



MONTANA

MEDICARE SUPPLEMENT INSURANCE

2017-2018 Rate Comparison Guide



COMMISSIONER OF SECURITIES & INSURANCE

MATT M. ROSENDALE
COMMISSIONER



OFFICE OF THE
MONTANA STATE AUDITOR

Dear Montanan:

My office is pleased to provide you with the *2017-2018 Medicare Supplement Insurance Rate Comparison Guide*. I hope you will find it useful as you begin the process of determining which insurer is right for you. As always, being an informed consumer will help you make the best possible choice.

This guide gives you a general idea of rates available in Montana. The annual premium rates listed in this rate guide reflect data from surveys completed by the insurers and only those insurers who chose to respond to the survey are included in this guide.

For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. Shop carefully, and contact our office if you have questions. Our knowledgeable staff is dedicated to assisting you with a wide range of insurance issues. Please call us toll-free at 1-800-332-6148 or from Helena at (406) 444-2040. You will also find more useful information on our website at www.csimt.gov.

Sincerely,

Matt Rosendale
Commissioner of Securities & Insurance
Montana State Auditor



As Commissioner of Securities & Insurance, I'm here to serve you. Please let my office know if you need anything.

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INTRODUCTION

What is Medicare Supplement Insurance?

Medicare Supplement insurance, sold by private companies, can help pay some of the health care costs that Medicare does not cover, such as copayments, coinsurance and deductibles. If you have Medicare and you buy a supplemental policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs; then your Medicare Supplement policy pays its share.

Some policies also offer additional coverage, like medical care when you travel outside the U.S.

How to compare Medicare Supplement Policies

Medicare Supplement policies are standardized. Every Medicare Supplement policy must follow federal and state laws designed to protect you. Insurance companies can only sell a “standardized” policy identified with a letter (Plan A, for example). All policies offer the same basic benefits but some feature additional benefits, so you can choose which one meets your needs. Please refer to the chart on page 3 for an outline of benefits. The premiums listed in the rate tables are for a standard policy, unless otherwise noted.



Eight things to know about Medicare Supplement Insurance Policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medicare Supplement policy, but make sure you can leave the Medicare Advantage Plan before your supplement policy begins.
3. You pay the private insurance company a monthly premium for your supplemental policy in addition to the monthly Part B premium that you pay to Medicare.
4. A supplemental policy only covers one person; if you and your spouse want supplemental coverage, you must each buy separate policies.
5. You can buy a Medicare Supplement policy from any insurance company that is licensed in Montana to sell one.
6. Any standardized Medicare Supplement is guaranteed renewable even if you have health problems. (This means the insurance company cannot cancel your policy as long as you pay the premium.)
7. Since January 1, 2006, supplemental policies are not allowed to cover prescription drugs. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
8. It is illegal for anyone to sell you a supplemental policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medicare Supplements for under age 65

Featured companies also offer policies to those under age 65 and *on Medicare for disability reasons*.

Definitions

Unless otherwise noted, the following companies base their premiums on **attained age** which means the premium is based on your age and will increase as you get older. Some plans also include rates for **issue age** which means the premium is based on the age that you purchased the policy.

Community-rated pricing means premiums are generally priced the same for everyone who has that Medicare Supplement plan. The age of the beneficiary does not affect the premium price.

Other rate comparisons also available online

Use the Commissioner of Securities and Insurance website for quick and easy comparisons of auto, home and long-term care insurance.

www.csimt.gov/your-insurance

10 Standardized Medicare Supplement Benefit Plans *At-a-Glance*

How to read the chart:

- ✓ = policy covers 100% of benefit
- % = policy covers that percentage of the benefit
- Blank = policy does not cover that benefit

Basic Benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Coinsurance & hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓**
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Additional Benefits	A	B	C	D	F*	G	K	L	M	N
Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit							\$5,120	\$2,560		

Core benefits pay the patient's share of Medicare's approved amount for physician services 20% after a \$183 annual deductible in 2017, the patient's cost of a long hospital stay (\$329/day for days 61-90, \$658/day for days 91-150, all approved costs not paid by Medicare after day 150 to a total of 365 days lifetime) and charges for the first three pints of blood not covered by Medicare.

*Plan F also offers a *high-deductible* plan. You pay for Medicare covered costs up to the deductible amount (\$2,200 in 2017) before your Medicare Supplement plan pays anything. Out-of-pocket expenses include the Medicare deductibles for Part A and B that would ordinarily be paid by the policy, but do not include the foreign emergency travel deductible.

**Plan N pays 100% of the Part B coinsurance except up to \$20 co-pays for office visits and up to \$50 co-pays for emergency room visits (if the hospital admits you, the plan waives your emergency room co-pays).

Plans Available

Insurance Company Name	A	B	C	D	F	HD F	G	K	L	M	N
AARP/UnitedHealthcare	X	X	X		X			X	X		X
Aetna Health & Life	X	X			X	X	X				X
American Republic Corp	X				X	X		X	X		
American Retirement Life	X				X		X				X
Americo Financial Life & Annuity	X				X		X				X
Assured Life Association	X	X	X	X	X		X				X
Bankers Fidelity Life	X				X	X	X	X			
Blue Cross Blue Shield of Montana	X		X		X	X				X	X
Central States Indemnity	X	X	X		X		X				X
Colonial Penn	X	X			X	X	X	X	X	X	X
Combined Insurance Company of America	X				X		X				X
Equitable Life & Casualty	X				X		X				X
Everence Association	X				X		X				X
Gerber Life Insurance Company	X				X		X				
Globe Life And Accident Insurance Company	X	X	X		X	X					
Guarantee Trust Life Insurance Company	X				X		X				X
Humana Insurance Company	X	X	X		X	X		X	X		X
KSKJ Life-American Slovenian Catholic Union	X	X	X	X	X		X			X	X
Liberty Bankers Life Insurance Company	X				X		X				X
Manhattan Life Insurance Company	X		X		X		X				X
Massachusetts Mutual Life Insurance Company	X				X		X				X
Medico Insurance Company	X				X						X
Order of United Commercial Travelers	X	X	X	X	X		X				X
Reserve National Insurance Company	X		X		X	X	X				X
S. USA Life Insurance Company	X				X						
Sentinel Security Life Insurance Company	X	X	X	X	X						
Standard Life and Accident Insurance Company	X	X	X	X	X		X				X
State Farm Mutual Automobile Insurance Co.	X		X		X						
State Mutual Insurance Company	X	X	X	X	X	X	X			X	X
Thrivent Financial	X	X	X	X	X	X	X		X	X	
Transamerica Life Insurance Company	X	X	X	X	X		X	X	X	X	X
United American Insurance Company	X	X	X	X	X	X	X	X	X		X
United of Omaha Life	X				X	X	X				X
USAA Life	X				X						X

Plan A	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$2,667	\$983	\$1,025	\$1,067	\$1,109	\$1,151	\$1,193	\$1,544	\$1,544	\$1,544	\$1,544	\$1,544	\$1,544	\$1,544
Aetna Health & Life	\$4,200	\$1,238	\$1,272	\$1,305	\$1,340	\$1,372	\$1,405	\$1,437	\$1,469	\$1,495	\$1,522	\$1,548	\$1,647	\$1,722
American Republic Corp	\$5,311	\$1,742	\$1,742	\$1,742	\$1,742	\$1,838	\$1,923	\$2,001	\$2,072	\$2,138	\$2,200	\$2,258	\$2,553	\$2,859
American Retirement Life	\$5,453	\$1,344	\$1,344	\$1,404	\$1,464	\$1,523	\$1,580	\$1,627	\$1,674	\$1,721	\$1,769	\$1,818	\$2,042	\$2,323
Americo Financial Life & Annuity	\$3,811	\$1,270	\$1,270	\$1,270	\$1,325	\$1,378	\$1,429	\$1,472	\$1,515	\$1,557	\$1,600	\$1,644	\$1,800	\$1,938
Assured Life Association	\$3,893	\$1,323	\$1,323	\$1,382	\$1,427	\$1,472	\$1,513	\$1,553	\$1,591	\$1,624	\$1,654	\$1,679	\$1,784	\$1,861
Bankers Fidelity Life (Issue Age)	\$4,532	\$1,511	\$1,511	\$1,537	\$1,605	\$1,631	\$1,685	\$1,712	\$1,766	\$1,820	\$1,848	\$1,888	\$2,036	\$2,157
Blue Cross Blue Shield of Montana	\$3,224	\$1,246	\$1,286	\$1,328	\$1,370	\$1,413	\$1,471	\$1,523	\$1,576	\$1,630	\$1,685	\$1,764	\$2,105	
Central States Indemnity	\$3,920	\$1,033	\$1,033	\$1,033	\$1,100	\$1,146	\$1,188	\$1,228	\$1,267	\$1,305	\$1,343	\$1,373	\$1,582	\$1,719
Colonial Penn	\$4,459	\$1,768	\$1,831	\$1,911	\$1,993	\$2,078	\$2,165	\$2,254	\$2,346	\$2,440	\$2,537	\$2,636	\$3,066	\$3,488
Combined Insurance Company of America	\$4,885	\$1,374	\$1,420	\$1,483	\$1,531	\$1,578	\$1,623	\$1,665	\$1,704	\$1,740	\$1,771	\$1,796	\$1,904	\$1,978
Equitable Life & Casualty (Issue Age)	\$4,711	\$1,940	\$1,939	\$1,959	\$1,959	\$1,988	\$2,013	\$2,033	\$2,049	\$2,058	\$2,080	\$2,095	\$2,154	\$2,196
Everence Association	\$5,020	\$1,255	\$1,255	\$1,318	\$1,374	\$1,422	\$1,464	\$1,503	\$1,538	\$1,572	\$1,602	\$1,632	\$1,761	\$1,870
Gerber Life Insurance Company	\$5,110	\$1,612	\$1,667	\$1,741	\$1,798	\$1,853	\$1,906	\$1,956	\$2,003	\$2,045	\$2,082	\$2,114	\$2,245	\$2,340
Globe Life And Accident Insurance Co.	\$2,961	\$855	\$923	\$989	\$1,052	\$1,105	\$1,161	\$1,187	\$1,194	\$1,207	\$1,218	\$1,237	\$1,253	\$1,253
Guarantee Trust Life Insurance Company	\$3,951	\$1,253	\$1,253	\$1,265	\$1,280	\$1,305	\$1,329	\$1,348	\$1,379	\$1,412	\$1,453	\$1,498	\$1,732	\$1,874
Humana Insurance Company	\$3,544	\$1,418	\$1,466	\$1,525	\$1,586	\$1,640	\$1,695	\$1,753	\$1,813	\$1,875	\$1,939	\$2,005	\$2,317	\$2,614
KSKJ Life-American Slovenian Catholic Union	\$3,725	\$1,242	\$1,242	\$1,303	\$1,361	\$1,419	\$1,478	\$1,533	\$1,590	\$1,645	\$1,701	\$1,753	\$1,992	\$2,166
Liberty Bankers Life Insurance Company	\$3,680	\$1,227	\$1,227	\$1,227	\$1,279	\$1,330	\$1,380	\$1,421	\$1,462	\$1,504	\$1,545	\$1,586	\$1,785	\$2,000
Manhattan Life	\$4,031	\$1,152	\$1,152	\$1,152	\$1,203	\$1,252	\$1,303	\$1,354	\$1,408	\$1,450	\$1,495	\$1,539	\$1,784	\$1,969
Massachusetts Mutual Life Insurance Co.	\$3,856	\$1,285	\$1,285	\$1,285	\$1,336	\$1,385	\$1,433	\$1,471	\$1,509	\$1,547	\$1,585	\$1,629	\$1,847	\$2,092
Medico Insurance Company	\$7,472	\$1,917	\$1,917	\$1,917	\$1,986	\$2,058	\$2,132	\$2,210	\$2,286	\$2,360	\$2,428	\$2,491	\$2,685	\$2,715
Order of United Commercial Travelers	\$4,768	\$1,589	\$1,672	\$1,756	\$1,830	\$1,913	\$1,988	\$2,065	\$2,137	\$2,205	\$2,267	\$2,324	\$2,559	\$2,728
Reserve National Insurance Company	\$5,774	\$1,489	\$1,489	\$1,489	\$1,552	\$1,614	\$1,674	\$1,724	\$1,775	\$1,824	\$1,875	\$1,925	\$2,051	\$2,139
S. USA Life Insurance Company	\$3,591	\$1,197	\$1,197	\$1,197	\$1,197	\$1,201	\$1,215	\$1,226	\$1,243	\$1,278	\$1,326	\$1,382	\$1,675	\$1,910
Sentinel Security Life Insurance Company	\$3,515	\$1,221	\$1,221	\$1,275	\$1,317	\$1,357	\$1,396	\$1,432	\$1,467	\$1,498	\$1,525	\$1,564	\$1,711	\$1,818
Standard Life and Accident Insurance Co.	\$6,429	\$2,081	\$2,112	\$2,142	\$2,173	\$2,197	\$2,231	\$2,272	\$2,301	\$2,349	\$2,404	\$2,476	\$2,953	\$3,715
State Farm Mutual Automobile Ins. Co.	\$4,443	\$1,017	\$1,088	\$1,149	\$1,200	\$1,241	\$1,283	\$1,322	\$1,363	\$1,404	\$1,445	\$1,485	\$1,668	\$1,739
State Mutual Insurance Company	\$4,152	\$1,383	\$1,383	\$1,450	\$1,517	\$1,582	\$1,643	\$1,709	\$1,770	\$1,832	\$1,893	\$1,954	\$2,221	\$2,415
Thrivent Financial	\$2,582	\$1,082	\$1,112	\$1,142	\$1,190	\$1,239	\$1,286	\$1,330	\$1,373	\$1,411	\$1,447	\$1,478	\$1,577	\$1,611
Transamerica Life Insurance Company (Issue Age)	\$3,757	\$1,073	\$1,126	\$1,182	\$1,240	\$1,299	\$1,360	\$1,423	\$1,486	\$1,549	\$1,612	\$1,674	\$1,979	\$2,225
United American	\$3,702	\$1,160	\$1,226	\$1,282	\$1,334	\$1,391	\$1,446	\$1,489	\$1,508	\$1,516	\$1,516	\$1,516	\$1,516	\$1,516
United of Omaha Life	\$3,691	\$1,230	\$1,230	\$1,230	\$1,283	\$1,336	\$1,389	\$1,441	\$1,494	\$1,547	\$1,599	\$1,642	\$1,937	\$2,192
USAA Life	\$3,792	\$1,120	\$1,144	\$1,169	\$1,191	\$1,216	\$1,240	\$1,265	\$1,287	\$1,308	\$1,326	\$1,348	\$1,434	\$1,577

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan B	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$3,795	\$1,399	\$1,458	\$1,518	\$1,578	\$1,638	\$1,698	\$2,198	\$2,198	\$2,198	\$2,198	\$2,198	\$2,198	\$2,198
Aetna Health & Life	\$4,810	\$1,392	\$1,437	\$1,481	\$1,524	\$1,566	\$1,608	\$1,651	\$1,692	\$1,733	\$1,773	\$1,815	\$2,001	\$2,146
Assured Life Association	\$4,637	\$1,528	\$1,528	\$1,593	\$1,644	\$1,697	\$1,748	\$1,798	\$1,845	\$1,888	\$1,928	\$1,963	\$2,118	\$2,246
Central States Indemnity	\$4,578	\$1,206	\$1,206	\$1,206	\$1,283	\$1,338	\$1,386	\$1,433	\$1,478	\$1,524	\$1,568	\$1,603	\$1,847	\$2,007
Colonial Penn	\$4,346	\$1,714	\$1,781	\$1,855	\$1,930	\$2,008	\$2,089	\$2,171	\$2,256	\$2,343	\$2,433	\$2,526	\$2,942	\$3,365
Globe Life And Accident Insurance Co.	\$5,783	\$1,321	\$1,403	\$1,498	\$1,595	\$1,678	\$1,759	\$1,823	\$1,847	\$1,876	\$1,901	\$1,936	\$1,981	\$1,981
Humana Insurance Co	\$3,858	\$1,543	\$1,596	\$1,659	\$1,726	\$1,784	\$1,845	\$1,908	\$1,973	\$2,040	\$2,110	\$2,182	\$2,522	\$2,844
KSKJ Life-American Slovenian Catholic Union	\$4,531	\$1,510	\$1,510	\$1,584	\$1,655	\$1,726	\$1,798	\$1,864	\$1,934	\$2,001	\$2,068	\$2,133	\$2,423	\$2,635
Order of United Commercial Travelers	\$6,173	\$2,058	\$2,164	\$2,273	\$2,368	\$2,475	\$2,572	\$2,671	\$2,763	\$2,851	\$2,934	\$3,007	\$3,312	\$3,533
Sentinel Security Life Insurance Company	\$3,868	\$1,343	\$1,343	\$1,400	\$1,445	\$1,492	\$1,537	\$1,580	\$1,622	\$1,659	\$1,694	\$1,742	\$1,935	\$2,090
Standard Life and Accident Insurance Co.	\$7,320	\$2,369	\$2,404	\$2,439	\$2,474	\$2,502	\$2,540	\$2,586	\$2,620	\$2,674	\$2,737	\$2,819	\$3,363	\$4,230
State Mutual Insurance Co.	\$4,842	\$1,615	\$1,615	\$1,692	\$1,770	\$1,844	\$1,920	\$1,993	\$2,066	\$2,138	\$2,211	\$2,281	\$2,589	\$2,818
Thrivent Financial	\$3,052	\$1,213	\$1,235	\$1,284	\$1,341	\$1,399	\$1,457	\$1,513	\$1,566	\$1,620	\$1,670	\$1,718	\$1,906	\$2,027
Transamerica Life Insurance Company (Issue Age)	\$4,960	\$1,417	\$1,487	\$1,560	\$1,637	\$1,716	\$1,796	\$1,878	\$1,962	\$2,045	\$2,128	\$2,210	\$2,612	\$2,937
United American	\$6,876	\$1,908	\$2,026	\$2,130	\$2,225	\$2,334	\$2,437	\$2,526	\$2,579	\$2,612	\$2,633	\$2,652	\$2,662	\$2,662

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan C	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$4,536	\$1,672	\$1,743	\$1,815	\$1,887	\$1,958	\$2,030	\$2,627	\$2,627	\$2,627	\$2,627	\$2,627	\$2,627	\$2,627
Assured Life Association	\$5,614	\$1,878	\$1,878	\$1,958	\$2,023	\$2,090	\$2,155	\$2,218	\$2,278	\$2,333	\$2,385	\$2,432	\$2,641	\$2,822
Blue Cross Blue Shield of Montana	\$4,464	\$1,725	\$1,782	\$1,840	\$1,898	\$1,959	\$2,037	\$2,111	\$2,185	\$2,259	\$2,338	\$2,448	\$2,923	
Central States Indemnity	\$5,485	\$1,445	\$1,445	\$1,445	\$1,535	\$1,601	\$1,660	\$1,722	\$1,782	\$1,844	\$1,900	\$1,946	\$2,241	\$2,442
Globe Life And Accident Insurance Company	\$5,417	\$1,552	\$1,629	\$1,730	\$1,826	\$1,911	\$1,991	\$2,075	\$2,157	\$2,204	\$2,242	\$2,292	\$2,468	\$2,468
Humana Insurance Company	\$4,575	\$1,830	\$1,892	\$1,968	\$2,046	\$2,116	\$2,188	\$2,263	\$2,340	\$2,420	\$2,502	\$2,588	\$2,991	\$3,373
KSKJ Life-American Slovenian Catholic Union	\$5,145	\$1,715	\$1,715	\$1,803	\$1,884	\$1,964	\$2,048	\$2,132	\$2,217	\$2,304	\$2,385	\$2,463	\$2,800	\$3,050
Manhattan Life	\$5,306	\$1,516	\$1,516	\$1,516	\$1,584	\$1,647	\$1,713	\$1,782	\$1,853	\$1,908	\$1,966	\$2,025	\$2,347	\$2,592
Order of United Commercial Travelers	\$6,836	\$2,279	\$2,390	\$2,509	\$2,627	\$2,740	\$2,839	\$2,937	\$3,030	\$3,111	\$3,193	\$3,265	\$3,530	\$3,747
Reserve National Insurance Company	\$6,903	\$1,768	\$1,768	\$1,768	\$1,839	\$1,910	\$1,977	\$2,042	\$2,106	\$2,172	\$2,236	\$2,301	\$2,531	\$2,758
Sentinel Security Life Insurance Company	\$4,768	\$1,656	\$1,656	\$1,727	\$1,784	\$1,842	\$1,900	\$1,955	\$2,008	\$2,057	\$2,102	\$2,164	\$2,419	\$2,632
Standard Life and Accident Insurance Company	\$8,322	\$2,694	\$2,733	\$2,773	\$2,812	\$2,845	\$2,888	\$2,941	\$2,979	\$3,041	\$3,112	\$3,205	\$3,823	\$4,809
State Farm Mutual Automobile Ins. Co.	\$5,166	\$1,592	\$1,703	\$1,799	\$1,879	\$1,943	\$2,006	\$2,070	\$2,133	\$2,198	\$2,261	\$2,325	\$2,611	\$2,722
State Mutual Insurance Company	\$5,801	\$1,934	\$1,934	\$2,025	\$2,117	\$2,206	\$2,299	\$2,393	\$2,492	\$2,587	\$2,677	\$2,768	\$3,144	\$3,425
Thrivent Financial	\$4,290	\$1,434	\$1,472	\$1,514	\$1,574	\$1,636	\$1,698	\$1,761	\$1,823	\$1,887	\$1,952	\$2,017	\$2,364	\$2,698
Transamerica Life Insurance Company (Issue Age)	\$5,868	\$1,677	\$1,759	\$1,846	\$1,937	\$2,030	\$2,125	\$2,222	\$2,321	\$2,420	\$2,518	\$2,615	\$3,091	\$3,475
United American	\$7,399	\$2,256	\$2,390	\$2,508	\$2,629	\$2,768	\$2,901	\$3,021	\$3,110	\$3,169	\$3,215	\$3,257	\$3,518	\$3,518

Plan D	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
Assured Life Association	\$4,331	\$1,446	\$1,446	\$1,508	\$1,558	\$1,610	\$1,660	\$1,709	\$1,756	\$1,799	\$1,840	\$1,877	\$2,043	\$2,189
KSKJ Life-American Slovenian Catholic Union	\$4,366	\$1,455	\$1,455	\$1,527	\$1,597	\$1,665	\$1,731	\$1,798	\$1,865	\$1,929	\$1,993	\$2,056	\$2,337	\$2,541
Order of United Commercial Travelers	\$6,013	\$2,004	\$2,105	\$2,210	\$2,304	\$2,409	\$2,504	\$2,600	\$2,691	\$2,776	\$2,855	\$2,927	\$3,222	\$3,437
Sentinel Security Life Insurance Company	\$3,857	\$1,339	\$1,339	\$1,396	\$1,442	\$1,490	\$1,537	\$1,582	\$1,626	\$1,666	\$1,703	\$1,755	\$1,966	\$2,145
Standard Life and Accident Insurance Company	\$5,015	\$1,623	\$1,647	\$1,671	\$1,695	\$1,714	\$1,740	\$1,772	\$1,795	\$1,832	\$1,875	\$1,931	\$2,304	\$2,898
State Mutual Insurance Company	\$5,076	\$1,692	\$1,692	\$1,774	\$1,852	\$1,934	\$2,014	\$2,091	\$2,167	\$2,241	\$2,316	\$2,389	\$2,715	\$2,952
Thrivent Financial	\$3,738	\$1,234	\$1,272	\$1,312	\$1,371	\$1,431	\$1,493	\$1,554	\$1,614	\$1,676	\$1,740	\$1,804	\$2,142	\$2,467
Transamerica Life Insurance Company (Issue Age)	\$5,425	\$1,550	\$1,626	\$1,706	\$1,791	\$1,877	\$1,964	\$2,054	\$2,146	\$2,237	\$2,328	\$2,418	\$2,857	\$3,213
United American	\$7,183	\$2,080	\$2,213	\$2,336	\$2,458	\$2,596	\$2,725	\$2,850	\$2,939	\$2,999	\$3,045	\$3,085	\$3,349	\$3,349

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan F	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (<i>Community Rated</i>)	\$4,560	\$1,680	\$1,752	\$1,824	\$1,896	\$1,968	\$2,040	\$2,640	\$2,640	\$2,640	\$2,640	\$2,640	\$2,640	\$2,640
Aetna Health & Life	\$5,627	\$1,619	\$1,672	\$1,727	\$1,779	\$1,831	\$1,882	\$1,932	\$1,983	\$2,035	\$2,087	\$2,138	\$2,383	\$2,598
American Republic Corp	\$5,765	\$2,110	\$2,110	\$2,110	\$2,110	\$2,225	\$2,329	\$2,423	\$2,509	\$2,589	\$2,663	\$2,734	\$3,091	\$3,462
American Retirement Life	\$6,478	\$1,588	\$1,588	\$1,657	\$1,723	\$1,791	\$1,854	\$1,914	\$1,975	\$2,036	\$2,096	\$2,159	\$2,502	\$2,972
Americo Financial Life & Annuity	\$4,728	\$1,576	\$1,576	\$1,576	\$1,639	\$1,703	\$1,762	\$1,820	\$1,878	\$1,935	\$1,993	\$2,052	\$2,318	\$2,607
Assured Life Association	\$5,749	\$1,923	\$1,923	\$2,006	\$2,072	\$2,140	\$2,207	\$2,271	\$2,333	\$2,389	\$2,442	\$2,490	\$2,704	\$2,889
Bankers Fidelity Life (<i>Issue Age</i>)	\$6,518	\$2,173	\$2,173	\$2,229	\$2,270	\$2,340	\$2,409	\$2,465	\$2,520	\$2,604	\$2,646	\$2,687	\$2,925	\$3,078
Blue Cross Blue Shield of Montana	\$4,483	\$1,749	\$1,806	\$1,864	\$1,923	\$1,984	\$2,065	\$2,140	\$2,214	\$2,290	\$2,369	\$2,480	\$2,961	
Central States Indemnity	\$5,697	\$1,501	\$1,501	\$1,501	\$1,583	\$1,647	\$1,703	\$1,765	\$1,827	\$1,889	\$1,943	\$1,987	\$2,274	\$2,462
Colonial Penn	\$5,839	\$2,076	\$2,158	\$2,242	\$2,330	\$2,421	\$2,516	\$2,614	\$2,717	\$2,824	\$2,936	\$3,053	\$3,642	\$4,284
Combined Insurance Company of America	\$5,863	\$1,583	\$1,636	\$1,691	\$1,748	\$1,807	\$1,868	\$1,941	\$2,017	\$2,095	\$2,178	\$2,262	\$2,566	\$2,837
Equitable Life & Casualty (<i>Issue Age</i>)	\$6,781	\$2,759	\$2,760	\$2,792	\$2,794	\$2,837	\$2,875	\$2,908	\$2,935	\$2,951	\$2,988	\$3,012	\$3,114	\$3,200
Everence Association	\$6,137	\$1,534	\$1,534	\$1,610	\$1,691	\$1,765	\$1,834	\$1,900	\$1,961	\$2,020	\$2,076	\$2,130	\$2,375	\$2,587
Gerber Life Insurance Company	\$7,582	\$2,365	\$2,443	\$2,547	\$2,632	\$2,718	\$2,803	\$2,884	\$2,963	\$3,035	\$3,102	\$3,162	\$3,434	\$3,668
Globe Life And Accident Insurance Co.	\$4,162	\$1,558	\$1,641	\$1,736	\$1,836	\$1,920	\$2,001	\$2,083	\$2,166	\$2,213	\$2,253	\$2,303	\$2,483	\$2,483
Guarantee Trust Life Insurance Company	\$5,589	\$1,588	\$1,588	\$1,604	\$1,623	\$1,654	\$1,687	\$1,721	\$1,781	\$1,843	\$1,917	\$2,005	\$2,508	\$2,823
Humana Insurance Company	\$4,668	\$1,867	\$1,931	\$2,008	\$2,088	\$2,159	\$2,233	\$2,309	\$2,388	\$2,469	\$2,554	\$2,641	\$3,052	\$3,442
KSKJ Life-American Slovenian Catholic Union	\$5,363	\$1,788	\$1,788	\$1,867	\$1,943	\$2,019	\$2,100	\$2,184	\$2,270	\$2,358	\$2,437	\$2,514	\$2,839	\$3,075
Liberty Bankers Life Insurance Company	\$4,532	\$1,511	\$1,511	\$1,511	\$1,570	\$1,631	\$1,688	\$1,743	\$1,798	\$1,853	\$1,908	\$1,963	\$2,280	\$2,667
Manhattan Life	\$5,278	\$1,508	\$1,508	\$1,508	\$1,577	\$1,639	\$1,706	\$1,772	\$1,844	\$1,899	\$1,957	\$2,016	\$2,336	\$2,578
Massachusetts Mutual Life Insurance Co.	\$4,691	\$1,564	\$1,564	\$1,564	\$1,620	\$1,678	\$1,731	\$1,783	\$1,833	\$1,884	\$1,934	\$1,992	\$2,330	\$2,758
Medico Insurance Company	\$10,237	\$2,518	\$2,518	\$2,518	\$2,619	\$2,724	\$2,832	\$2,950	\$3,067	\$3,184	\$3,299	\$3,412	\$3,943	\$4,406
Order of United Commercial Travelers	\$7,295	\$2,432	\$2,534	\$2,639	\$2,751	\$2,858	\$2,962	\$3,064	\$3,160	\$3,246	\$3,331	\$3,406	\$3,682	\$3,909
Reserve National Insurance Company	\$6,968	\$1,785	\$1,785	\$1,785	\$1,855	\$1,928	\$1,996	\$2,061	\$2,126	\$2,192	\$2,257	\$2,322	\$2,554	\$2,783
S. USA Life Insurance Company	\$4,451	\$1,484	\$1,484	\$1,484	\$1,484	\$1,487	\$1,501	\$1,519	\$1,543	\$1,590	\$1,654	\$1,727	\$2,159	\$2,572
Sentinel Security Life Insurance Company	\$5,150	\$1,788	\$1,788	\$1,865	\$1,926	\$1,990	\$2,052	\$2,111	\$2,168	\$2,221	\$2,270	\$2,337	\$2,612	\$2,842
Standard Life and Accident Insurance Co.	\$6,844	\$2,215	\$2,248	\$2,280	\$2,313	\$2,339	\$2,375	\$2,418	\$2,450	\$2,500	\$2,559	\$2,635	\$3,144	\$3,955
State Farm Mutual Automobile Ins. Co.	\$5,219	\$1,608	\$1,721	\$1,816	\$1,897	\$1,961	\$2,026	\$2,090	\$2,154	\$2,218	\$2,283	\$2,347	\$2,637	\$2,750
State Mutual Insurance Company	\$6,023	\$2,008	\$2,008	\$2,099	\$2,182	\$2,269	\$2,360	\$3,452	\$2,552	\$2,648	\$2,739	\$2,825	\$3,191	\$3,454
Thrivent Financial	\$4,306	\$1,441	\$1,480	\$1,521	\$1,582	\$1,644	\$1,706	\$1,769	\$1,833	\$1,897	\$1,962	\$2,027	\$2,375	\$2,709
Transamerica Life Insurance Company (<i>Issue Age</i>)	\$5,903	\$1,686	\$1,770	\$1,857	\$1,949	\$2,042	\$2,137	\$2,235	\$2,334	\$2,434	\$2,533	\$2,630	\$3,109	\$3,495
United American	\$5,225	\$1,988	\$2,103	\$2,207	\$2,314	\$2,435	\$2,550	\$2,658	\$2,734	\$2,786	\$2,827	\$2,863	\$3,092	\$3,092
United of Omaha Life	\$5,350	\$1,783	\$1,783	\$1,783	\$1,860	\$1,936	\$2,013	\$2,089	\$2,165	\$2,242	\$2,318	\$2,379	\$2,807	\$3,177
USAA Life	\$2,785	\$1,754	\$1,787	\$1,826	\$1,865	\$1,901	\$1,934	\$1,971	\$2,005	\$2,034	\$2,067	\$2,101	\$2,244	\$2,436

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan F (High Deductible)	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
Aetna Health & Life	\$2,251	\$648	\$669	\$690	\$710	\$733	\$753	\$773	\$794	\$814	\$835	\$855	\$952	\$1,038
American Republic Corp	\$2,263	\$748	\$748	\$748	\$751	\$794	\$832	\$866	\$897	\$924	\$949	\$973	\$1,095	\$1,240
Bankers Fidelity Life (<i>Issue Age</i>)	\$1,652	\$551	\$551	\$571	\$592	\$602	\$612	\$632	\$653	\$663	\$683	\$694	\$745	\$796
Blue Cross Blue Shield of Montana	\$2,061	\$796	\$822	\$849	\$873	\$902	\$939	\$971	\$1,004	\$1,038	\$1,073	\$1,123	\$1,336	
Colonial Penn	\$1,052	\$373	\$388	\$403	\$419	\$435	\$452	\$470	\$489	\$508	\$528	\$549	\$655	\$771
Globe Life and Accident	\$2,892	\$351	\$381	\$410	\$430	\$453	\$474	\$493	\$520	\$544	\$565	\$586	\$634	\$634
Humana Insurance Company	\$1,330	\$532	\$550	\$572	\$595	\$615	\$636	\$658	\$680	\$703	\$728	\$752	\$870	\$981
Reserve National Insurance Company	\$2,610	\$632	\$632	\$632	\$667	\$703	\$737	\$764	\$791	\$818	\$843	\$870	\$970	\$1,071
State Mutual Insurance Company	\$2,367	\$790	\$790	\$826	\$860	\$893	\$929	\$965	\$1,004	\$1,042	\$1,077	\$1,113	\$1,257	\$1,358
Thrivent Financial	\$1,234	\$408	\$422	\$437	\$458	\$479	\$502	\$525	\$548	\$570	\$595	\$620	\$754	\$894
United American	\$2,828	\$343	\$372	\$401	\$421	\$442	\$464	\$482	\$509	\$532	\$553	\$573	\$620	\$620
United of Omaha Life Insurance Company	\$1,565	\$521	\$521	\$521	\$544	\$566	\$589	\$611	\$633	\$656	\$678	\$696	\$821	\$929

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan G	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
Aetna Health & Life	\$4,367	\$1,252	\$1,295	\$1,336	\$1,378	\$1,420	\$1,459	\$1,500	\$1,541	\$1,583	\$1,623	\$1,665	\$1,867	\$2,053
American Retirement Life	\$5,801	\$1,379	\$1,379	\$1,447	\$1,511	\$1,576	\$1,637	\$1,696	\$1,755	\$1,813	\$1,873	\$1,934	\$2,258	\$2,698
Americo Financial Life & Annuity	\$3,800	\$1,267	\$1,267	\$1,267	\$1,323	\$1,380	\$1,434	\$1,485	\$1,537	\$1,589	\$1,641	\$1,693	\$1,928	\$2,182
Assured Life Association	\$4,267	\$1,425	\$1,425	\$1,486	\$1,534	\$1,586	\$1,635	\$1,683	\$1,730	\$1,773	\$1,813	\$1,849	\$2,013	\$2,155
Bankers Fidelity Life	\$4,407	\$1,469	\$1,469	\$1,550	\$1,590	\$1,656	\$1,737	\$1,789	\$1,870	\$1,936	\$2,003	\$2,071	\$2,337	\$2,538
Central States Indemnity	\$4,900	\$1,185	\$1,185	\$1,185	\$1,235	\$1,284	\$1,329	\$1,377	\$1,425	\$1,473	\$1,515	\$1,550	\$1,774	\$1,921
Colonial Penn	\$4,447	\$1,457	\$1,518	\$1,584	\$1,653	\$1,725	\$1,799	\$1,877	\$1,958	\$2,042	\$2,130	\$2,222	\$2,685	\$3,194
Combined Insurance Company of America	\$4,686	\$1,265	\$1,308	\$1,352	\$1,397	\$1,444	\$1,494	\$1,552	\$1,613	\$1,675	\$1,740	\$1,809	\$2,052	\$2,270
Equitable Life & Casualty	\$3,956	\$1,759	\$1,759	\$1,759	\$1,836	\$1,917	\$1,991	\$2,063	\$2,135	\$2,206	\$2,278	\$2,352	\$2,725	\$3,151
Everence Association	\$5,526	\$1,381	\$1,381	\$1,451	\$1,523	\$1,590	\$1,655	\$1,715	\$1,773	\$1,828	\$1,880	\$1,932	\$2,163	\$2,367
Gerber Life Insurance Company	\$5,457	\$1,700	\$1,755	\$1,830	\$1,890	\$1,953	\$2,015	\$2,074	\$2,132	\$2,184	\$2,234	\$2,279	\$2,483	\$2,661
Guarantee Trust Life Insurance Company	\$4,629	\$1,315	\$1,315	\$1,328	\$1,343	\$1,370	\$1,398	\$1,425	\$1,475	\$1,527	\$1,588	\$1,661	\$2,078	\$2,339
KSKJ Life-American Slovenian Catholic Union	\$3,951	\$1,317	\$1,317	\$1,382	\$1,445	\$1,505	\$1,568	\$1,626	\$1,686	\$1,745	\$1,804	\$1,861	\$2,115	\$2,298
Liberty Bankers Life Insurance Company	\$3,633	\$1,211	\$1,211	\$1,211	\$1,265	\$1,320	\$1,371	\$1,420	\$1,470	\$1,520	\$1,569	\$1,619	\$1,896	\$2,233
Manhattan Life	\$4,652	\$1,329	\$1,329	\$1,329	\$1,388	\$1,449	\$1,505	\$1,559	\$1,613	\$1,667	\$1,722	\$1,777	\$2,070	\$2,403
Massachusetts Mutual Life Insurance Co.	\$3,754	\$1,251	\$1,251	\$1,251	\$1,303	\$1,356	\$1,404	\$1,451	\$1,497	\$1,543	\$1,589	\$1,641	\$1,936	\$2,308
Order of United Commercial Travelers	\$5,815	\$1,938	\$2,036	\$2,139	\$2,230	\$2,331	\$2,423	\$2,515	\$2,603	\$2,684	\$2,763	\$2,833	\$3,120	\$3,325
Reserve National Insurance Company	\$6,256	\$1,561	\$1,561	\$1,561	\$1,630	\$1,701	\$1,766	\$1,830	\$1,894	\$1,958	\$2,022	\$2,085	\$2,312	\$2,534
Standard Life and Accident Insurance Company	\$5,053	\$1,636	\$1,660	\$1,684	\$1,708	\$1,727	\$1,754	\$1,785	\$1,809	\$1,846	\$1,889	\$1,946	\$2,321	\$2,920
State Mutual Insurance Company	\$5,098	\$1,699	\$1,699	\$1,783	\$1,865	\$1,945	\$2,023	\$2,101	\$2,178	\$2,252	\$2,329	\$2,404	\$2,729	\$2,968
Thrivent Financial	\$3,758	\$1,242	\$1,281	\$1,319	\$1,379	\$1,440	\$1,502	\$1,562	\$1,624	\$1,686	\$1,750	\$1,814	\$2,155	\$2,481
Transamerica Life Insurance Company (<i>Issue Age</i>)	\$5,422	\$1,549	\$1,626	\$1,706	\$1,790	\$1,876	\$1,964	\$2,053	\$2,145	\$2,236	\$2,327	\$2,416	\$2,856	\$3,211
United American	\$7,062	\$1,933	\$2,058	\$2,169	\$2,281	\$2,410	\$2,531	\$2,644	\$2,726	\$2,782	\$2,823	\$2,862	\$3,107	\$3,107
United of Omaha Life	\$4,173	\$1,391	\$1,391	\$1,391	\$1,451	\$1,510	\$1,570	\$1,630	\$1,689	\$1,749	\$1,808	\$1,856	\$2,190	\$2,478

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan K	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$1,431	\$527	\$550	\$572	\$595	\$617	\$640	\$828	\$828	\$828	\$828	\$828	\$828	\$828
American Republic Corp	\$2,882	\$999	\$999	\$999	\$999	\$1,053	\$1,103	\$1,147	\$1,188	\$1,226	\$1,261	\$1,294	\$1,463	\$1,639
Bankers Fidelity Life	\$2,397	\$799	\$799	\$836	\$861	\$899	\$936	\$973	\$1,011	\$1,048	\$1,086	\$1,123	\$1,248	\$1,373
Colonial Penn	\$1,818	\$581	\$594	\$619	\$645	\$673	\$703	\$734	\$768	\$803	\$841	\$880	\$1,070	\$1,284
Humana Insurance Company	\$2,079	\$831	\$860	\$894	\$930	\$961	\$994	\$1,028	\$1,063	\$1,099	\$1,137	\$1,176	\$1,359	\$1,533
Transamerica Life Insurance Company (Issue Age)	\$2,703	\$772	\$810	\$850	\$892	\$935	\$979	\$1,024	\$1,069	\$1,114	\$1,160	\$1,204	\$1,424	\$1,601
United American	\$3,637	\$1,009	\$1,084	\$1,150	\$1,208	\$1,267	\$1,345	\$1,380	\$1,406	\$1,436	\$1,464	\$1,498	\$1,596	\$1,596

Plan L	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$2,598	\$958	\$999	\$1,040	\$1,081	\$1,122	\$1,163	\$1,505	\$1,505	\$1,505	\$1,505	\$1,505	\$1,505	\$1,505
American Republic Corp	\$4,575	\$1,456	\$1,456	\$1,456	\$1,456	\$1,535	\$1,607	\$1,672	\$1,731	\$1,786	\$1,837	\$1,887	\$2,133	\$2,389
Colonial Penn	\$3,456	\$1,242	\$1,278	\$1,324	\$1,373	\$1,425	\$1,480	\$1,537	\$1,599	\$1,663	\$1,731	\$1,802	\$2,153	\$2,533
Humana Insurance Company	\$2,954	\$1,182	\$1,222	\$1,271	\$1,322	\$1,367	\$1,413	\$1,461	\$1,511	\$1,563	\$1,616	\$1,671	\$1,932	\$2,178
Thrivent Financial	\$2,440	\$884	\$911	\$941	\$983	\$1,026	\$1,070	\$1,114	\$1,158	\$1,202	\$1,248	\$1,294	\$1,539	\$1,776
Transamerica Life Insurance Company (Issue Age)	\$4,012	\$1,146	\$1,203	\$1,262	\$1,325	\$1,388	\$1,453	\$1,519	\$1,587	\$1,654	\$1,722	\$1,788	\$2,113	\$2,376
United American	\$5,078	\$1,416	\$1,522	\$1,615	\$1,697	\$1,784	\$1,885	\$1,937	\$1,977	\$2,020	\$2,055	\$2,102	\$2,241	\$2,241

Plan M	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
Blue Cross Blue Shield of Montana	\$3,796	\$1,467	\$1,516	\$1,563	\$1,613	\$1,665	\$1,732	\$1,794	\$1,856	\$1,920	\$1,987	\$2,081	\$2,482	
Colonial Penn	\$4,492	\$1,546	\$1,617	\$1,690	\$1,766	\$1,845	\$1,927	\$2,013	\$2,102	\$2,195	\$2,293	\$2,394	\$2,866	\$3,345
KSKJ Life-American Slovenian Catholic Union	\$3,930	\$1,310	\$1,310	\$1,375	\$1,437	\$1,498	\$1,558	\$1,618	\$1,678	\$1,736	\$1,794	\$1,850	\$2,103	\$2,287
State Mutual Insurance Company	\$4,569	\$1,523	\$1,523	\$1,598	\$1,668	\$1,740	\$1,812	\$1,881	\$1,951	\$2,018	\$2,085	\$2,151	\$2,446	\$2,655
Thrivent Financial	\$3,088	\$1,166	\$1,202	\$1,238	\$1,294	\$1,350	\$1,405	\$1,461	\$1,518	\$1,574	\$1,630	\$1,688	\$1,982	\$2,254
Transamerica Life Insurance Company (Issue Age)	\$4,940	\$1,411	\$1,481	\$1,554	\$1,631	\$1,709	\$1,789	\$1,871	\$1,954	\$2,037	\$2,120	\$2,201	\$2,602	\$2,926

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Plan N	Standard Non Tobacco Rates (Annual Premium)													
Insurance Company Name	< 65	65	66	67	68	69	70	71	72	73	74	75	80	85
AARP/UnitedHealthcare (Community Rated)	\$3,051	\$1,123	\$1,172	\$1,220	\$1,268	\$1,316	\$1,364	\$1,765	\$1,765	\$1,765	\$1,765	\$1,765	\$1,765	\$1,765
Aetna Health & Life	\$3,570	\$1,020	\$1,056	\$1,091	\$1,126	\$1,160	\$1,194	\$1,227	\$1,261	\$1,297	\$1,332	\$1,367	\$1,542	\$1,710
American Retirement Life	\$4,605	\$1,099	\$1,099	\$1,150	\$1,200	\$1,250	\$1,297	\$1,344	\$1,392	\$1,439	\$1,486	\$1,535	\$1,806	\$2,185
Americo Financial Life & Annuity	\$3,124	\$1,041	\$1,041	\$1,041	\$1,086	\$1,132	\$1,175	\$1,218	\$1,261	\$1,304	\$1,347	\$1,390	\$1,595	\$1,828
Assured Life Association	\$3,023	\$976	\$976	\$976	\$1,008	\$1,042	\$1,084	\$1,128	\$1,172	\$1,215	\$1,252	\$1,280	\$1,408	\$1,519
Blue Cross Blue Shield of Montana	\$3,272	\$1,264	\$1,305	\$1,346	\$1,390	\$1,434	\$1,492	\$1,546	\$1,598	\$1,653	\$1,710	\$1,791	\$2,135	
Central States Indemnity	\$3,952	\$956	\$956	\$956	\$1,007	\$1,047	\$1,085	\$1,123	\$1,162	\$1,202	\$1,236	\$1,264	\$1,446	\$1,567
Colonial Penn	\$3,688	\$997	\$1,048	\$1,107	\$1,167	\$1,230	\$1,295	\$1,363	\$1,434	\$1,508	\$1,585	\$1,666	\$2,073	\$2,527
Combined Insurance Company of America	\$4,771	\$1,288	\$1,328	\$1,385	\$1,431	\$1,479	\$1,527	\$1,573	\$1,617	\$1,659	\$1,698	\$1,733	\$1,895	\$2,037
Equitable Life & Casualty (Issue Age)	\$4,367	\$1,777	\$1,779	\$1,799	\$1,800	\$1,827	\$1,852	\$1,874	\$1,891	\$1,901	\$1,923	\$1,940	\$2,007	\$2,063
Everence Association	\$4,696	\$1,174	\$1,174	\$1,225	\$1,277	\$1,329	\$1,378	\$1,428	\$1,478	\$1,527	\$1,575	\$1,622	\$1,853	\$2,070
Guarantee Trust Life Insurance Company	\$3,801	\$1,080	\$1,080	\$1,091	\$1,104	\$1,125	\$1,147	\$1,170	\$1,211	\$1,253	\$1,303	\$1,363	\$1,706	\$1,920
Humana Insurance Company	\$3,104	\$1,242	\$1,284	\$1,335	\$1,389	\$1,436	\$1,485	\$1,535	\$1,588	\$1,642	\$1,698	\$1,756	\$2,029	\$2,289
KSKJ Life-American Slovenian Catholic Union	\$3,046	\$1,015	\$1,015	\$1,061	\$1,103	\$1,147	\$1,193	\$1,241	\$1,289	\$1,339	\$1,384	\$1,428	\$1,612	\$1,746
Liberty Bankers Life Insurance Company	\$3,105	\$1,035	\$1,035	\$1,035	\$1,080	\$1,125	\$1,168	\$1,211	\$1,254	\$1,296	\$1,339	\$1,382	\$1,631	\$1,943
Manhattan Life	\$3,994	\$1,141	\$1,141	\$1,141	\$1,200	\$1,256	\$1,315	\$1,374	\$1,436	\$1,485	\$1,536	\$1,586	\$1,870	\$2,083
Massachusetts Mutual Life Insurance Co.	\$3,240	\$1,080	\$1,080	\$1,080	\$1,124	\$1,168	\$1,208	\$1,249	\$1,289	\$1,329	\$1,369	\$1,415	\$1,682	\$2,030
Medico Insurance Company	\$7,589	\$1,844	\$1,844	\$1,844	\$1,929	\$1,993	\$2,080	\$2,170	\$2,259	\$2,349	\$2,439	\$2,530	\$2,969	\$3,323
Order of United Commercial Travelers	\$5,060	\$1,687	\$1,757	\$1,831	\$1,908	\$1,983	\$2,055	\$2,125	\$2,192	\$2,252	\$2,310	\$2,362	\$2,554	\$2,711
Reserve National Insurance Company	\$5,160	\$1,289	\$1,289	\$1,289	\$1,345	\$1,401	\$1,454	\$1,507	\$1,560	\$1,614	\$1,667	\$1,720	\$1,921	\$2,133
Standard Life and Accident Insurance Company	\$3,850	\$1,246	\$1,264	\$1,283	\$1,301	\$1,316	\$1,336	\$1,360	\$1,378	\$1,407	\$1,439	\$1,482	\$1,768	\$2,225
State Mutual Insurance Company	\$4,213	\$1,405	\$1,405	\$1,469	\$1,528	\$1,589	\$1,651	\$1,720	\$1,787	\$1,852	\$1,919	\$1,978	\$2,234	\$2,420
Transamerica Life Insurance Company (Issue Age)	\$4,646	\$1,327	\$1,393	\$1,461	\$1,534	\$1,607	\$1,682	\$1,759	\$1,837	\$1,916	\$1,993	\$2,070	\$2,447	\$2,751
United American	\$8,541	\$1,661	\$1,770	\$1,865	\$1,963	\$2,076	\$2,188	\$2,290	\$2,363	\$2,414	\$2,455	\$2,495	\$2,745	\$2,745
United of Omaha Life Insurance Company	\$3,091	\$1,030	\$1,030	\$1,030	\$1,075	\$1,119	\$1,163	\$1,207	\$1,251	\$1,295	\$1,339	\$1,375	\$1,622	\$1,836
USAA Life	\$2,058	\$1,271	\$1,295	\$1,322	\$1,350	\$1,379	\$1,401	\$1,428	\$1,452	\$1,475	\$1,497	\$1,524	\$1,626	\$1,767

Note: All ages not included. Please refer to our website for additional rates by age or contact our office for more information.

Insurance Company Name	Phone Number	Address	Website
AARP/UnitedHealthcare	1-800-523-5800	PO Box 30607, Salt Lake City, UT 84130-0607	www.aarpmedicaresupplement.com
Aetna Health & Life	1-800-264-4000	800 Crescent Centre Dr, Ste 200, Franklin, TN 37067	www.aetnaseniorproducts.com
American Republic Corp	1-888-755-3065	PO Box 14510, Des Moines, IA 50306-3510	www.americanrepublic.com
American Retirement Life	1-855-849-2711	11200 Lakeline Blvd, Ste 100, Austin, TX 78717	www.cigna.com/medicare/supplemental/
Americo Financial Life & Annuity	1-800-231-0801	300 West 11th St, Kansas City, MO 64105	www.americo.com
Assured Life Association	1-877-223-3666	PO Box 2397; Omaha, NE 68103-2397	www.assuredlife.org
Bankers Fidelity Life	1-866-458-7504 Ext. 876	4370 Peachtree Rd, N.E, Atlanta, GA 30319	www.bflif.com
Blue Cross Blue Shield of Montana	1-800-447-7828	3645 Alice St, Helena, MT 59601	www.bcbsmt.com
Central States Indemnity	1-866-644-3988	1212 North 96th Street, Omaha, NE 68114-2274	www.csi-omaha.com
Colonial Penn	1-800-800-2254	111 East Wacker Dr, Ste 2100, Chicago, IL 60601	https://www.bankerslife.com/products/medicare-supplement-insurance/
Combined Insurance Company of America	1-872-304-6224	8750 W. Bryn Mawr, Chicago, IL 60631	www.combinedinsurance.com
Equitable Life & Casualty	1-877-358-4060	3 Triad Center, Salt Lake City, UT 84180	www.equilife.com
Everence Association	1-800-348-7468	PO Box 483, Goshen, IN 46527	www.everence.com
Gerber Life Insurance Company	1-877-778-0839	PO Box 2271, Omaha, NE 68103-2271	
Globe Life And Accident Insurance Co	1-800-801-6831	3700 S. Stonebridge Drive, PO Box 8080, McKinney, TX 75070	www.globecaremedsupp.com
Guarantee Trust Life Insurance Company	1-847-699-0600	1275 Milwaukee Ave, Glenview, IL 60025	www.gtlic.com
Humana Insurance Company	1-888-310-8482	500 West Main, Louisville, KY 40203	www.humana.com
KSKJ Life-American Slovenian Catholic Union	1-800-321-0102	2439 Glenwood Ave, Joliet, IL 60435	www.kskjlif.net
Liberty Bankers Life Insurance Company	1-844-770-2400	1605 LBJ Freeway, Suite 710, Dallas, Texas 75234	www.libertybankerslife.com
Manhattan Life Insurance Company	1-800-877-7703	10777 Northwest Freeway, Houston, TX 77092	www.manhattanlife.com
Massachusetts Mutual Life Insurance Company	1-888-540-5636	1295 State St, MIP 1241, Springfield, MA 01111	www.massmutual.com
Medico Insurance Company	1-800-228-6080	PO Box 10386, Des Moines, IA 50306	www.gomedico.com
Order of United Commercial Travelers of America	1-800-848-0123	1801 Watermark Dr, Ste 100, Columbus, OH 43215	www.uct.org

Reserve National Insurance Company	1-800-654-9106	601 East Britton Road, Oklahoma City, OK 73114-7710	https://www.reservenational.com/
S. USA Life Insurance Company	1-877-725-4872	100 West 33rd St, Ste 1007, New York, NY 10001-2900	www.sbliusa.com
Sentinel Security Life Insurance Company	1-800-247-1423	1405 West 2200 South, Salt Lake City, UT 84119	www.sslco.com
Standard Life and Accident Insurance Co	1-888-350-1488	One Moody Plaza, Galveston, TX 77550	www.slaico.com
State Farm Mutual Automobile Insurance Co.	Contact Local State Farm Agent	One State Farm Plaza, Bloomington, IL 61710	www.statefarm.com
State Mutual Insurance Company	1-844-212-0475	210 East Second Avenue, Suite 301, Rome, GA 30161	www.statemutualinsurance.com
Thrivent Financial	1-800-847-4836	4321 N. Ballard Road, Appleton, WI 54919-0001	www.thrivent.com
Transamerica Life Insurance Company	1-866-205-9120	100 Light Street, Baltimore, MD 21202	www.transamerica.com
United American Insurance Company	1-800-331-2512	3700 S. Stonebridge Dr, PO Box 8080, McKinney, TX 75070	www.unitedamerican.com
United of Omaha Life Insurance Company	1-800-667-2937	Mutual of Omaha Plaza, Omaha, NE 68175	www.mutualofomaha.com
USAA Life	1-800-531-8722	9800 Fredericksburg Road, San Antonio, TX 78288	www.usaa.com



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