,550			
Standard Life and Accident Insurance Company	AA	AR	GR	GR		NS	NS	0	\$1,343-\$2,433	\$1,375-\$2,524	\$1,579-\$2,949			
Sterling Investors Life Insurance Company	AA	AR	GR	GR		NS	NS	0	\$1,943-\$3,074	\$2,182-\$3,832	\$2,577-\$4,526			
Sterling Life Insurance Company	AA	AR			MS	NS	NS	0	\$1,571-\$1,726	\$1,780-\$1,957	\$1,936-\$2,130			
Sterling Life Insurance Company	AA	AR				NS	NS	0	\$1,941-\$2,165	\$2,259-\$2,527	\$2,538-\$2,847			
Unicare Health Insurance Company of Texas	AR	AR	GR	GR			0	\$1,260-\$1,896	\$1,560-\$2,340	\$2,004-\$3,000				
United American Insurance Company							2	\$3,230	\$3,539	\$3,639				
United National Life Insurance Company of America	AA	AA					0	\$2,287-\$2,738	\$2,687-\$3,216	\$3,076-\$3,683				
United of Omaha Life Insurance Company	AA	AR	GR	MS	NS	NS	0	\$821-\$1,280	\$955-\$1,555	\$1,123-\$1,935				
United of Omaha Life Insurance Company	AA	AR	GR	GR		NS	NS	0	\$966-\$1,506	\$1,124-\$1,829	\$1,322-\$2,277			
United Teacher Associates Insurance Company	AA	AR	GR	GR		NS	NS	6	\$1,787-\$4,112	\$2,041-\$4,695	\$2,459-\$5,653			
USAA Life Insurance Company	AA	AR					0	\$1,560-\$2,086	\$1,716-\$2,308	\$1,850-\$2,486				

Group Plan G

American National Life Insurance Company of Texas	AA	AR	GR	NS	0	\$953-\$1,401	\$1,051-\$1,545	\$1,206-\$1,773
Monumental Life Insurance Company					6	\$1,764-\$2,148	\$2,196-\$2,676	\$2,508-\$3,060
Transamerica Life Insurance Company					6	\$1,402-\$1,710	\$1,756-\$2,143	\$2,166-\$2,656
United Healthcare Insurance Company of Texas	AR				3	\$1,702-\$2,313	\$2,023-\$2,313	\$2,023-\$2,313

Individual Plan H (No drug benefit)

Central Reserve Life Insurance Company	AA	AR	GR	NS	6	\$1,224-\$1,925	\$1,367-\$2,152	\$1,572-\$2,474
Continental General Insurance Company	AA	AR	GR	NS	6	\$1,291-\$1,970	\$1,442-\$2,200	\$1,658-\$2,529
Equitable Life and Casualty Insurance Company	AA	AR	GR	NS	0	\$1,135-\$1,736	\$1,291-\$1,975	\$1,513-\$2,315
Provident American Life & Health Insurance Company	AA	AR	GR	NS	6	\$1,043-\$1,792	\$1,166-\$2,002	\$1,341-\$2,303
Southwest Service Life Insurance Company	AR			NS	6	\$3,207-\$3,919	\$3,646-\$4,457	\$4,091-\$5,000
Sterling Investors Life Insurance Company	AA	AR	GR	NS	0	\$1,293-\$2,044	\$1,451-\$2,550	\$1,715-\$3,014
Thrivent Financial for Lutherans	AR			NS	0	\$2,214-\$2,878	\$2,433-\$3,163	\$2,627-\$3,415
United Teacher Associates Insurance Company	AA	AR	GR	NS	6	\$1,468-\$2,110	\$1,675-\$2,408	\$2,018-\$2,899

44 Rate Guide

Medicare Supplement Insurance

Group Plan H (No drug benefit)

AA = Attained Age	AR = Area	GI = Guaranteed Issue	GR = Gender Rated	MS = Medicare Select	NS = Nonsmoker					
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75	
Dallas General Life Insurance Company	AR	AR	AR	GR	MS	NS	0	\$2,071-\$2,197	\$2,424-\$2,260	\$2,260-\$2,385
Monumental Life Insurance Company							6	\$1,980-\$2,412	\$2,460-\$3,012	\$2,820-\$3,444
Transamerica Life Insurance Company							6	\$1,277-\$1,562	\$1,607-\$1,961	\$2,006-\$2,462
United Healthcare Insurance Company of Texas	AR	AR	AR	GR	MS	NS	3	\$1,613-\$2,193	\$1,917-\$2,193	\$1,917-\$2,193

Individual Plan I (No drug benefit)

Company Name	AA	AR	GI	GR	MS	NS	Pre-ex Wait (months)	Issue Age 65	Issue Age 70	Issue Age 75
Bankers Fidelity Life Insurance Company	AR	AR	AR	GR	MS	NS	0	\$1,216-\$1,350	\$1,313-\$1,459	\$1,510-\$1,678
Central Reserve Life Insurance Company	AA	AR	AR	GR	MS	NS	6	\$1,466-\$2,308	\$1,641-\$2,582	\$1,888-\$2,971
Christian Fidelity Life Insurance Company	AR	AR	AR	GR	MS	NS	0	\$1,138-\$1,486	\$1,408-\$1,839	\$1,631-\$2,131
Equitable Life and Casualty Insurance Company	AA	AR	AR	GR	MS	NS	0	\$2,443-\$3,215	\$3,000-\$3,950	\$3,602-\$4,742
Old Surety Life Insurance Company	AR	AR	AR	GR	MS	NS	6	\$997-\$1,322	\$1,156-\$1,589	\$1,345-\$1,933
Provident American Life & Health Insurance Company	AA	AR	AR	GR	MS	NS	6	\$1,250-\$2,157	\$1,399-\$2,403	\$1,609-\$2,765
Sterling Investors Life Insurance Company	AA	AR	AR	GR	MS	NS	0	\$1,381-\$2,184	\$1,551-\$2,726	\$1,834-\$3,222
Thrivent Financial for Lutherans	AR	AR	AR	GR	MS	NS	0	\$2,259-\$2,937	\$2,482-\$3,227	\$2,677-\$3,480
United Teacher Associates Insurance Company	AA	AR	AR	GR	MS	NS	6	\$1,369-\$1,967	\$1,624-\$2,333	\$1,889-\$2,714

Group Plan I (No drug benefit)

Continental General Insurance Company	AA	AR	GR	NS	6	\$2,814-\$2,228	\$3,146-\$2,490	\$3,500-\$2,772
Monumental Life Insurance Company					6	\$2,004-\$2,448	\$2,484-\$3,036	\$2,856-\$3,480
Transamerica Life Insurance Company					6	\$1,300-\$1,585	\$1,630-\$1,995	\$2,041-\$2,485
United Healthcare Insurance Company of Texas	AR				3	\$1,622-\$2,205	\$1,929-\$2,205	\$1,929-\$2,205

Individual Plan J (No drug benefit)

American Continental Insurance Company	AA	AR	GR		3	\$1,381-\$2,228	\$1,549-\$2,502	\$1,782-\$2,876
American Republic Insurance Company	AA	AR	GI	NS	0	\$1,549-\$2,383	\$1,858-\$2,925	\$2,149-\$3,456
Central Reserve Life Insurance Company	AA	AR	GR	NS	6	\$1,534-\$2,414	\$1,719-\$2,703	\$1,979-\$3,114
Conseco Insurance Company	AA	AR	GR	NS	0	\$1,566-\$2,261	\$1,854-\$2,977	\$2,096-\$3,508
Continental General Insurance Company	AA	AR	GR	NS	6	\$1,619-\$2,470	\$1,812-\$2,764	\$2,086-\$3,183
Equitable Life and Casualty Insurance Company	AA	AR	GR	NS	0	\$1,403-\$2,146	\$1,595-\$2,441	\$1,869-\$2,860
Equitable Life and Casualty Insurance Company	AA	AR	GR	NS	0	\$631-\$966	\$718-\$1,097	\$841-\$1,284
Genworth Life and Annuity Insurance Company	AA				0	\$3,765	\$4,074	\$4,415
Marquette National Life Insurance Company	AA	AR	GR	NS	6	\$1,323-\$2,022	\$1,665-\$2,546	\$1,956-\$2,990
National States Insurance Company	AA	AR	GR	NS	0	\$1,175-\$1,935	\$1,367-\$2,350	\$1,607-\$2,925
Old Surety Life Insurance Company		AR			6	\$1,491-\$1,864	\$1,491-\$1,864	\$1,647-\$2,059

46 Rate Guide

Medicare Supplement Insurance

Individual Plan J (No drug benefit)

AA = Attained Age	AR = Area	GI = Guaranteed Issue	GR = Gender Rated	MS = Medicare Select	NS = Nonsmoker				
Company Name	AA	AR	GI	GR	MS	NS	Pre-ex Wait (months)	Issue Age 65	
Pacificare Life Assurance Company	AA	AR		NS	NS	0	\$1,765-\$1,815	\$2,374-\$2,425	\$2,704-\$2,768
Provident American Life & Health Insurance Company	AA	AR	GR	GR	NS	6	\$1,308-\$2,247	\$1,465-\$2,517	\$1,687-\$2,899
Sterling Investors Life Insurance Company	AA	AR	GR	GR	NS	0	\$1,655-\$2,618	\$1,839-\$3,231	\$2,142-\$3,763
United Teacher Associates Insurance Company	AA	AR	GR	GR	NS	6	\$1,735-\$2,493	\$2,058-\$2,957	\$2,393-\$3,438

Group Plan J (No drug benefit)

Monumental Life Insurance Company				6	\$2,148-\$2,628	\$2,676-\$3,276	\$3,060-\$3,732
Transamerica Life Insurance Company				6	\$1,288-\$1,573	\$1,619-\$1,984	\$2,029-\$2,485
United Healthcare Insurance Company of Texas	AR			3	\$1,812-\$2,460	\$2,154-\$2,460	\$2,154-\$2,460

Individual Plan K

Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR		0	\$852-\$1,056	\$1,152-\$1,404	\$1,284-\$1,572		
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR	MS	MS	0	\$816-\$996	\$1,080-\$1,320	\$1,116-\$1,368	
Humana Insurance Company	AA	AR	GR	GR	NS	3	\$696-\$1,392	\$900-\$1,668	\$1,032-\$1,920
Sterling Life Insurance Company	AA	AR	GR	GR	MS	NS	0	\$734-\$952	\$811-\$1,049
Sterling Life Insurance Company	AA	AR	GR	GR	NS	0	\$823-\$1,031	\$950-\$1,259	\$1,088-\$1,443
United American Insurance Company	AA					2	\$1,207	\$1,609	\$1,784

Group Plan K

American Republic Insurance Company	AA	AR	GI	GR	0	\$702-\$1,015	\$842-\$1,244	\$974-\$1,471
United Healthcare Insurance Company of Texas	AR				3	\$876-\$1,197	\$1,042-\$1,197	\$1,042-\$1,197

Individual Plan L

Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR			0	\$1,200-\$1,488	\$1,632-\$1,968	\$1,836-\$2,244
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation	AA	AR	MS		0	\$1,128-\$1,392	\$1,476-\$1,776	\$1,572-\$1,908
Equitable Life and Casualty Insurance Company	AA	AR	GR	NS	0	\$916-\$1,401	\$1,041-\$1,593	\$1,220-\$1,867
Humana Insurance Company	AA	AR	GR	NS	3	\$1,020-\$2,004	\$1,308-\$2,412	\$1,500-\$2,772
Thrivent Financial for Lutherans	AA	AR		NS	0	\$998-\$1,297	\$1,141-\$1,483	\$1,301-\$1,691
Unicare Health Insurance Company of Texas	AR		GR		0	\$936-\$1,416	\$1,140-\$1,728	\$1,464-\$2,208
United American Insurance Company	AA				2	\$1,698	\$2,262	\$2,510
World Corp Insurance Company	AA	AR	GI	GR	NS	\$773-\$1,246	\$927-\$1,531	\$1,073-\$1,809

Group Plan L

American Republic Insurance Company	AA	AR	GI	GR	0	\$1,022-\$1,477	\$1,226-\$1,811	\$1,418-\$2,141
United Healthcare Insurance Company of Texas	AR				3	\$1,279-\$1,740	\$1,521-\$1,740	\$1,521-\$1,740

48 Rate Guide

Medicare Supplement Insurance

Individual Plan A-Disability Under Age 65

Under Age 65

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

Company Name	AA	AR	GI	GR	MS	NS	Pre-ex Wait (months)	Issue Age 65
Admiral Life Insurance Company of America	AA	AR	GI	GR	NS		0	\$1,331-\$1,775
Aetna Life Insurance Company	AA	AR					0	\$2,599-\$3,335
American Continental Insurance Company	AA	AR		GR			3	\$1,473-\$2,377
American Pioneer Life Insurance Company	AA	AR		GR	NS		6	\$2,728-\$4,498
American Republic Insurance Company	AA	AR	GI				0	\$4,000-\$5,111
Bankers Fidelity Life Insurance Company	AR				NS		0	\$3,282-\$3,609
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corporation							6	\$10,692
Central Reserve Life Insurance Company	AA	AR		GR	NS		6	\$2,998-\$4,719
Christian Fidelity Life Insurance Company	AR						0	\$4,956-\$5,680
Combined Insurance Company of America	AR						0	\$2,922-\$3,213
Conseco Insurance Company	AA	AR		GR	NS		0	\$2,275-\$4,473
Constitution Life Insurance Company	AA	AR		GR	NS		6	\$2,079-\$3,214
Continental General Insurance Company	AA	AR		GR	NS		6	\$4,633-\$7,069
Continental Life Insurance Company of Brentwood, Tennessee	AA	AR		GR			3	\$1,799-\$2,760
Dallas General Life Insurance Company	AR			GR	NS		0	\$1,964-\$2,720
Equitable Life and Casualty Insurance Company	AA	AR		GR	NS		0	\$5,277-\$6,958

Family Life Insurance Company	AA	AR	GR	NS	0	\$1,443-\$2,187
Genworth Life and Annuity Insurance Company	AA				0	\$2,884
Genworth Life Insurance Company	AA	AR	GR	NS	0	\$1,925-\$2,882
Globe Life and Accident Insurance Company					2	\$2,358
Golden Rule Insurance Company	AA	AR	GR	NS	6	\$3,490-\$6,436
Great American Life Insurance Company	AA	AR	GR	NS	6	\$1,620-\$4,739
Guarantee Trust Life Insurance Company	AA				0	\$3,066-\$3,684
Humana Insurance Company	AA	AR	GR	NS	3	\$3,000-\$4,548
Lincoln Heritage Life Insurance Company		AR		GI	0	\$2,401-\$4,334
Loyal American Life Insurance Company	AA	AR	GR	NS	6	\$2,281-\$4,471
Marquette National Life Insurance Company	AA	AR	GR	NS	6	\$1,518-\$2,669
Mutual of Omaha Insurance Company	AA	AR	GR	NS	0	\$3,351-\$5,770
National States Insurance Company	AA	AR	GR	NS	0	\$2,678-\$4,408
New Era Life Insurance Company of the Midwest	AA	AR	GR		0	\$1,260-\$1,848
Old Surety Life Insurance Company					6	\$2,545
Pacificare Life Assurance Company	AA	AR		NS	0	\$4,550-\$4,75

50 Rate Guide**Medicare Supplement Insurance****Individual Plan A-Disability Under Age 65**

Under Age 65

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

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

Pennsylvania Life Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,879-\$2,927
Philadelphia American Life Insurance Company	AR						0	\$1,821-\$2,003
Physicians Life Insurance Company	AA	AR	GI	GR	NS	NS	0	\$4,385-\$6,232
Provident American Life & Health Insurance Company	AA	AR	GR	GR	NS	NS	6	\$1,921-\$3,299
Reserve National Insurance Company	AA						6	\$1,616
Royal Neighbors of America	AA	AR	GR	GR	NS	NS	0	\$2,032-\$2,822
Shenandoah Life Insurance Company	AA	AR	GR	GR	NS	NS	0	\$1,935-\$2,968
Sierra Health and Life Insurance Company, Inc.	AA	AR	GI	GR	NS	NS		\$1,121-\$3,292
Southwest Service Life Insurance Company	AR	GI			NS	NS	6	\$2,355-\$2,878
SPJST	AA	AR	GR	GR	NS	NS	6	\$4,058-\$6,722
Standard Life and Accident Insurance Company	AA	AR	GR	GR	NS	NS	0	\$7,867-\$14,168
State Farm Mutual Automobile Insurance Company	AA	AR					0	\$8,533-\$9,214
State Mutual Insurance Company	AA	AR			NS	NS	0	\$3,541-\$4,869
Sterling Investors Life Insurance Company	AA	AR	GR	GR	NS	NS	0	\$2,620-\$4,604
Sterling Life Insurance Company	AA	AR					0	\$3,318-\$4,216

Thrivent Financial for Lutherans	AA	AR	NS	0	\$1,425-\$1,853		
Unicare Health Insurance Company of Texas	AR			0	\$3,672-\$4,740		
United American Insurance Company				6	\$3,950		
United Commercial Travelers of America, The Order of	AA	AR	GR	NS	0	\$1,635-\$2,702	
United National Life Insurance Company of America	AA			0	\$2,544-\$3,051		
United of Omaha Life Insurance Company	AA	AR	GR	NS	0	\$1,800-\$2,963	
United Teacher Associates Insurance Company	AA	AR	GR	NS	6	\$2,957-\$4,731	
USAA Life Insurance Company	AA	AR		0	\$11,334-\$15,214		
UTMB Health Plans, Inc.			MS	0	\$1,560		
World Corp Insurance Company	AA	AR	GI	GR	NS	0	\$2,624-\$4,235
Group Plan A-Disability Under Age 65							
American National Life Ins Co of Texas	AA	AR	GR	NS	0	\$5,604-\$8,241	
American Republic Insurance Company	AA	AR	GI	GR	0	\$2,105-\$3,381	
Guarantee Trust Life Insurance Company	AA			0	\$1,119-\$1,343		
Monumental Life Insurance Company				6	\$1,884-\$2,292		
Transamerica Life Insurance Company				6	\$1,493-\$1,824		
United Healthcare Insurance Company of Texas	AR			3	\$2,992-\$3,411		

Disability Under Age 65-Other Plans

Using underwriting guidelines, the companies below chose to offer the additional plans to people with disabilities under age 65. Since Texas law requires that companies only offer plan A, companies can limit these policies to individuals who meet their underwriting guidelines.

Bankers Fidelity Life Insurance Company	Individual Plan B
Central Reserve Life Insurance Company	Individual Plan C, D, E, F, F (High Deductible), G, H, I and J
Continental General Insurance Company	Individual Plan B, C, D, E, F, F (High Deductible), G, H, and J
Family Life Insurance Company	Individual Plan B, C, D, E, F and G
Genworth Life and Annuity Insurance Company	Individual Plans C, D, F and J
Monumental Life Insurance Company	Group Plan B
Sierra Health and Life Insurance Company, Inc.	Individual Plans B, C, D, F and G
Transamerica Life Ins Company	Group Plan B
United American Insurance Company	Individual Plan B and F (High Deductible)
United Teacher Associates Insurance Company	Individual Plan B, C, D, F, G, H, I and J



Appendix A- Medicare Supplement Company Contact Information

Admiral Life Insurance Company of America

Phone: (800) 987-1593

Aetna Life Insurance Company

Phone: (800) 529-558 6

Website: www.aetna.com

American Continental Insurance Company

Phone: (800) 264-4000

Website: www.cont-life.com

American National Life Insurance Company of Texas

Phone: (800) 899-6503

Website: www.anico.com

American Pioneer Life Insurance Company

Phone: (800) 538-1053

Website: www.amerpion.com

American Republic Insurance Company

Phone: (888) 755-3065

Website: www.americanenterprise.com

Bankers Fidelity Life Insurance Company (No BBA)

Phone: (866) 458-7500

Website: www.bflif.com

Bankers Life and Casualty Company

Phone: (800) 621-3724

Website: www.bankerslife.com

Blue Cross And Blue Shield of Texas, A Division of Health Care Service Corp.

Phone: (888) 731-0415

Website: www.bcbstx.com/

Central Reserve Life Insurance Company

Phone: (866) 459-4272 Option 2

Website: www.centralreserve.com

Christian Fidelity Life Insurance Company

Phone: (888) 757-3732

Website: www.oxfordlife.com

Combined Insurance Company of America

Phone: (800) 490-132 2

Website: www.combinedinsurance.com

Conseco Insurance Company

Phone: (800) 541-2254

Website: www.conseco.com

Constitution Life Insurance Company

Phone: (800) 789-6364

Website: www.constitutionlife.com



Continental General Insurance Company

Phone: (800) 284-2898
www.continentalgeneral.com

Continental Life Insurance Company of Brentwood, Tennessee

Phone: (800) 264-4000
Website: www.cont-life.com

Dallas General Life Insurance Company

Phone: (888) 757-3732
Website: www.oxfordlife.com

Equitable Life and Casualty Insurance Company

Phone: (800) 352-5150
Website: www.EquiLife.com

Family Life Insurance Company

Phone: (713) 529-004 5
Website: www.manhattanlife.com

Genworth Life and Annuity Insurance Company

Phone: (877) 436-9678
Website: www.genworth.com

Genworth Life Insurance Company

Phone: (877) 436-9678
Website: www.genworth.com

Globe Life and Accident Insurance Company

Phone: (800) 801-6831
Website: www.globecaremedsupp.com

Golden Rule Insurance Company

Phone: (800) 474-4467
Website: www.goldenrule.com

Great American Life Insurance Company

Phone: (800) 880-2745
Website: www.gafri.com

Guarantee Trust Life Insurance Company

Phone: (800) 338-7452
Website: www.gtlic.com

Humana Insurance Company

Phone: (888) 310-8482
Humana-Medicare.com

Life Investors Insurance Company of America

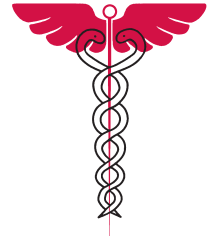
Phone: (800) 752-9797

Lincoln Heritage Life Insurance Company

Phone: (800) 287-7319
Website: www.lhlic.com

Loyal American Life Insurance Company

Phone: (800) 633-6752
Website: www.gafri.com



Marquette National Life Insurance Company

Phone: (800) 934-8203
Website: www.marquettenationallife.com

Monumental Life Insurance Company

Phone: (800) 752-9797

Mutual Of Omaha Insurance Company

Phone: (800) 693-6093
Website: www.mutualofomaha.com

National States Insurance Company

Phone: (800) 868-6788

New Era Life Insurance Company of the Midwest

Phone: (800) 713-4680
Website: www.neweralife.com

Old Surety Life Insurance Company

Phone: (800) 272-5466
Website: www.oldsurety.com

Pacificare Life Assurance Company

Phone: (866) 316-9776
Website: www.SecureHorizons.com

Penn Treaty Network America Insurance Company

Phone: (800) 222-3469
Website: www.penntreaty.com

Pennsylvania Life Insurance Company

Phone: (800) 275-7366
Website: www.pennlife.com

Philadelphia American Life Insurance Company

Phone: (800) 713-4680
Website: www.neweralife.com

Physicians Life Insurance Company

Phone: (800) 228-9100
Website: www.physiciansmutual.com

Provident American Life & Health Insurance Company

Phone: (866) 459-4272 Option 2

Pyramid Life Insurance Company, The

Phone: (800) 777-1126
Website: www.pyramidlife.com

Reserve National Insurance Company

Phone: (800) 654-9106
Website: www.reservenational.com

Royal Neighbors of America

Phone: (866) 845-6665
Website: www.royalneighbors.org

Shenandoah Life Insurance Company

Phone: (800) 848-5433
Website: www.shenlife.com



Sierra Health and Life Insurance Company, Inc.

Phone: (877) 221-9430

Website: www.sierrahealthandlife.com

Southwest Service Life Insurance Company

Phone: (817) 284-4888

Website: www.southwestservicelife.com

SPJST

Phone: (877) 202-2825

Website: www.spjst.org

Standard Life and Accident Insurance Company

Phone: (888) 350-1488

Website: www.SLAICO.com

State Farm Mutual Automobile Insurance Company

Phone: (866) 855-1212

Website: www.statefarm.com

State Mutual Insurance Company

Phone: (800) 321-0102

Sterling Investors Life Insurance Company

Phone: (877) 896-6434

Website: www.sterlinginvestors.com

Sterling Life Insurance Company

Phone: (888) 858-8570

Website: www.sterlingplans.com

Thrivent Financial For Lutherans

Phone: (800) 847-4836

Website: www.thrivent.com

Transamerica Life Insurance Company

Phone: (800) 752-9797

Unicare Health Insurance Company of Texas

Phone: (800) 451-0608

Website: www.unicare.com

United American Insurance Company

Phone: (800) 331-2512

Website: www.unitedamerican.com

United Commercial Travelers of America, The Order of

Phone: (800) 848-0123

Website: www.uct.org

United Healthcare Insurance Company of Texas

Phone: (800) 523-5800

Website: www.aarphealthcareoptions.com

United National Life Insurance Company of America

Phone: (800) 207-8050

United of Omaha Life Insurance Company

Phone: (800) 865-2674

Website: www.mutualofomaha.com



United Teacher Associates Insurance Company

Phone: (800) 880-8824

Website: www.utainteractive.com

USAA Life Insurance Company

Phone: (800) 531-872 2

Website: www.usaa.com

UTMB Health Plans, Inc.

Phone: (409) 766-4064

Website: www.utmbhcs.org

World Corp Insurance Company

Phone: (800) 822-9993

Website: www.americanenterprise.com



Notes

Notes





Notes



Helpful Telephone Numbers and Websites

For basic Medicare eligibility and benefits questions or information about Medicare Advantage plan options available by county or ZIP code, call Medicare or visit the Compare Health Plans and Medigap Policies in Your Area feature on **Medicare's** website

1-800-MEDICARE (633-4227)

1-877-486-2048 (TDD)

www.medicare.gov

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

1-800-Medicare (1-800-633-4227)

www.trailblazerhealth.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 Medicare Savings programs that help Medicare beneficiaries with low incomes, dial 211 or call the Texas Health and Human Services Commission Office of the Ombudsman **Customer Service Line**

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 its website

1-800-252-9240

www.dads.state.tx.us

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

1-800-622-2520

1-877-526-9953 (TDD)

www.tlsc.org

For answers to general insurance questions or for information on filing an insurance-related complaint, call the **Consumer Help Line** between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website

1-800-252-3439

463-6515 in Austin

www.tdi.state.tx.us

For printed copies of consumer publications, call the 24-hour **Publications Order Line**

1-800-599-SHOP (7467)

305-7211 in Austin

Help us prevent insurance fraud. To report suspected fraud, call our toll-free **Fraud Hot Line**

1-888-327-8818

To report suspected arson or suspicious activity involving fires, call the State Fire Marshal's 24-hour **Arson Hot Line**

1-877-4FIRE45 (434-7345)

The information in this publication is current as of the revision date. Changes in laws and agency administrative rules made after the revision date may affect the content. View current information on our website. TDI distributes this publication for educational purposes only. This publication is not an endorsement by TDI of any service, product, or company.

Spine may need adjustment depending on paper weight.



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