

# Medicare Supplement Insurance

**Handbook & Rate Guide**



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## **Getting Help from TDI**

If you believe an insurance company has treated you unfairly, first contact your company and try to resolve the problem. Most companies operating in Texas are required to have a toll-free telephone line to provide customer assistance. The number should be listed in your policy.

If you are unable to resolve the problem yourself, you can file a complaint with TDI. There are several ways to file a complaint:

- on our website at [www.tdi.texas.gov/consumer/complfrm.html](http://www.tdi.texas.gov/consumer/complfrm.html)
- by e-mail at [ConsumerProtection@tdi.state.tx.us](mailto:ConsumerProtection@tdi.state.tx.us)
- by fax at **512-475-1771**
- by mail at

**Texas Department of Insurance**  
**Consumer Protection (111-1A)**  
P.O. Box 149091  
Austin, TX 78714-9091

**M**EDICARE IS A FEDERAL HEALTH INSURANCE PROGRAM that pays some of the health care expenses for people who are 65 or older. It will also pay for health care for people who are eligible because of a disability or qualifying health condition.

You can buy Medicare supplement insurance to help pay some of your health care costs that Medicare won't pay. Because it helps cover some of the "gaps" in Medicare coverage, Medicare supplement insurance is often called Medigap insurance.

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 might not need Medicare supplement insurance if

- You have group health insurance through an employer or former employer, including government or military retiree plans.
- You have 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 Medicare premiums, deductibles, copayments, and coinsurance.

You should ask your company or agent what benefits you have.

## Medicare Basics

Original Medicare is sometimes called Medicare fee-for-service or traditional Medicare. You may go to any doctor or hospital that accepts Medicare.

**Medicare Part A** (hospital coverage) pays for:

- in-patient hospital services
- skilled nursing facility care after a hospital stay
- home health care
- hospice care
- all but the first three pints of blood each calendar year

**Medicare Part B** (medical coverage) pays for:

- medical expenses
- clinical laboratory services
- outpatient hospital treatment
- preventive health services, including exams, lab tests, health screenings, and shots

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 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 coverage. You may not need Part D coverage if you belong to a group plan that provides prescription drug coverage.

Only private insurance companies approved by Medicare may offer Part D coverage.

The Centers for Medicare and Medicaid Services (CMS) publishes the Medicare & You handbook that describes Medicare coverages and health plan options. CMS mails the handbook to Medicare beneficiaries 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**

### **Services Not Covered by Medicare**

- Long-term care. Medicare only pays for medically necessary care provided in a nursing home or for skilled home health care. Skilled care refers to help for conditions that require a medical professional, such as a nurse or a therapist.
  - 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 home 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 home 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 have to 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 doctors and hospitals who have accepted assignment have agreed to limit their fee to the Medicare-approved amount for a service or supply, although you must still pay any deductibles, coinsurance, and copayments due.

Doctors and hospitals 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 each quarter. If you were charged more than the 15 percent and paid it, your doctor or hospital must refund the excess charges to you within 30 days. You can also track your Medicare claims online at **[www.MyMedicare.gov](http://www.MyMedicare.gov)**.

If you believe a doctor or hospital has overcharged you, use your Medicare Summary Notice to verify charges and to find the contact information to notify your company. The notice will also tell you about any deadlines to complain or appeal charges and denied services.

Medicare maintains a directory of doctors, hospitals, and suppliers that work with Medicare. The directory lists doctors and hospitals who accept assignment on Medicare claims. For a list of doctors and hospitals who accept assignment in your area, call **Medicare** or visit its website.

### **Medicare Advantage Plans**

You may have the option to join a Medicare Advantage plan (formerly called Medicare + Choice or Medicare Part C). To be eligible, you must have both Medicare parts A and B and live in an area that has a plan. If you enroll in a Medicare Advantage plan, you are still part of the Medicare program.

Medicare has contracts with insurance companies and managed care plans to offer Medicare Advantage plans in specific geographic areas. Medicare pays the plan a set amount each month, and the plan provides Medicare parts A and B services. You pay your monthly Medicare Part B premium, any premium the Medicare Advantage plan charges, and any copayments, deductibles, and coinsurance.

The Medicare Advantage options available in Texas (which vary by ZIP code and county) include

- managed care plans, such as health maintenance organizations (HMOs), preferred provider plans (PPPs), and provider-sponsored organizations (PSOs).
- private fee-for-service plans
- Medicare special needs plans
- Medicare medical savings account plans (MSAs).

Medicare Advantage plans might offer more benefits than original Medicare, but they're not right for everyone. Your choice of doctors and hospitals in a Medicare Advantage plan may be limited if you have other insurance, such as



a group retirement plan. You should ask your group plan if it works with a Medicare Advantage plan.

Because Medicare negotiates contracts with Medicare Advantage plans each year, the plans available and the benefits they provide 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. To learn what plans are available in your area, call Medicare or visit the Medicare web page and select “Compare Drug & Health Plans.” You may also call TDI’s Consumer Help Line.

## **Medicare Supplement Insurance**

Medicare supplement insurance – sometimes called Medigap -- fills in the gaps between what original Medicare pays and what you must pay out-of-pocket for deductibles, coinsurance, and copayments.

Medicare supplement 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.

Medicare supplement policies are sold by private insurance companies that are licensed and regulated by the Texas Department of Insurance (TDI). Medicare supplement benefits, however, are set by the federal government.

Your Medicare supplement policy is automatically renewed each year. If you drop your Medicare supplement policy, you may not be able to get it back or you may not be able to buy a new policy.

## **Medicare Select**

Medicare Select is a type of Medicare supplement policy that generally requires you to use doctors and hospitals in the plan’s network for your routine care. If you use out-of-network hospitals, other than in an emergency, you’ll have to pay more of the cost. If you leave a Medicare Select plan, the company must offer you any Medicare supplement plan it has on the market with similar benefits.

## **The 10 Standard Medicare Supplement Insurance Plans**

There are 10 Medicare supplement insurance plans. Each plan is labeled with a letter of the alphabet and offers a different combination of benefits. Plan F offers a high-deductible option. Plans K, L, and M have a cost-sharing component.

Companies in 2010 began offering plans M and N and stopped offering plans E, H, I, J and High-deductible J. If you bought a Medicare supplement policy before June 1, 2010 that includes plans E, H, I, or J, you may keep your policy. You don’t have to buy a new policy. Plans sold before June 1, 2010 have slightly different benefits.

Every company must offer Plan A. If they offer other plans, they must offer Plan C or Plan F. Contact your Medicare supplement company for more information.

## The 10 Medicare supplement plans (plans A, B, C, D, F, G, K, L, M, and N) offer these basic benefits:



### • **Hospitalization:**

- Pays your daily copayments for hospitalization expenses from the 61st through the 90th day of the Medicare benefit period.
- Pays the 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.)
- Pays the Medicare Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

• **Hospice:** Pays the copayment for out-patient drugs and inpatient respite care. Plans K and L cover this cost at a different rate. You must meet Medicare's requirements, including a doctor's certification of terminal illness.

• **Medical expenses:** Pays your portion of the 20 percent Part B coinsurance 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. Plans K, L, and N required you to share in the payment of the coinsurance.

• **Blood:** Pays the reasonable cost of the first three pints of blood each year under Medicare parts A and B.

### **In addition:**

- Plans B, C, D, F, G, and N pay the entire Part A deductible. Plans K, L, and M pay a percentage of the Part A deductible and out-of-pocket limits apply to plans K and L.
- Plan N requires you to pay a \$20 copayment.
- Plans C and F pay the Part B deductible.
- Plans C, D, F, G, K, L, M, and N pay for skilled nursing facility care copayments 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. Plans K and L pay a portion of the cost until you meet the annual out-of-pocket limits. The plan will then pay 100 percent.
- Plans C, D, F, and G pay for foreign travel emergency care. They pay 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.
- Plans F and G pay Medicare Part B excess doctor charges. They pay 100 percent of the excess fees, which are limited to 15 percent above the Medicare-



approved amount. The high-deductible Plan F offers the same benefits, but you pay a lower premium in exchange for paying a higher deductible. The deductible amount is set by Medicare and can change each year. In addition to meeting the 2012 \$2,000 deductible, you must also meet the separate deductible for foreign travel emergency.

This chart summarizes the benefits offered with each plan:

A	B	C	D	F*	G
Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance
		Skilled nursing facility coinsurance	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance
	Part A deductible	Part A deductible	Part A deductible	Part A deductible	Part A deductible
		Part B deductible		Part B deductible	
				Part B excess (100%)	Part B excess (100%)
		Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	Foreign travel emergency

K	L	M	N
Hospitalization, hospice and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization, hospice and preventive care paid at 100%; other basic benefits paid at 75%	Basic including 100% Part B coinsurance	Basic including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
50% skilled nursing facility coinsurance	75% skilled nursing facility coinsurance	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance
50% Part A deductible	75% Part A deductible	50% Part A deductible	Part A deductible
		Foreign travel emergency	Foreign travel emergency
Out-of-pocket annual limit is \$4,640	Out-of-pocket annual limit is \$2,320		

\*Plan F has an option called a high-deductible Plan F. 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.



## **Cost Sharing**

### **Plans K, L, and M**

Basic benefits for plans K and L include similar services as other plans, but the cost-sharing (copayments and coinsurance) for the basic benefits is at different levels. In exchange for lower premiums, Plan K has a 50 percent coinsurance and an annual out-of-pocket limit of \$4,640 in 2012. Plan L has a 75 percent coinsurance and an annual out-of-pocket limit of \$2,320 in 2012. The limits apply to the deductible, copayments, and coinsurance amounts. Once you reach the annual limits, the company pays the costs for the rest of the year.

### **Plans M and N**

Plan M pays 50 percent of the Medicare Part A deductible. Plan N requires you to pay a \$20 copay for doctor visits and a \$50 copay for emergency room visits that don't result in hospitalization.

Plans K, L, and M offer a cost-sharing feature that requires you to pay a portion of the cost of coinsurance and copayments in exchange for possibly lower premiums. Medicare supplement plans typically pay parts A and B deductibles, coinsurance, and copayments. If you choose a cost share plan, you will pay a portion of Medicare Part A deductibles, Part B coinsurance, or parts A and B copayments. Although the premiums for some of these plans may be lower, you will pay higher out-of-pocket costs if you see doctors and hospitals frequently.

## **Alternatives to Medicare Supplement Insurance**

Before you buy a Medicare supplement policy, consider these other options for paying for your Medicare out-of-pocket costs.

### **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 until you retire. Likewise, if you have health coverage through a spouse's plan, you may be able to delay enrollment in Medicare Part B. You can verify with Social Security if you can delay Medicare Part B enrollment without a penalty. If you keep group insurance after retirement, you may not need a Medigap policy if your group plan covers the gaps in Medicare parts A and B.

Some employers offer their retirees coverage through a group Medicare supplement plan or an employer-sponsored Medicare Advantage plan. Because health plans work differently, talk to your employer's benefits coordinator before making a decision about Medicare supplement 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 Medicare supplement 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 or at [www.medicare.gov](http://www.medicare.gov).

### **Medicare Advantage Plans**

Depending on where you live, you may have the option to choose original Medicare or a Medicare Advantage plan. If you are in a Medicare Advantage plan, you don't need and can't use a Medicare supplement 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 Medicare supplement plans A, B, C, F, high-deductible F, K, or L offered in Texas, regardless of 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 Medicare supplement policy. This right is limited to Plan A for people under age 65. Some companies sell other plans to people on Medicare and under age 65.

### **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 do not need Medicare supplement 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 Medicare supplement insurance if you are in the QMB Program. QDWI pays Medicare Part A premiums. The other Medicare Savings 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 Medicare supplement Plan A but is probably more expensive. If you are under age 65, have Medicare parts A and B, and need more coverage than Medicare supplement 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**

Open enrollment for Medicare supplement plans is the one-time only, six-month period during which you may buy a Medicare supplement plan. 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. You must have both Medicare parts A and B to purchase a Medicare supplement plan.

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 Medicare supplement 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 it starts covering your preexisting conditions. Preexisting 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**

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 only applies to Medicare supplement Plan A.

Companies that sell Medicare supplement plans in Texas may not deny you a Plan A policy because you have preexisting 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 10 plans.*

### **Guaranteed Issue Right**

You may have the right to buy a Medicare supplement 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 Medicare supplement plans A, B, C, F, high-deductible 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 Medicare supplement 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 Medicare supplement 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 Medicare supplement to join a Medicare Advantage plan, you may not be able to get your Medicare supplement 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 application 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 doctors and hospitals must submit Medicare claims to the insurance company or fiscal intermediary for you. In most cases, Medicare sends the claim to the Medicare supplement plan company and the company pays the doctor or hospital. If you receive a bill, review your Medicare Summary Notice and what your company paid to determine if you owe anything.

Medicare supplement policies pay only for services that Medicare considers 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 Medicare supplement company refuses to pay a claim for a Medicare-approved charge or delays payment of your claims, you or your doctor or hospital may file a complaint with TDI.



## Group Medicare Supplement Insurance

Your rights with a group Medicare supplement 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 Medicare supplement 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 Medicare supplement 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 Medicare Supplement Insurance

- **Buy during open enrollment.** The best time to buy a Medicare supplement policy is during your Medicare open enrollment period because companies must sell you any plan they offer without looking at your past or present health conditions.
- **Shop around.** Prices can vary considerably. Use the rate guide section of this handbook to compare the company prices for the plans that interest you.
- **Consider other factors.** Price should not be your only consideration. You can learn a company's complaint record and A.M. Best financial rating by calling TDI's Consumer Help Line. Both are important indicators of the service you can expect from a company. Your family and friends are other sources of information about a company's customer service. Ask them if they have had any experiences with the companies you are considering.
- **Consider your needs.** Although it is illegal to sell you more than one Medicare supplement policy, insurers may offer other policies with benefits that work differently than Medicare supplement 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 Medicare supplement plan that includes prescription drug coverage, consider getting a stand-alone Medicare prescription drug plan. The prescription coverage in Medicare supplement H, I, and J plans are not as good as a stand-alone, Part D Medicare drug plan.

## Protect Yourself

- Make sure the agent and company are licensed. You can verify company and agent licenses by calling TDI's Consumer Help Line.
- Try to buy from an agent you know and trust. Ask friends or family for recommendations.



- 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.
- 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.
- If an agent tries to rush you, be suspicious. Tell the agent you need more time.
- Read what you are asked to sign before you sign it. Never sign a blank application form.
- Obtain the names and addresses of the agent and the insurance company. Know how to contact the agent and the company if you have questions.
- 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. Leaving out information or lying could cause the company to deny your claims or cancel your policy.
- Do not pay cash or make a check out to an agent. Always pay by check or money order so you have a clear record of payment. Make checks payable only to the insurance company. Ask for a receipt on the company's letterhead that the agent has signed.
- 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.
- 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.
- Acting as a representative of Medicare or a government agency.
- Selling you a Medicare supplement 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 Medicare supplement 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 10 standardized Medicare supplement plans. 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 plan F.

### Information in 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.

**Important!** Note that all rates listed are annual rates.

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. Medicare supplement 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.



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

If you move from one Medicare supplement policy to another, the time you were covered under your prior policy will be credited toward your preexisting condition waiting period. If you have had a policy for at least six months, your new policy will not have a waiting period for preexisting conditions. If you are 65 or older, had an employer health insurance plan for at least six months, and purchase a Medicare supplement policy within 63 days of leaving your employer plan, you should not have a waiting period for preexisting conditions.

**Group plans:** 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 plans in the rate guide are listed by plan letter after the individual policies.

**Disability Under Age 65 and 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.

### **Rate Factors**

Rates and policies vary according to several factors.

**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 policies. Issue Age means your premiums are based on your age at the time you buy.

**Area Rated** 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.

**Gender Rated** means the company charges different rates for females and males.

**Nonsmoker** means the company charges smokers higher premiums than non-smokers.

**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 Medicare supplement policy.

**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.

**Preexwait** shows the number of months of coverage that may be excluded unless it’s waived by prior coverage.

## Individual Plan A

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker						
Preex wait											
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75		
Aetna Life Insurance Company	AR	AR	GI	GR	GR	MS	NS	6	\$1,528 - \$2,022	\$1,840 - \$2,436	\$2,105 - \$2,787
American Continental Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$1,112 - \$1,705	\$1,259 - \$1,931	\$1,472 - \$2,256
American Republic Corp Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$1,187 - \$2,192	\$1,319 - \$2,458	\$1,545 - \$2,978
American Republic Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$1,149 - \$2,125	\$1,276 - \$2,382	\$1,495 - \$2,887
Assured Life Association	AR	AR	GI	GR	GR	MS	NS	0	\$1,055 - \$1,819	\$1,248 - \$2,151	\$1,384 - \$2,386
Bankers Fidelity Life Insurance	AR	AR	GI	GR	GR	MS	NS	0	\$1,128 - \$1,656	\$1,248 - \$1,848	\$1,416 - \$2,076
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AR	AR	GI	GR	GR	MS	NS	0	\$2,316 - \$2,808	\$3,144 - \$3,792	\$3,504 - \$4,296
Central States Indemnity Company of Omaha	AR	AR	GI	GR	GR	MS	NS	0	\$918 - \$1,481	\$1,091 - \$1,762	\$1,296 - \$2,092
Christian Fidelity Life Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$1,065 - \$1,892	\$1,248 - \$2,255	\$1,488 - \$2,676
Colonial Penn Life Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$1,049 - \$1,311	\$1,283 - \$1,604	\$1,562 - \$1,952
Combined Insurance Company of America	AR	AR	GI	GR	GR	MS	NS	0	\$1,257 - \$2,048	\$1,643 - \$2,677	\$1,999 - \$3,257
Continental General Insurance	AR	AR	GI	GR	GR	MS	NS	6	\$1,133 - \$1,768	\$1,182 - \$2,347	\$1,301 - \$2,700
Equitable Life and Casualty Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$828 - \$1,491	\$928 - \$1,778	\$1,176 - \$2,742
Family Life Insurance Company	AR	AR	GI	GR	GR	MS	NS	0	\$983 - \$1,489	\$1,169 - \$1,771	\$1,388 - \$2,102

## 16 Rate Guide **Medicare Supplement Insurance** Individual Plan A

AA	AR	GI	GR	MS	NS	GR=Gender	MS=Medicare Select	NS=Nonsmoker
Company Name		Preex wait (months)		Issue Age 65	Issue Age 70	Issue Age 75		
AR	GR	GR	NS	NS	0	\$965 - \$1,596	\$1,142 - \$1,888	\$1,279 - \$2,114
Forethought Life Insurance Company								
AR	GR	GR	NS	NS	0	\$980 - \$1,553	\$1,104 - \$1,750	\$1,236 - \$1,960
Gerber Life Insurance Company								
			2			\$1,104	\$1,473	\$1,566
Globe Life and Accident Insurance Company								
AR	GR	GR	NS	NS	0	\$1,012 - \$1,592	\$1,109 - \$1,743	\$1,242 - \$1,953
Government Personnel Mutual Life Insurance Company								
AR	GR	GR	NS	NS	0	\$817 - \$1,365	\$999 - \$1,667	\$1,139 - \$1,900
Heartland National Life Insurance Company								
AR	GR	GR	NS	NS	6	\$1,432 - \$2,630	\$1,692 - \$3,200	\$1,962 - \$3,894
Humana Insurance Company								
AR	GR	GR	NS	NS	2	\$1,391 - \$2,352	\$1,683 - \$2,845	\$1,831 - \$3,095
Liberty National Life Insurance Company								
AR	GR	GR	NS	NS	6	\$973 - \$1,612	\$1,103 - \$1,828	\$1,309 - \$2,170
Loyal American Life Insurance Company								
AR	GR	GR	NS	NS	6	\$1,189 - \$1,493	\$1,347 - \$1,729	\$1,488 - \$1,941
Madison National Life Insurance Company								
AR	GR	GR	NS	NS	6	\$1,178 - \$1,557	\$1,479 - \$1,956	\$1,630 - \$2,156
Marquette National Life Insurance								
AR	GR	GR	NS	NS	0	\$1,048 - \$1,455	\$1,148 - \$1,643	\$1,296 - \$1,994
Medico Insurance Company								
AR	GR	GR	NS	NS	0	\$974 - \$1,477	\$1,006 - \$1,517	\$1,203 - \$1,825
New Era Life Insurance Company of the Midwest								
AR	GR	GR	NS	NS	0	\$876 - \$1,349	\$900 - \$1,386	\$1,083 - \$1,667
New Era Insurance Company								
AR	GR	GR	NS	NS	6	\$830 - \$1,195	\$1,025 - \$1,473	\$1,207 - \$1,734
Old Surety Life Insurance Company								
AR	GI	GR	NS	NS	0	\$828 - \$1,491	\$928 - \$1,778	\$1,176 - \$2,742
Oxford Life Insurance Company								

Physicians Mutual Insurance Company	AR	NS	0	\$871 - \$1,452	\$1,042 - \$1,719	\$1,169 - \$1,918
Reserve National Insurance Company			6	\$1,265 - \$1,673	\$1,502 - \$1,986	\$1,766 - \$2,336
Royal Neighbors of America	AR	GR	0	\$1,048 - \$1,907	\$1,199 - \$2,180	\$1,370 - \$2,492
Sentinel Security Life Insurance Company	AR	GR	0	\$918 - \$1,308	\$1,085 - \$1,548	\$1,216 - \$1,734
Standard Life and Accident Insurance Company	AR	GR	0	\$1,794 - \$2,932	\$1,839 - \$3,392	\$1,970 - \$3,899
Standard Security Life Insurance Company of New York	AR	GR	6	\$1,189 - \$1,735	\$1,347 - \$2,009	\$1,488 - \$2,256
State Farm Mutual Automobile Insurance Company	AR		0	\$1,479 - \$1,879	\$1,863 - \$2,368	\$2,159 - \$2,743
State Mutual Insurance Company	AR	GR	0	\$932 - \$1,404	\$1,108 - \$1,671	\$1,316 - \$1,984
Sterling Investors Life Insurance Company	AR	GR	0	\$993 - \$1,497	\$1,181 - \$1,781	\$1,402 - \$2,115
Sterling Life Insurance Company	AR		0	\$1,581 - \$1,848	\$1,809 - \$2,119	\$1,976 - \$2,320
Sterling Life Insurance Company	AR	MS	0	\$1,487 - \$1,693	\$1,692 - \$1,923	\$1,835 - \$2,080
Thrivent Financial for Lutherans	AR	GR	0	\$1,152 - \$2,042	\$1,319 - \$2,246	\$1,503 - \$2,415
United American Insurance Company	AR	GR	2	\$1,180 - \$1,994	\$1,427 - \$2,413	\$1,548 - \$2,617
United Commercial Travelers of America, The Order of	AR	GR	0	\$1,159 - \$1,884	\$1,286 - \$2,034	\$1,516 - \$2,398
United National Life Insurance Company of America	AR	GR	0	\$925 - \$1,386	\$1,075 - \$1,615	\$1,228 - \$1,842
United of Omaha Life Insurance Company of America	AR	NS	0	\$904 - \$1,339	\$1,072 - \$1,588	\$1,294 - \$1,917

**18 Rate Guide****Medicare Supplement Insurance****Group Plan A**

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker				
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75
			Preex wait (months)						
UnitedHealthcare Insurance Company	AR	GI	0	GR	MS	NS	\$1,233 - \$1,402	\$1,442 - \$1,639	\$1,612 - \$1,832
USA Life Insurance Company	AR	GR	0	GR	MS	NS	\$1,789 - \$2,181	\$2,093 - \$2,550	\$2,499 - \$3,048
World Corp Insurance Company	AR	GR	0	GR	MS	NS	\$991 - \$1,922	\$1,101 - \$2,155	\$1,290 - \$2,611
Transamerica Life Insurance Company			6	GR	MS	NS	\$1,311 - \$1,596	\$1,687 - \$2,063	\$2,189 - \$2,668
UnitedHealthcare Insurance Company	AR		0	GR	MS	NS	\$1,252 - \$1,647	\$1,543 - \$3,529	\$1,835 - \$3,529
<b>Individual Plan B</b>									
Aetna Life Insurance Company	AR	GR	6	GR	MS	NS	\$1,690 - \$2,251	\$2,068 - \$2,754	\$2,442 - \$3,251
American Continental Insurance Company	AR	GR	0	GR	MS	NS	\$1,402 - \$2,148	\$1,588 - \$2,434	\$1,855 - \$2,843
Assured Life Association	AR	GR	0	GR	MS	NS	\$951 - \$1,639	\$1,123 - \$1,936	\$1,260 - \$2,172
Assured Life Association	AR	GR	0	GR	MS	NS	\$1,145 - \$1,975	\$1,356 - \$2,332	\$1,518 - \$2,617
Central States Indemnity Company of Omaha	AR	GR	0	GR	MS	NS	\$1,071 - \$1,728	\$1,274 - \$2,056	\$1,512 - \$2,441
Colonial Penn Life Insurance Company	AR		0	GR	MS	NS	\$1,307 - \$1,633	\$1,592 - \$1,989	\$1,925 - \$2,406
Family Life Insurance Company	AR	GR	0	GR	MS	NS	\$1,195 - \$1,811	\$1,422 - \$2,154	\$1,688 - \$2,558
Globe Life and Accident Insurance Company			2				\$1,564	\$1,938	\$2,247
Humana Insurance Company	AR	GR	6	GR	MS	NS	\$1,558 - \$2,863	\$2,863 - \$1,842	\$2,135 - \$4,238
Liberty Natinoal Insurance Company	AR	GR	2	GR	MS	NS	\$1,919 - \$3,244	\$2,373 - \$4,011	\$2,657 - \$4,492

Loyal American Life Insurance Company	AR	GR	NS	6	\$1,135 - \$1,880	\$1,287 - \$2,133	\$1,529 - \$2,533
Madison National Life Insurance Company	AR	GR	NS	6	\$1,398 - \$1,727	\$1,620 - \$2,042	\$1,838 - \$2,347
Sentinel Security Life Insurance Company	AR	GR	NS	0	\$1,017 - \$1,451	\$1,202 - \$1,713	\$1,362 - \$1,943
Standard Life and Accident Insurance Company	AR	GR	NS	0	\$2,043 - \$3,339	\$2,094 - \$3,862	\$2,243 - \$4,439

## Individual Plan B

Standard Security Life Insurance Company of New York	AR	GR	NS	6	\$1,398 - \$2,007	\$1,620 - \$2,373	\$1,838 - \$2,728
State Mutual Insurance Company	AR	GR	MS	0	\$979 - \$1,476	\$1,164 - \$1,755	\$1,382 - \$2,085
State Mutual Insurance Company	AR	GR	NS	0	\$1,088 - \$1,639	\$1,293 - \$1,949	\$1,536 - \$2,315
Sterling Investors Life Insurance Company	AR	GR	MS	0	\$1,079 - \$1,625	\$1,282 - \$1,933	\$1,522 - \$2,296
Sterling Investors Life Insurance Company	AR	GR	NS	0	\$1,160 - \$1,748	\$1,378 - \$2,078	\$1,637 - \$2,469
Sterling Life Insurance Company	AR		MS	0	\$1,580 - \$1,723	\$1,799 - \$1,962	\$1,952 - \$2,130
Sterling Life Insurance Company	AR			0	\$1,875 - \$2,155	\$2,196 - \$2,523	\$2,468 - \$2,834
Thrivent Financial for Lutherans	AR		NS	0	\$1,362 - \$2,414	\$1,559 - \$2,644	\$1,777 - \$2,848
United American Insurance Company	AR	GR	NS	2	\$1,676 - \$2,834	\$2,072 - \$3,502	\$2,319 - \$3,919
United Commercial Travelers of America, The Order of	AR	GR	NS	0	\$1,352 - \$2,138	\$1,501 - \$2,375	\$1,770 - \$2,799

## Group Plan B

Transamerica Life Insurance Company				6	\$1,756 - \$2,143	\$2,200 - \$2,690	\$2,873 - \$3,511
UnitedHealthcare Insurance Company	AR		NS	3	\$1,234 - \$1,624	\$1,521 - \$3,480	\$1,809 - \$3,480

## 19 Rate Guide

**Medicare Supplement Insurance**

**20 Rate Guide** **Medicare Supplement Insurance**  
**Individual Plan C**

AA	AR	GI	GR	MS	NS	GR=Gender	MS=Medicare Select	NS=Nonsmoker	
Company Name		Preex wait (months)		Issue Age 65	Issue Age 70	Issue Age 75			
AR	AR	GR	GR	NS	NS	6	\$1,906 - \$2,533	\$2,338 - \$3,108	\$2,776 - \$3,690
AR	AR	GR	GR	NS	NS	0	\$1,561 - \$2,888	\$1,733 - \$3,237	\$2,031 - \$3,922
AR	AR	GR	GR	NS	NS	0	\$1,421 - \$2,450	\$1,683 - \$2,902	\$1,893 - \$3,264
AR	AR	GR	GR	MS	NS	0	\$1,180 - \$2,034	\$1,397 - \$2,409	\$1,571 - \$2,709
AR	AR	GR	GR	NS	NS	0	\$1,283 - \$2,070	\$1,526 - \$2,462	\$1,835 - \$2,933
AR	AR	GR	GR	NS	NS	0	\$1,200 - \$2,160	\$1,416 - \$2,561	\$1,668 - \$3,001
AR	AR	GR	GR	NS	NS	0	\$1,358 - \$2,057	\$1,620 - \$2,455	\$1,950 - \$2,954
AR	AR	GR	GR	MS	NS	0	\$1,022 - \$1,689	\$1,211 - \$2,001	\$1,378 - \$2,278
AR	AR	GR	GR	NS	NS	0	\$1,276 - \$2,109	\$1,512 - \$2,500	\$1,721 - \$2,845
						2	\$1,731	\$2,103	\$2,477
AR	AR	GR	GR	NS	NS	0	\$1,372 - \$2,157	\$1,509 - \$2,373	\$1,720 - \$2,704
AR	AR	GR	GR	NS	NS	6	\$3,300 - \$1,797	\$2,124 - \$4,015	\$2,462 - \$4,886
AR	AR	GR	GR	NS	NS	6	\$1,358 - \$2,250	\$1,542 - \$2,554	\$1,855 - \$3,074
AR	AR	GR	GR	NS	NS	0	\$1,399 - \$1,971	\$1,557 - \$2,241	\$1,834 - \$2,777
AR	AR	GR	GR	NS	NS	0	\$1,374 - \$2,083	\$1,552 - \$2,354	\$1,867 - \$2,831

Reserve National Insurance Company	AR	GR	NS	0	6	\$1,878 - \$2,483	\$2,230 - \$2,949	\$2,623 - \$3,469
Sentinel Security Life Insurance Company	AR	GR	NS	0	0	\$1,247 - \$1,778	\$1,478 - \$2,107	\$1,684 - \$2,401
Standard Life and Accident Insurance Company	AR	GR	NS	0	0	\$2,323 - \$3,796	\$2,381 - \$4,391	\$2,551 - \$5,047
State Farm Mutual Automobile Insurance Company	AR			0	0	\$1,918 - \$2,437	\$2,417 - \$3,071	\$2,800 - \$3,558
State Mutual Insurance Company	AR	GR	MS	NS	0	\$1,173 - \$1,768	\$1,394 - \$2,102	\$1,678 - \$2,530
State Mutual Insurance Company	AR	GR	NS	0	0	\$1,302 - \$1,964	\$1,549 - \$2,335	\$1,863 - \$2,811
Sterling Investors Life Insurance Company	AR	GR	NS	0	0	\$1,388 - \$2,093	\$1,651 - \$2,490	\$1,986 - \$2,996
Sterling Investors Life Insurance Company	AR	GR	MS	NS	0	\$1,291 - \$1,947	\$1,535 - \$2,315	\$1,847 - \$2,786
Sterling Life Insurance Company	AR	GR	NS	0	0	\$1,930 - \$2,721	\$2,244 - \$3,222	\$2,518 - \$3,643
Sterling Life Insurance Company	AR	GR	MS	NS	0	\$1,656 - \$2,230	\$1,880 - \$2,580	\$2,049 - \$2,835
Thrivent Financial for Lutherans	AR			0	0	\$1,765 - \$3,111	\$2,020 - \$3,418	\$2,303 - \$3,686
United American Insurance Company	AR	GR	NS	2	2	\$1,871 - \$3,163	\$2,344 - \$3,963	\$2,703 - \$4,569
United Commercial Travelers of America, The Order of	AR	GR	NS	0	0	\$1,618 - \$2,559	\$1,799 - \$2,845	\$2,148 - \$3,397
United National Life Insurance Company of America	AR	GR	NS	0	0	\$1,328 - \$1,994	\$1,543 - \$2,315	\$1,780 - \$2,676

## Group Plan C

Transamerica Life Insurance Company	AR			3	6	\$2,029 - \$2,485	\$2,565 - \$3,135	\$3,340 - \$4,081
UnitedHealthcare Insurance Company	AR			3	3	\$1,511 - \$1,984	\$1,862 - \$4,252	\$2,214 - \$4,252
UnitedHealthcare Insurance Company	AR		MS	NS	3	\$1,195 - \$1,573	\$1,473 - \$3,371	\$1,752 - \$3,371

## 21 Rate Guide

**Medicare Supplement Insurance**

## 22 Rate Guide

## Medicare Supplement Insurance

### Individual Plan D

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker					
Preex wait										
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75	
Assured Life Association	AR	AR	GR	GR	GR	NS	0	\$1,220 - \$2,103	\$1,444 - \$2,490	\$1,630 - \$2,811
Assured Life Association	AR	AR	GR	GR	MS	NS	0	\$1,012 - \$1,745	\$1,199 - \$2,067	\$1,353 - \$2,333
Family Life Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,254 - \$1,899	\$1,492 - \$2,259	\$1,770 - \$2,682
Heartland National Life Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,029 - \$1,715	\$1,278 - \$2,133	\$1,498 - \$2,502
Loyal American Life Insurance Company	AR	AR	GR	GR	GR	NS	6	\$1,189 - \$1,970	\$1,350 - \$2,237	\$1,602 - \$2,656
Marquette National Life Insurance Company	AR	AR	GR	GR	GR	NS	6	\$1,318 - \$1,743	\$1,689 - \$2,234	\$1,989 - \$2,630
Marquette National Life Insurance Company	AR	AR	GR	GR	MS	NS	6	\$1,204 - \$1,593	\$1,537 - \$2,033	\$1,794 - \$2,373
New Era Life Insurance Company	AR	AR	GR	GR	MS	NS	0	\$1,013 - \$1,322	\$1,153 - \$1,521	\$1,389 - \$1,833
Sentinel Security Life Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,050 - \$1,498	\$1,245 - \$1,775	\$1,422 - \$2,028
Sentinel Security Life Insurance Company	AR	AR	GR	GR	MS	NS	0	\$840 - \$1,192	\$996 - \$1,413	\$1,138 - \$1,615
Standard Life and Accident Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,400 - \$2,287	\$1,435 - \$2,646	\$1,537 - \$3,041
State Mutual Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,140 - \$1,718	\$1,356 - \$2,045	\$1,609 - \$2,427
State Mutual Insurance Company	AR	AR	GR	GR	GR	NS	0	\$1,025 - \$1,547	\$1,221 - \$1,841	\$1,449 - \$2,184
Sterling Investors Life Insurance Company	AR	AR	GR	GR	MS	NS	0	\$1,130 - \$1,704	\$1,345 - \$2,027	\$1,596 - \$2,406

<b>Sterling Investors Life Insurance Company</b>	AR	GR	NS	0	\$1,215 - \$1,833	\$1,446 - \$2,179	\$1,716 - \$2,588
<b>Thrivent Financial for Lutherans</b>	AR		NS	0	\$1,495 - \$2,643	\$1,711 - \$2,894	\$1,950 - \$3,120
<b>United American Insurance Company</b>	AR	GR	NS	2	\$1,744 - \$2,948	\$2,219 - \$3,751	\$2,579 - \$4,359
<b>United Commercial Travelers of America, The Order of</b>	AR	GR	NS	0	\$1,417 - \$2,241	\$1,574 - \$2,490	\$1,855 - \$2,934

## Group Plan D

<b>Transamerica Life Insurance Company</b>				6	\$1,927 - \$2,348	\$2,383 - \$2,907	\$3,101 - \$3,796
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## Individual Plan F

<b>American Republic Corp Insurance Company</b>	AR	GR	NS	0	\$1,615 - \$2,982	\$1,794 - \$3,343	\$2,102 - \$4,051
<b>Assured Life Association</b>	AR	GR	NS	0	\$1,479 - \$2,550	\$1,751 - \$3,020	\$1,970 - \$3,396
<b>Assured Life Association</b>	AR	GR	MS	0	\$1,184 - \$2,041	\$1,402 - \$2,418	\$1,577 - \$2,719
<b>Bankers Fidelity Life Insurance Company</b>	AR			0	\$1,405 - \$2,137	\$1,585 - \$2,401	\$1,801 - \$2,725
<b>Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.</b>	AR		MS	0	\$1,428 - \$1,728	\$1,824 - \$2,220	\$1,980 - \$2,412
<b>Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.</b>	AR			0	\$1,644 - \$2,004	\$2,196 - \$2,652	\$2,460 - \$3,000
<b>Central States Indemnity Company of Omaha</b>	AR	GR	NS	0	\$1,334 - \$2,152	\$1,566 - \$2,527	\$1,874 - \$3,025
<b>Colonial Penn Life Insurance Company</b>	AR			0	\$1,473 - \$1,841	\$1,784 - \$2,230	\$2,166 - \$2,706

**24 Rate Guide** **Medicare Supplement Insurance**  
**Individual Plan F**

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker				
Preex wait									
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75
Combined Insurance Company of America	AR	AR	GR	GR	GR	NS	0 \$1,796 - \$2,926	\$2,347 - \$3,824	\$2,856 - \$4,653
Continental General Insurance Company	AA	AR	GR	GR	GR	NS	6 \$1,432 - \$2,235	\$1,511 - \$3,002	\$1,706 - \$3,544
Equitable Life and Casualty Insurance Company	AR	AR	GR	GR	MS	NS	0 \$1,200 - \$1,878	\$1,416 - \$3,340	\$1,668 - \$3,914
Family Life Insurance Company	AR	AR	GR	GR	GR	NS	0 \$1,415 - \$2,146	\$1,663 - \$2,520	\$1,990 - \$3,015
Forethought Life Insurance Company	AR	AR	GR	GR	MS	NS	0 \$1,047 - \$1,730	\$1,240 - \$2,050	\$1,412 - \$2,334
Forethought Life Insurance Company	AR	AR	GR	GR	GR	NS	0 \$1,307 - \$2,160	\$1,549 - \$2,560	\$1,763 - \$2,914
Gerber Life Insurance Company	AR	AR	GR	GR	MS	NS	0 \$1,131 - \$1,794	\$1,277 - \$2,025	\$1,455 - \$2,306
Gerber Life Insurance Company	AR	AR	GR	GR	GR	NS	0 \$1,363 - \$2,161	\$1,539 - \$2,439	\$1,752 - \$2,778
Globe Life and Accident Insurance Company							2 \$1,747	\$2,122	\$2,494
Government Personnel Mutual Life Insurance Company	AR	AR	GR	GR	GR	NS	0 \$1,405 - \$2,209	\$1,546 - \$2,430	\$1,761 - \$2,769
Heartland National Life Insurance Company	AR	AR	GR	GR	GR	NS	0 \$1,191 - \$1,987	\$1,441 - \$2,407	\$1,667 - \$2,782
Humana Insurance Company	AR	AR	GR	GR	MS	NS	6 \$1,833 - \$3,368	\$2,167 - \$4,097	\$2,512 - \$4,986
Liberty National Life Insurance Company	AR	AR	GR	GR	GR	NS	2 \$2,133 - \$3,629	\$2,693 - \$4,552	\$3,111 - \$5,259
Loyal American Life Insurance Company	AR	AR	GR	GR	GR	NS	6 \$1,408 - \$2,332	\$1,583 - \$2,623	\$1,895 - \$3,140
Madison National Life Insurance Company	AR	AR	GR	GR	GR	NS	6 \$1,622 - \$1,954	\$1,886 - \$2,313	\$2,146 - \$2,664

<b>Marquette National Life Insurance Company</b>	AR	GR	MS	NS	6	\$1,435 - \$1,898	\$1,781 - \$2,355	\$2,048 - \$2,709
<b>Marquette National Life Insurance Company</b>	AR	GR	NS	NS	6	\$1,553 - \$2,054	\$1,939 - \$2,565	\$2,251 - \$2,978
<b>Medico Insurance Company</b>	AR	GR	NS	NS	0	\$1,519 - \$2,140	\$1,690 - \$2,432	\$1,990 - \$3,014
<b>New Era Life Insurance Company</b>	AR	GR	MS	NS	0	\$1,265 - \$1,728	\$1,370 - \$1,871	\$1,648 - \$2,251
<b>New Era Life Insurance Company</b>	AR	GR	NS	NS	0	\$1,441 - \$2,185	\$1,560 - \$2,366	\$1,912 - \$2,635
<b>Old Surety Life Insurance Company</b>	AR	GR	NS	NS	6	\$1,168 - \$1,551	\$1,369 - \$1,897	\$1,523 - \$2,199
<b>Oxford Life Insurance Company</b>	AR	GI	GR	NS	0	\$1,200 - \$1,878	\$1,416 - \$3,340	\$1,668 - \$3,914
<b>Physicians Mutual Insurance Company</b>	AR			NS	0	\$1,011 - \$2,388	\$1,194 - \$2,793	\$1,443 - \$3,350
<b>Reserve National Insurance Company</b>					6	\$1,639 - \$2,168	\$1,947 - \$2,576	\$2,291 - \$3,029
<b>Royal Neighbors of America</b>	AR	GR	NS	NS	0	\$1,653 - \$3,005	\$1,889 - \$3,435	\$2,160 - \$3,928
<b>Sentinel Security Life Insurance Company</b>	AR	GR	NS	NS	0	\$1,277 - \$1,821	\$1,513 - \$2,158	\$1,724 - \$2,459
<b>Standard Life and Accident Insurance Company</b>	AR	GR	NS	NS	0	\$1,910 - \$3,121	\$1,958 - \$3,611	\$2,097 - \$4,150
<b>Standard Security Life Insurance Company of New York</b>	AR	GR	NS	NS	6	\$1,622 - \$2,271	\$1,886 - \$2,689	\$2,146 - \$3,097
<b>State Farm Mutual Automobile Insurance Company</b>	AR				0	\$1,937 - \$2,461	\$2,441 - \$3,101	\$2,828 - \$3,594
<b>State Mutual Insurance Company</b>	AR	GR	NS	NS	0	\$1,353 - \$2,041	\$1,591 - \$2,398	\$1,903 - \$2,870
<b>State Mutual Insurance Company</b>	AR	GR	MS	NS	0	\$1,218 - \$1,838	\$1,431 - \$2,157	\$1,713 - \$2,583
<b>Sterling Investors Life Insurance Company</b>	AR	GR	NS	NS	0	\$1,442 - \$2,177	\$1,696 - \$2,556	\$2,029 - \$3,060
<b>Sterling Investors Life Insurance Company</b>	AR	GR	MS	NS	0	\$1,341 - \$2,025	\$1,577 - \$2,377	\$1,887 - \$2,845

**26 Rate Guide** **Medicare Supplement Insurance**  
**Individual Plan F**

AA	AR	GI	GR	MS	NS	GR=Gender	MS=Medicare Select	NS=Nonsmoker	
Company Name		Preex wait (months)		Issue Age 65	Issue Age 70	Issue Age 75			
AR	AR	GR	GR	MS	MS	NS	\$1,458 - \$1,964	\$1,656 - \$2,272	\$1,804 - \$2,496
AR	AR	GR	GR	MS	NS	NS	\$1,842 - \$2,598	\$2,142 - \$3,075	\$2,403 - \$3,478
AR	AR	GR	GR	MS	NS	NS	\$1,772 - \$3,121	\$2,026 - \$3,429	\$2,309 - \$3,701
AR	AR	GR	GR	MS	NS	2	\$1,818 - \$3,073	\$2,274 - \$3,844	\$2,621 - \$4,431
AR	AR	GR	GR	MS	NS	0	\$1,677 - \$2,652	\$1,846 - \$2,920	\$2,194 - \$3,470
AR	AR	GR	GR	MS	NS	0	\$1,310 - \$1,940	\$1,553 - \$2,301	\$1,875 - \$2,778
AR	AR	GI	GI	MS	NS	0	\$1,659 - \$1,886	\$1,998 - \$2,271	\$2,405 - \$2,734
AR	AR	GI	GI	MS	NS	0	\$1,428 - \$1,742	\$1,667 - \$2,038	\$1,993 - \$2,432
AR	AR	GI	GI	MS	NS	0	\$1,322 - \$2,564	\$1,468 - \$2,874	\$1,720 - \$3,482

**Individual High-Deductible Plan F**

AR	AR	GR	GR	MS	NS	0	\$640 - \$982	\$719 - \$1,102	\$826 - \$1,267
AR	AR	GR	GR	MS	NS	0	\$692 - \$1,253	\$769 - \$1,404	\$901 - \$1,701
AR	AR	GR	GR	MS	NS	0	\$397 - \$661	\$457 - \$745	\$529 - \$853
AR	AR	GR	GR	MS	NS	0	\$540 - \$648	\$708 - \$864	\$804 - \$972
AR	AR	GR	GR	MS	NS	0	\$353 - \$442	\$428 - \$535	\$520 - \$650

Humana Insurance Company	AR	GR	NS	6	\$687 - \$1,263	\$812 - \$1,536	\$942 - \$1,869
Liberty National Life Insurance Company	AR	GR	NS	2	\$489 - \$827	\$697 - \$1,179	\$1,000 - \$1,690
New Era Life Insurance Company of the Midwest	AR	GR	NS	0	\$445 - \$674	\$503 - \$762	\$604 - \$917
Physicians Mutual Insurance Company	AR	GR	NS	0	\$439 - \$778	\$576 - \$992	\$748 - \$1,260
Reserve National Insurance Company				6	\$515 - \$681	\$612 - \$809	\$719 - \$951
Standard Life and Accident Insurance Company	AR	GR	NS	0	\$278 - \$454	\$285 - \$525	\$305 - \$604
State Mutual Insurance Company	AR	GR	NS	0	\$532 - \$804	\$626 - \$944	\$749 - \$1,129
Sterling Investors Life Insurance Company	AR	GR	NS	0	\$568 - \$857	\$667 - \$1,005	\$799 - \$1,204
Thrivent Financial for Lutherans	AR		NS	0	\$579 - \$1,019	\$662 - \$1,121	\$755 - \$1,212
United American Insurance Company	AR	GR	NS	2	\$429 - \$725	\$566 - \$957	\$719 - \$1,215
UnitedHealthcare Insurance Company	AR	GI	NS	0	\$534 - \$607	\$680 - \$773	\$864 - \$982
World Corp Insurance Company	AR	GR	NS	0	\$524 - \$1,016	\$581 - \$1,139	\$681 - \$1,379
State Mutual Insurance Company	AR	GR	MS	0	\$480 - \$723	\$563 - \$848	\$674 - \$1,016
Sterling Investors Life Insurance Company	AR	GR	MS	0	\$528 - \$797	\$620 - \$935	\$743 - \$1,120

## Group Plan F

Transamerica Life Insurance Company				6	\$2,075 - \$2,542	\$2,576 - \$3,146	\$3,340 - \$4,081
UnitedHealthcare Insurance Company	AR		NS	3	\$1,519 - \$1,993	\$1,872 - \$4,272	\$1,872 - \$4,272
UnitedHealthcare Insurance Company	AR		MS	3	\$1,203 - \$1,585	\$1,483 - \$3,396	\$1,764 - \$3,396

**28 Rate Guide****Medicare Supplement Insurance****Individual Plan G**

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker				
Preex wait									
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75
American Continental Insurance Company	AR	AR	GI	GR	MS	NS	\$1,426 - \$2,185	\$1,613 - \$2,474	\$1,886 - \$2,891
Assured Life Association	AR	AR	GI	GR	MS	NS	\$1,230 - \$2,121	\$1,457 - \$2,512	\$1,644 - \$2,835
Assured Life Association	AR	AR	GI	GR	MS	NS	\$1,021 - \$1,760	\$1,209 - \$2,085	\$1,365 - \$2,353
Bankers Fidelity Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,092 - \$1,608	\$1,284 - \$1,872	\$1,536 - \$2,256
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AR	AR	GI	GR	MS	NS	\$1,476 - \$1,800	\$1,980 - \$2,400	\$2,220 - \$2,700
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	AR	AR	GI	GR	MS	MS	\$1,272 - \$1,548	\$1,656 - \$2,004	\$1,776 - \$2,172
Colonial Penn Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,349 - \$1,687	\$1,664 - \$2,080	\$2,052 - \$2,564
Continental General Insurance Company	AR	AR	GI	GR	MS	NS	\$1,256 - \$2,235	\$1,332 - \$3,002	\$1,522 - \$3,160
Family Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,259 - \$1,909	\$1,500 - \$2,271	\$1,780 - \$2,696
Forethought Life Insurance Company	AR	AR	GI	GR	MS	NS	\$856 - \$1,416	\$1,015 - \$1,678	\$1,157 - \$1,913
Forethought Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,059 - \$1,751	\$1,256 - \$2,076	\$1,432 - \$2,367
Gerber Life Insurance Company	AR	AR	GI	GR	MS	NS	\$958 - \$1,518	\$1,081 - \$1,714	\$1,234 - \$1,956
Gerber Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,154 - \$1,829	\$1,303 - \$2,065	\$1,487 - \$2,357
Government Personnel Mutual Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,145 - \$1,800	\$1,260 - \$1,981	\$1,438 - \$2,262
Heartland National Life Insurance Company	AR	AR	GI	GR	MS	NS	\$1,045 - \$1,744	\$1,300 - \$2,169	\$1,524 - \$2,543

Loyal American Life Insurance Company	AR	GR	NS	0	\$1,220 - \$2,022	\$1,384 - \$2,293	\$1,643 - \$2,723
Madison National Life Insurance Company	AR	GR	NS	6	\$1,500 - \$1,826	\$1,750 - \$2,168	\$1,999 - \$2,505
Marquette National Life Insurance Company	AR	GR	NS	6	\$1,400 - \$1,852	\$1,793 - \$2,371	\$2,110 - \$2,791
Marquette National Life Insurance Company	AR	GR MS	NS	6	\$1,282 - \$1,695	\$1,634 - \$2,161	\$1,907 - \$2,522
Medico Insurance Company	AR	GR	NS	0	\$1,242 - \$1,749	\$1,396 - \$2,011	\$1,666 - \$2,533
New Era Life Insurance Company of the Midwest	AR	GR	NS	0	\$1,074 - \$1,628	\$1,213 - \$1,840	\$1,459 - \$2,213
Physicians Mutual Insurance Company	AR	GR	NS	0	\$1,192 - \$1,953	\$1,405 - \$2,285	\$1,697 - \$2,740
Royal Neighbors of America	AR	GR	NS	0	\$1,234 - \$2,243	\$1,411 - \$2,565	\$1,614 - \$2,933
Standard Life and Accident Insurance Company	AR	GR	NS	0	\$1,410 - \$2,305	\$1,446 - \$2,666	\$1,549 - \$3,064
Standard Security Life Insurance Company of New York	AR	GR	NS	6	\$1,500 - \$2,123	\$1,750 - \$2,520	\$1,999 - \$2,911
State Mutual Insurance Company	AR	GR MS	NS	0	\$1,032 - \$1,556	\$1,227 - \$1,850	\$1,458 - \$2,196
State Mutual Insurance Company	AR	GR	NS	0	\$1,146 - \$1,729	\$1,363 - \$2,054	\$1,619 - \$2,440
Sterling Investors Life Insurance Company	AR	GR MS	NS	0	\$1,136 - \$1,715	\$1,351 - \$2,037	\$1,605 - \$2,420
Sterling Investors Life Insurance Company	AR	GR	NS	0	\$1,222 - \$1,843	\$1,453 - \$2,190	\$1,726 - \$2,602
Sterling Life Insurance Company	AR	GR MS	NS	0	\$1,312 - \$1,780	\$1,492 - \$2,061	\$1,628 - \$2,268
Sterling Life Insurance Company	AR	GR	NS	0	\$1,680 - \$2,394	\$1,960 - \$2,842	\$2,207 - \$3,224
Thrivent Financial for Lutherans	AR	GR	NS	0	\$1,561 - \$2,751	\$1,786 - \$3,021	\$2,035 - \$3,260

**30 Rate Guide** **Medicare Supplement Insurance**  
**Individual Plan G**

AA	AR	GI	GR	MS	NS	GR=Gender	MS=Medicare Select	NS=Nonsmoker	
Company Name		Preex wait (months)		Issue Age 65	Issue Age 70	Issue Age 75			
AR	AR	GR	GR	NS	NS	2	\$1,752 - \$2,962	\$2,228 - \$3,767	\$2,878 - \$4,374
AR	AR	GR	GR	NS	NS	0	\$1,425 - \$2,254	\$1,582 - \$2,503	\$1,865 - \$2,950
AR	AR	GR	GR	NS	NS	0	\$1,103 - \$1,634	\$1,308 - \$1,938	\$1,579 - \$2,340
AR	AR	GI	GI	NS	NS	0	\$1,495 - \$1,700	\$1,826 - \$2,076	\$2,218 - \$2,521

**Group Plan G**

Transamerica Life Insurance Company	6	\$1,892 - \$2,314	\$2,348 - \$2,861	\$3,032 - \$3,705
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**Individual Plan K**

American Republic Corp Insurance Company	AR	GR	NS	0	\$834 - \$1,541	\$927 - \$1,727	\$1,086 - \$2,093	
Bankers Fidelity Life Insurance Company	AR			0	\$636 - \$936	\$756 - \$1,116	\$900 - \$1,332	
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv.	AR		MS	0	\$792 - \$960	\$1,056 - \$1,272	\$1,092 - \$1,320	
Blue Cross and Blue Shield of Texas, AR a Division of Health Care Serv.				0	\$828 - \$1,020	\$1,116 - \$1,368	\$1,248 - \$1,524	
Colonial Penn Life Insurance Company	AR			0	\$574 - \$717	\$697 - \$871	\$874 - \$1,093	
Humana Insurance Company		GI	GR	NS	6	\$839 - \$1542	\$992 - \$1876	\$1150 - \$2238
Madison National Life Insurance Company	AR	GR	NS	6	\$804 - \$987	\$942 - \$1,178	\$1,081 - \$1,369	

Standard Security Life Insurance Company of New York	6	\$804 - \$987	\$942 - \$1,369	\$1,081 - \$1,591
Sterling Life Insurance Company	0	\$612 - \$832	\$697 - \$964	\$761 - \$1,061
Sterling Life Insurance Company	0	\$825 - \$1,185	\$966 - \$1,414	\$1,093 - \$1,615
United American Insurance Company	2	\$1,009 - \$1,706	\$1,449 - \$2,274	\$1,492 - \$2,521
UnitedHealthcare Insurance Company	0	\$786 - \$894	\$928 - \$1,055	\$1,077 - \$1,224
Transamerica Life Insurance Company	6	\$958 - \$1,163	\$1,186 - \$1,148	\$1,528 - \$1,870
UnitedHealthcare Insurance Company	3	\$641 - \$852	\$792 - \$1,826	\$943 - \$1,826

## Group Plan K

Transamerica Life Insurance Company	6	\$958 - \$1,163	\$1,186 - \$1,148	\$1,528 - \$1,870
UnitedHealthcare Insurance Company	3	\$641 - \$852	\$792 - \$1,826	\$943 - \$1,826

## Individual Plan L

American Republic Corp Insurance Company	0	\$1,149 - \$2,122	\$1,276 - \$2,379	\$1,496 - \$2,882
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	0	\$1,104 - \$1,356	\$1,440 - \$1,728	\$1,524 - \$1,848
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.	0	\$1,164 - \$1,440	\$1,584 - \$1,908	\$1,776 - \$2,172
Colonial Penn Life Insurance Company	0	\$922 - \$1,152	\$1,102 - \$1,377	\$1,344 - \$1,680

## 32 Rate Guide

## Medicare Supplement Insurance

### Individual Plan L

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker					
Company Name	AA	AR	GI	GR	MS	NS	Preex wait (months)	Issue Age 65	Issue Age 70	Issue Age 75
Humana Insurance Company	AR	AR	GI	GR	GR	NS	6	\$1,193 - \$2,192	\$1,411 - \$2,667	\$1,635 - \$3,245
Thrivent Financial for Lutherans	AR	AR	GI	GR	GR	NS	0	\$1,090 - \$1,936	\$1,245 - \$2,118	\$1,421 - \$2,278
United American Insurance Company	AR	AR	GI	GR	GR	NS	2	\$1,420 - \$2,400	\$1,891 - \$3,197	\$2,332 - \$3,548
UnitedHealthcare Insurance Company	AR	AR	GI	GR	GR	NS	0	\$1,080 - \$1,228	\$1,303 - \$1,481	\$1,575 - \$1,791

### Group Plan L

Transamerica Life Insurance Company	6	\$1,414 - \$1,733	\$1,756 - \$2,143	\$2,269 - \$2,770
UnitedHealthcare Insurance Company	3	\$953 - \$1,257	\$1,176 - \$2,693	\$1,399 - \$2,693

### Individual Plan M

Colonial Penn Life Insurance Company	AR	AR	GI	GR	GR	NS	0	\$1,144 - \$1,430	\$1,417 - \$1,771	\$1,757 - \$2,196
Family Life Insurance Company	AR	AR	GI	GR	GR	NS	0	\$1,129 - \$1,709	\$1,342 - \$2,033	\$1,593 - \$2,414
Heartland National Life Insurance Company	AR	AR	GI	GR	GR	NS	0	\$962 - \$1,606	\$1,195 - \$1,995	\$1,399 - \$2,331
Medico Insurance Company	AR	AR	GI	GR	GR	NS	0	\$1,120 - \$1,560	\$1,234 - \$1,766	\$1,439 - \$2,183
State Mutual Insurance Company	AR	AR	GI	GR	MS	NS	0	\$923 - \$1,392	\$1,099 - \$1,657	\$1,304 - \$1,967
State Mutual Insurance Company	AR	AR	GI	GR	GR	NS	0	\$1,025 - \$1,547	\$1,221 - \$1,841	\$1,449 - \$2,184
Sterling Investors Life Insurance Company	AR	AR	GI	GR	MS	NS	0	\$1,016 - \$1,534	\$1,211 - \$1,825	\$1,436 - \$2,166

<b>Sterling Investors Life Insurance Company</b>	AR	GR	NS	0	\$1,093 - \$1,650	\$1,302 - \$1,962	\$1,544 - \$2,329
<b>Thrivent Financial for Lutherans</b>	AR		NS	0	\$1,380 - \$2,430	\$1,578 - \$2,672	\$1,798 - \$2,880
<b>United of Omaha Life Insurance Company</b>	AR		NS	0	\$1,041 - \$1,542	\$1,235 - \$1,829	\$1,491 - \$2,209

## **Group Plan M**

<b>Transamerica Life Insurance Company</b>				6	\$1,744 - \$2,132	\$2,155 - \$2,633	\$2,793 - \$3,420
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## **Individual Plan N**

<b>American Continental Insurance Company</b>	AR	GR	NS	0	\$1,132 - \$1,736	\$1,282 - \$1,967	\$1,499 - \$2,297
<b>Assured Life Association</b>	AR	GR	NS	0	\$1,017 - \$1,753	\$1,017 - \$1,753	\$1,361 - \$2,347
<b>Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.</b>	AR		MS	0	\$996 - \$1,212	\$1,272 - \$1,560	\$1,392 - \$1,692
<b>Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.</b>	AR			0	\$1,152 - \$1,404	\$1,536 - \$1,848	\$1,728 - \$2,100
<b>Central States Indemnity Company of Omaha</b>	AR	GR	NS	0	\$934 - \$1,507	\$1,096 - \$1,770	\$1,312 - \$2,118
<b>Christian Fidelity Life Insurance Company</b>	AR	GI GR	NS	0	\$828 - \$1,296	\$984 - \$1,778	\$1,176 - \$2,102
<b>Colonial Penn Life Insurance Company</b>	AR			0	\$832 - \$1,040	\$1,078 - \$1,347	\$1,384 - \$1,729
<b>Combined Insurance Company of America</b>	AR	GR	NS	0	\$1,257 - \$2,048	\$1,643 - \$2,677	\$1,999 - \$3,257
<b>Continental General Insurance Company</b>	AR	GR	NS	6	\$1,096 - \$1,710	\$1,159 - \$2,302	\$1,319 - \$2,738
<b>Equitable Life and Casualty Insurance Company</b>	AR	GR	NS	0	\$828 - \$936	\$984 - \$1,116	\$1,176 - \$1,320

**34 Rate Guide** **Medicare Supplement Insurance**  
**Individual Plan N**

AA	AR	GI	GR	MS	NS	GR=Gender	MS=Medicare Select	NS=Nonsmoker	
Company Name		Preex wait (months)		Issue Age 65	Issue Age 70	Issue Age 75			
AR	AR	GR	GR	NS	NS	0	\$990 - \$1,502	\$1,164 - \$1,763	\$1,394 - \$2,111
Family Life Insurance Company									
AR	AR	GR	GR	MS	NS	0	\$757 - \$1,251	\$897 - \$1,484	\$1,026 - \$1,696
Forethought Life Insurance Company									
AR	AR	GR	GR	NS	NS	0	\$936 - \$1,548	\$1,110 - \$1,835	\$1,269 - \$2,098
Forethought Life Insurance Company									
AR	AR	GR	GR	NS	NS	0	\$1,000 - \$1,572	\$1,102 - \$1,732	\$1,262 - \$1,984
Government Personnel Mutual Life Insurance Company									
AR	AR	GR	GR	NS	NS	0	\$829 - \$1,383	\$1,023 - \$1,707	\$1,205 - \$2,011
Heartland National Life Insurance Company									
AR	AR	GR	GR	NS	NS	2	\$1,706 - \$2,885	\$2,186 - \$3,694	\$2,558 - \$4,325
Liberty National Life Insurance Company									
AR	AR	GR	GR	NS	NS	6	\$985 - \$1,632	\$1,108 - \$1,835	\$1,326 - \$2,198
Loyal American Life Insurance Company									
AR	AR	GR	GR	NS	NS	6	\$1,316 - \$1,601	\$1,539 - \$1,905	\$1,763 - \$2,207
Madison National Life Insurance Company									
AR	AR	GR	GR	MS	NS	6	\$967 - \$1,278	\$1,259 - \$1,665	\$1,510 - \$1,997
Marquette National Life Insurance Company									
AR	AR	GR	GR	NS	NS	6	\$1,051 - \$1,390	\$1,372 - \$1,814	\$1,372 - \$1,814
Marquette National Life Insurance Company									
AR	AR	GR	GR	NS	NS	0	\$1,026 - \$1,448	\$1,151 - \$1,650	\$1,369 - \$2,074
Medico Insurance Company									
AR	AR	GR	GR	NS	NS	0	\$1,044 - \$1,583	\$1,130 - \$1,714	\$1,360 - \$2,062
New Era Life Insurance Company of the Midwest									
AR	AR	GR	GR	NS	NS	0	\$828 - \$936	\$984 - \$1,116	\$1,176 - \$1,320
Oxford Life Insurance Company									
AR	AR	GR	GR	NS	NS	6	\$1,296 - \$1,713	\$1,538 - \$2,035	\$1,809 - \$2,393
Reserve National Insurance Company									

Sentinel Security Life Insurance Company	AR	GR	NS	0	\$903 - \$1,288	\$1,071 - \$1,527	\$1,226 - \$1,748
Sentinel Security Life Insurance Company	AR	GR	MS	0	\$722 - \$1,030	\$856 - \$1,221	\$981 - \$1,398
Standard Life and Accident Insurance Company	AR	GR	NS	0	\$921 - \$1,505	\$944 - \$1,742	\$1,012 - \$2,002
Standard Security Life Insurance Company of New York	AR	GR	NS	6	\$1,316 - \$1,861	\$1,539 - \$2,215	\$1,763 - \$2,566
State Mutual Insurance Company	AR	GR	NS	0	\$947 - \$1,429	\$1,113 - \$1,678	\$1,332 - \$2,010
State Mutual Insurance Company	AR	GR	MS	0	\$853 - \$1,286	\$1,002 - \$1,510	\$1,199 - \$1,808
Sterling Investors Life Insurance Company	AR	GR	MS	0	\$939 - \$1,417	\$1,104 - \$1,664	\$1,321 - \$1,992
Sterling Investors Life Insurance Company	AR	GR	NS	0	\$1,010 - \$1,523	\$1,187 - \$1,789	\$1,420 - \$2,142
Sterling Life Insurance Company	AR	GR	MS	0	\$1,072 - \$1,459	\$1,220 - \$1,691	\$1,333 - \$1,863
Sterling Life Insurance Company	AR	GR	NS	0	\$1,416 - \$2,015	\$1,656 - \$2,398	\$1,871 - \$2,729
United American Insurance Company	AR	GR	NS	2	\$1,485 - \$2,510	\$1,899 - \$3,210	\$2,472 - \$3,757
United Commercial Travelers of America, The Order of	AR	GR	NS	0	\$917 - \$1,377	\$1,081 - \$1,624	\$1,274 - \$1,913
UnitedHealthcare Insurance Company	AR	GI	NS	0	\$1,112 - \$1,264	\$1,400 - \$1,591	\$1,737 - \$1,975

## Group Plan N

Transamerica Life Insurance Company				6	\$1,642 - \$1,995	\$2,029 - \$2,485	\$2,633 - \$3,215
UnitedHealthcare Insurance Company	AR		NS	3	\$1,086 - \$1,432	\$1,339 - \$3,069	\$1,593 - \$3,069

### 36 Rate Guide

### Medicare Supplement Insurance

## Individual Plan A-Disability Under Age 65

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker					
Preex wait										
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75	
Aetna Life Insurance Company	AR					NS	6	\$5,982 - \$7,311		
American Republic Corp Insurance Company	AA	AR					0	\$4,680 - \$5,968		
American Republic Insurance Company	AA	AR	GI				0	\$4,527 - \$5,785		
Assured Life Association	AA	AR		GR		NS	0	\$2,479 - \$4,274		
Bankers Fidelity Life Insurance Company	AR						0	\$4,188 - \$5,124		
Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.							6	\$10,908		
Central States Indemnity Company of Omaha	AA	AR		GR		NS	0	\$5,316 - \$8,580		
Christian Fidelity Life Insurance Company	AA	AR	GI	GR		NS	6	\$5,100 - \$9,117		
Colonial Penn Life Insurance Company	AA	AR					0	\$3,307 - \$4,134		
Combined Insurance Company of America	AR			GR			0	\$3,161 - \$3,843		
Continental General Insurance Company	AA	AR		GR		NS	6	\$1,721 - \$2,982		
Equitable Life and Casualty Insurance Company	AA	AR		GR		NS	0	\$1,986 - \$4,817		
Family Life Insurance Company	AA	AR		GR		NS	0	\$1,715 - \$2,598		
Gerber Life Insurance Company	AA	AR		GR		NS	0	\$2,302 - \$3,650		
Globe Life and Accident Insurance Company	AA		GI				2	\$2,665		

<b>Government Personnel Mutual Life Insurance Company</b>	AA	AR	GR	NS	0	\$2,379 - \$3,741
<b>Heartland National Life Insurance Company</b>	AA	AR	GR	NS	0	\$1,512 - \$2,525
<b>Humana Insurance Company</b>	AA	AR	GR	NS	6	\$5,364 - \$6,576
<b>Liberty National Life Insurance Company</b>	AR	GI	GR	NS	6	\$4,788 - \$8,094
<b>Loyal American Life Insurance Company</b>	AA	AR	GR	NS	6	\$1,658 - \$2,747
<b>Marquette National Life Insurance Company</b>	AA	AR	GR	NS	6	\$1,653 - \$2,187
<b>Medico Insurance Company</b>	AA	AR	GR		0	\$3,908 - \$4,722
<b>New Era Life Insurance Company of the Midwest</b>	AA	AR	GR	NS	0	\$2,312 - \$3,506
<b>New Era Life Insurance Company</b>	AA	AR	GR	NS	0	\$2,081 - \$3,202
<b>Old Surety Life Insurance Company</b>	AR		GR	NS	6	\$1,539 - \$2,209
<b>Physicians Mutual Insurance Company</b>	AA	AR		NS	0	\$3,134 - \$4,983
<b>Reserve National Insurance Company</b>	AA				6	\$2,788 - \$3,207
<b>Royal Neighbors of America</b>	AA	AR	GR	NS	0	\$2,606 - \$4,739
<b>Standard Life and Accident Insurance Company</b>	AA	AR	GR	NS	0	\$7,756 - \$12,674
<b>State Farm Mutual Automobile Insurance Company</b>	AA	AR			0	\$11,879 - \$12,827
<b>State Mutual Insurance Company</b>	AA	AR	GR	NS	0	\$5,399 - \$8,138
<b>Sterling Investors Life Insurance Company</b>	AA	AR	GR	NS	0	\$5,754 - \$8,677

### 38 Rate Guide

Thrivent Financial for Lutherans

AA AR NS 0 \$2,880 - \$4,118

Medicare Supplement Insurance

## Individual Plan A-Disability Under Age 65

AA=Attained Age	AR=Area	GI=Guaranteed Issue	GR=Gender	MS=Medicare Select	NS=Nonsmoker				
Company Name	AA	AR	GI	GR	MS	NS	Issue Age 65	Issue Age 70	Issue Age 75

Preex wait (months)

United American Insurance Company AA AR NS 0 \$2,880 - \$4,118

United Commercial Travelers of America, The Order of AA AR NS 0 \$1,893 - \$2,995

United National Life Insurance Company of America AA AR NS 0 \$1,717 - \$2,576

United of Omaha Life Insurance Company AA AR NS 0 \$2,126 - \$3,150

UnitedHealthcare Insurance Company AA AR NS 0 \$1,704 - \$1,937

USAA Life Insurance Company AA AR NS 0 \$13,533 - \$16,506

World Corp Insurance Company AA AR NS 0 \$3,906 - \$5,233

## Group Plan A-Disability Under Age 65

Transamerica Life Insurance Company 6 \$1,847 - \$2,269

UnitedHealthcare Insurance Company AR 3 \$3,311 - \$4,234

## **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.

### **Company Information Plans**

**Liberty National Life Insurance Company** Individual Plan B

**United American Insurance Company** Individual Plan B

**Transamerica Life Insurance Company** Group Plan B

**United American Insurance Company** Individual Plan F (High Deductible)



## **Companies Selling Medicare Supplement Insurance**

**Admiral Life Insurance Company of America**  
(800) 987-1593

**Aetna Life Insurance Company**  
(800) 445-1796  
[www.aetnamedicare.com](http://www.aetnamedicare.com)

**American Continental Insurance Company**  
(800) 264-4000  
[www.contlife.com](http://www.contlife.com)

**American Republic Corp Insurance Company**  
(888) 755-3065  
[www.americanenterprise.com](http://www.americanenterprise.com)

**American Republic Insurance Company**  
(888) 755-3065  
[www.americanenterprise.com](http://www.americanenterprise.com)

**Assured Life Association**  
(877) 223-3666  
[www.denverwoodmen.com](http://www.denverwoodmen.com)

**Bankers Fidelity Life Insurance Company**  
(800) 241-1439  
[www.bflic.com](http://www.bflic.com)

**Blue Cross and Blue Shield of Texas, a Division of Health Care Serv. Corp.**  
(888) 731-0415  
[www.bcbstx.com](http://www.bcbstx.com)

**Christian Fidelity Life Ins Company**  
(866) 361-1634  
[www.cflic.com](http://www.cflic.com)

**Colonial Penn Life Insurance Company**  
(800) 800-2254  
[www.colonialpenn.com](http://www.colonialpenn.com)

**Combined Insurance Company of America**  
(800) 490-1322  
[www.combinedinsurance.com](http://www.combinedinsurance.com)

**Continental General Insurance Company**  
(866) 459-4272  
[www.gasbinsurance.com](http://www.gasbinsurance.com)

**Equitable Life and Casualty Insurance Company**  
(800) 352-5170  
[www.EquiLife.com](http://www.EquiLife.com)

**Family Life Insurance Company**  
(800) 877-7705  
[www.familylifeins.com](http://www.familylifeins.com)

**Forethought Life Insurance Company**  
(877) 492-5870  
[www.forethought.com](http://www.forethought.com)

**Gerber Life Insurance Company**  
(877) 778-0839  
[www.gerberlife.com](http://www.gerberlife.com)

**Globe Life and Accident Insurance Company**

(800) 801-6831  
www.globecaremedsupp.com

**Government Personnel Mutual Life Insurance Company**

(866) 865-7631  
www.gpmlife.com

**Heartland National Life Insurance Company**

(800) 373-4000  
www.heartlandnational.net

**Humana Insurance Company**

(888) 310-8482  
www.humana.com

**Liberty National Life Insurance Company**

(800) 331-2512  
www.libertynational.com

**Loyal American Life Ins Company**

(866) 459-4272  
www.gasbinsurance.com

**Madison National Life Insurance Company**

(800) 446-1223  
www.ihcgroup.com

**Marquette National Life Ins Company**

(800) 934-8203  
www.marquettenationallife.com

**Medico Insurance Company**

(800) 228-6080  
www.gomedico.com

**New Era Life Insurance Company**

(800) 713-4680  
www.neweralife.com

**New Era Life Insurance Company of the Midwest**

(800) 713-4680  
www.neweralife.com

**Old Surety Life Insurance Company**

(800) 272-5466  
www.oldsurety.com

**Oxford Life Insurance Company**

(800) 308-2318  
www.oxfordlife.com

**Physicians Mutual Insurance Company**

(800) 228-9100  
www.physiciansmutual.com

**Reserve National Insurance Company**

(800) 654-9106  
www.reservenational.com

**Royal Neighbors of America**

(800) 627-4762  
www.royalneighbors.org





**Sentinel Security Life Insurance Company**

(800) 247-1423  
[www.sslco.com](http://www.sslco.com)

**Standard Life and Accident Insurance Company**

(888) 350-1488  
[www.slaico.com](http://www.slaico.com)

**Standard Security Life Insurance Company of New York**

(800) 446-1223  
[www.ihcgroup.com](http://www.ihcgroup.com)

**State Farm Mutual Automobile Insurance Company**

(866) 855-1212  
[www.statefarm.com](http://www.statefarm.com)

**State Mutual Insurance Company**

(877) 800-1264  
[www.statemutualinsurance.com/](http://www.statemutualinsurance.com/)

**Sterling Investors Life Insurance Company**

(877) 896-6434  
[www.sterlinginvestors.com/](http://www.sterlinginvestors.com/)

**Sterling Life Insurance Company**

(800) 688-0010  
[www.sterlinghealth.com](http://www.sterlinghealth.com)

**Thrivent Financial for Lutherans**

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

**Transamerica Life Insurance Company**

(800) 752-9797  
[www.talife.com/](http://www.talife.com/)

**United American Insurance Company**

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

**United Commercial Travelers of America, The Order of**

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

**United National Life Insurance Company of America**

(800) 207-8050  
[www.gtlic.com](http://www.gtlic.com)

**United of Omaha Life Insurance Company**

(800) 354-3289  
[www.mutualofomaha.com](http://www.mutualofomaha.com)

**UnitedHealthcare Insurance Company**

(800) 523-5800  
[www.aarphealthcare.com](http://www.aarphealthcare.com)

**USAA Life Insurance Company**

(800) 515-8687  
[www.usaa.com](http://www.usaa.com)

**World Corp Insurance Company**

(866) 280-7309  
[www.CompletePlus.com](http://www.CompletePlus.com)

## 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 Medicare’s website and select the “Health & Drug Plans” icon.

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

**1-877-486-2048** (TDD)

**www.medicare.gov**

For Medicare claims or denial of service, use the contact information in the Medicare Summary Notice. The Health Information Counseling and Advocacy Program (HICAP) can assist you with a denial of services or costs. To reach a benefits counselor at the Area Agencies on Aging or to learn about Medicare education events in your area, call the **Texas Department of 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 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)

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.texas.gov**

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)









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