

2018 Medicare Supplement (Medigap) Plans and Sample Premiums

Age 65 and Over

Standard Medigap Plan Benefits	A	B	C	D	F	F High Deductible	G	K	L	M	N
HOSPITALIZATION											
Hospital deductible: days 1-60		✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Hospital coinsurance: days 61-150, plus 365 extra days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing coinsurance days 21-100			✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice - Inpatient respite care coinsurance	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood - First 3 pints as inpatient	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
OUTPATIENT											
Part B Deductible			✓		✓	✓					
Part B medical coinsurance or copays (20%)	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	* Partial - see below
Part B Excess					✓	✓	✓				
Preventive Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blood - First 3 pints as outpatient	✓	✓	✓	✓	✓	✓	✓	50%	75%	Basic	✓
Mental Health Services	✓	✓	✓	✓	✓	✓	✓	50%	50%	Basic	✓
NON-MEDICARE BENEFITS											
Foreign travel Emergency Care (Up to plan limit)			80%	80%	80%	80%	80%			80%	80%
OTHER COSTS											
Deductible you pay first, then paid at 100%						\$2,240					
Maximum you pay, then paid at 100%								\$5,240	\$2,620		

* Plan N: Includes copays of \$20 per office visit and \$50 for emergency room visits. (ER visit copay is waived if admitted to hospital.) Plan N pays all other 20% coinsurance in full.

This chart is provided as a convenience. The Health Insurance Counseling and Advocacy Program (HICAP) makes no claims to the listed insurers financial status, reputation, sales practices or status in the market place. These SAMPLE premiums were extracted from the California Department of Insurance website at <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>. The rates shown on this chart are for non-smokers in the 94621 zip code. Premiums can vary by zip code. Always check with the insurance company for complete information. HICAP does not endorse any specific health insurer.

Call HICAP for free assistance with Medicare and supplemental insurance at: 1-800-434-0222 or 510-839-0393.

This is a guide only. These are SAMPLE premiums and are subject to change. Please check with insurance companies for complete information.

Company	Age	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Aetna Life Insurance Company 1-888-624-6290 www.aetna.com	65	\$130	\$145			\$176		\$155				\$122	0	AA	Group Policy: Rates shown are those for non-tobacco users & for open enrollment & other guaranteed issue periods only.
	70	\$149	\$170			\$207		\$183				\$145	0	AA	
	75	\$165	\$193			\$237		\$210				\$168	0	AA	
	80	\$175	\$213			\$264		\$235				\$189	0	AA	
Aetna Life Insurance Company 1-888-624-6290 www.aetna.com	65	\$151	\$155			\$184		\$132				\$120	0	AA	Individual Policy: Rates shown are those for non-tobacco users and for open enrollment and other guaranteed issue periods.
	70	\$183	\$190			\$226		\$195				\$149	0	AA	
	75	\$209	\$224			\$268		\$234				\$180	0	AA	
	80	\$227	\$249			\$301		\$270				\$209	0	AA	
American National Life Insurance Co. of Texas 1-899-8503 healthcustomerservice@americannational.com	65	\$110				\$152		\$132					0	AA	Individual Policy: Sample rates are for non-smokers.
	70	\$121				\$167		\$145					0	AA	
	75	\$139				\$194		\$169					0	AA	
	80	\$160				\$221		\$193					0	AA	
Anthem Blue Cross Life & Health Ins. Co. 1-888-333-3883 www.anthem.com	65	\$100				\$157		\$120				\$109	60	AA	Individual Policy: Under Dept of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhca.gov.
	70	\$122				\$191		\$146				\$132	60	AA	
	75	\$148				\$232		\$177				\$161	60	AA	
	80	\$179				\$281		\$214				\$195	60	AA	
California Physicians Service (dba Blue Shield of CA) 1-800-248-2341 www.blueshieldca.com/home	65	\$106		\$146	\$123	\$157	\$48		\$66			\$100	0	AA	Individual Policy: Under Dept of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhca.gov.
	70	\$138		\$187	\$160	\$203	\$67		\$85			\$129	0	AA	
	75	\$201		\$207	\$227	\$294	\$98		\$123			\$187	0	AA	
	80	\$222		\$305	\$261	\$326	\$108		\$142			\$207	0	AA	
Colonial Penn Life Insurance Company 1-800-800-2254 www.colonialpenn.com	65	\$112	\$144			\$183	\$35	\$146	\$51	\$107	\$130	\$90	0	AA	Individual Policy: These are preferred rates.
	70	\$137	\$176			\$222	\$42	\$181	\$61	\$127	\$162	\$117	0	AA	
	75	\$167	\$212			\$269	\$51	\$223	\$77	\$155	\$201	\$151	0	AA	
	80	\$194	\$247			\$321	\$61	\$270	\$92	\$184	\$239	\$187	0	AA	
Combined Insurance Company of America 1-855-278-9329 www.combinedinsurance.com	65	\$116				\$159		\$136				\$122	0	AA	Individual Policy: Sample rates are for non-smokers & non-tobacco users.
	70	\$134				\$176		\$150				\$142	0	AA	
	75	\$148				\$212		\$181				\$161	0	AA	
	80	\$157				\$243		\$208				\$179	0	AA	
Continental Life Insurance Company of Brentwood, TN 1-800-264-4000 www.aetnaseniorproducts.com	65	\$132	\$167			\$209	\$54	\$172				\$127	0	AA	Individual Policy: Rates shown are for non-tobacco users & for open enrollment & other guaranteed issue periods.
	70	\$160	\$202			\$253	\$66	\$208				\$155	0	AA	
	75	\$194	\$246			\$307	\$80	\$252				\$192	0	AA	
	80	\$223	\$282			\$253	\$92	\$290				\$224	0	AA	

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Company	Age	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Everence Association Inc. 1-800-348-7468 www.everence.com	65	\$138				\$158		\$148				\$110	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
	70	\$167				\$199		\$186				\$137	0	AA	
	75	\$206				\$238		\$222				\$170	0	AA	
	80	\$241				\$277		\$259				\$203	0	AA	
First Health Life & Health Insurance Co. 1-855-369-4835 www.aetnaseniorproducts.com	65	\$145	\$165			\$197		\$177				\$136	0	AA	Individual Policy: Rates shown are those for non-tobacco users and for open enrollment and other guaranteed issue periods.
	70	\$166	\$192			\$231		\$208				\$161	0	AA	
	75	\$185	\$219			\$265		\$240				\$186	0	AA	
	80	\$196	\$241			\$295		\$268				\$210	0	AA	
Gerber Life Insurance Company 1-877-778-0839 www.gerberlife.com	65	\$151				\$213		\$181					0	AA	Individual Policy: This company did not provide any explanation or restriction.
	70	\$178				\$252		\$215					0	AA	
	75	\$198				\$284		\$243					0	AA	
	80	\$201				\$309		\$265					0	AA	
Globe Life & Accident Insurance Company 1-800-801-6831 www.globecaremedsupp.com	65	\$90	\$131	\$146		\$147							0	AA	Individual Policy: These are Direct Mail Products
	70	\$117	\$159	\$173		\$174							0	AA	
	75	\$128	\$186	\$201		\$202							0	AA	
	80	\$128	\$190	\$215		\$217							0	AA	
Greek Catholic Union of the U.S.A. 1-866-937-5828 www.gcuusa.com	65	\$138				\$171		\$153				\$119	0	AA	Individual Policy: Rates provided are for non-gender and for non tobacco/non-smoker users.
	70	\$154				\$190		\$173				\$134	0	AA	
	75	\$178				\$222		\$204				\$159	0	AA	
	80	\$198				\$255		\$237				\$186	0	AA	
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	65	\$106		\$152		\$152	\$64	\$140	\$81	\$109	\$128		0	AA	Individual Policy: These are annualized rates for non-tobacco users. Monthly rates are effective July 1, 2016 through June 30, 2018. Contact company for more details.
	70	\$128		\$183		\$183	\$77	\$168	\$97	\$132	\$154		0	AA	
	75	\$159		\$227		\$227	\$95	\$209	\$120	\$163	\$191		0	AA	
	80	\$178		\$254		\$254	\$107	\$234	\$135	\$183	\$213		0	AA	
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	65	\$109	\$134	\$156	\$142	\$156	\$66	\$144	\$83	\$112	\$131		0	AA	Group Policy: Available to Employers/Groups of 50+ employees only. These are annualized rates. Monthly rates are effective July 1, 2017 through June 30, 2018. Contact company for more details.
	70	\$132	\$162	\$188	\$171	\$188	\$79	\$173	\$100	\$135	\$158		0	AA	
	75	\$163	\$200	\$233	\$212	\$233	\$98	\$214	\$123	\$168	\$196		0	AA	
	80	\$183	\$225	\$262	\$238	\$262	\$110	\$241	\$139	\$189	\$220		0	AA	
Humana Insurance Company 1-888-310-8482 www.humana.com	65	\$136	\$148	\$182		\$186	\$49	\$78	\$113			\$109	90	AA	Individual Policy: Premium rates listed are preferred (Non-Smoker/Not eligible for Medicare due to disability/Guaranteed Acceptance)
	70	\$163	\$177	\$218		\$222	\$59	\$94	\$135			\$131	90	AA	
	75	\$192	\$209	\$257		\$263	\$69	\$111	\$160			\$155	90	AA	
	80	\$222	\$242	\$298		\$304	\$80	\$128	\$185			\$179	90	AA	

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Company	Age	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Individual Assurance Company Life, Health & Accident 1-888-524-3629 www.iac-group.com	65	\$139				\$171		\$140				\$120	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
	70	\$156				\$191		\$159				\$135	0	AA	
	75	\$179				\$223		\$188				\$160	0	AA	
	80	\$200				\$256		\$217				\$187	0	AA	
Liberty National Insurance Company 1-800-331-2512 www.libertynational.com	65	\$139	\$189			\$215	\$31					\$163	60	AA	Individual Policy: Preferred rates are listed. "Preferred" rates are non-tobacco rates at all times & are also rates given during Open Enrollment and Guaranteed Issue Periods only.
	70	\$176	\$243			\$276	\$42					\$214	60	AA	
	75	\$198	\$277			\$320	\$54					\$253	60	AA	
	80	\$202	\$291			\$357	\$66					\$287	60	AA	
Loyal American Life Insurance Company 1-866-459-4272 www.loyalamerican.com	65	\$129				\$163		\$128				\$102	180	AA	Individual Policy: One time enrollment fee of \$20 added to first premium. Rates are the standard 'non-smoker' rates.
	70	\$151				\$190		\$152				\$121	180	AA	
	75	\$174				\$221		\$180				\$143	180	AA	
	80	\$195				\$256		\$210				\$168	180	AA	
Mutual of Omaha Insurance Company 1-800-667-2937 www.mutualofomaha.com	65	\$133				\$188	\$56	\$164				\$129	0	AA	Individual Policy: Non-tobacco rates.
	70	\$146				\$206	\$61	\$180				\$141	0	AA	
	75	\$172				\$241	\$72	\$211				\$165	0	AA	
	80	\$200				\$282	\$84	\$246				\$193	0	AA	
Oxford Life Insurance Company 1-800-308-2318 www.oxfordlife.com	65	\$175				\$189		\$152				\$115	0	AA	Individual Policy: Non-tobacco rates.
	70	\$208				\$223		\$164				\$135	0	AA	
	75	\$247				\$263		\$199				\$160	0	AA	
	80	\$271				\$301		\$227				\$185	0	AA	
Physicians Mutual Insurance Company 1-800-228-9100 www.physiciansmutual.com	65	\$165				\$436	\$81	\$300				\$272	0	IA	Individual Policy: This company did not provide any explanation or restriction.
	70	\$165				\$436	\$81	\$300				\$272	0	IA	
	75	\$165				\$436	\$81	\$300				\$272	0	IA	
	80	\$165				\$436	\$81	\$300				\$272	0	IA	
Sentinel Security Life Insurance Company 1-800-247-1423 www.sslco.com	65	\$167	\$183	\$227	\$184	\$234						\$151	0	AA	Individual Policy: Rates shown for each age band are for the lowest age in the band. These are non-tobacco rates. Tobacco rates will be higher.
	70	\$191	\$210	\$260	\$211	\$269						\$173	0	AA	
	75	\$214	\$238	\$296	\$241	\$306						\$198	0	AA	
	80	\$234	\$264	\$331	\$270	\$342						\$223	0	AA	
Standard Life and Accident Insurance Company 1-888-350-1488 www.slaico.com	65	\$161	\$167	\$197	\$187	\$198	\$26	\$188				\$146	0	AA	Individual Policy: Non-tobacco rates.
	70	\$165	\$172	\$203	\$193	\$204	\$27	\$194				\$150	0	AA	
	75	\$192	\$199	\$235	\$223	\$236	\$31	\$224				\$174	0	AA	
	80	\$224	\$234	\$275	\$261	\$277	\$36	\$263				\$204	0	AA	

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Company	Age	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
State Farm Mutual Automobile Ins. Company Contact local State Farm agent www.statefarm.com	65	\$81		\$146		\$147							0	AA	Individual Policy: Non Tobacco rates included. Ages 65 and over Tobacco Rate: 110% Non-Tobacco Rate.
	70	\$102		\$184		\$186							0	AA	
	75	\$118		\$213		\$215							0	AA	
	80	\$133		\$239		\$277							0	AA	
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	65	\$149	\$168	\$218	\$193	\$210	\$52	\$189		\$138	\$174		0	IA	Individual Policy: Available to individuals who are, or who are eligible to become, members of Thrivent Financial for Lutherans, a fraternal benefit society.
	70	\$166	\$190	\$251	\$223	\$241	\$61	\$220		\$159	\$201		0	IA	
	75	\$179	\$210	\$286	\$256	\$274	\$71	\$253		\$183	\$230		0	IA	
	80	\$186	\$225	\$319	\$288	\$306	\$80	\$283		\$205	\$256		0	IA	
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	65	\$125	\$133	\$164	\$139	\$158	\$36	\$137		\$102	\$128		0	AA	Individual Policy: Available to individuals who are, or who are eligible to become, members of Thrivent Financial for Lutherans, a fraternal benefit society.
	70	\$148	\$159	\$194	\$168	\$187	\$44	\$166		\$124	\$154		0	AA	
	75	\$171	\$188	\$231	\$203	\$222	\$55	\$200		\$149	\$185		0	AA	
	80	\$182	\$209	\$271	\$242	\$260	\$67	\$238		\$178	\$217		0	AA	
Transamerica Life Insurance Company 1-800-752-9797 www.transamerica.com	65	\$100	\$132	\$153	\$142	\$155		\$142	\$71	\$105	\$130	\$122	180	IA	Group Policy: Product is marketed to members of affiliated association groups. These are non-tobacco rates. Tobacco rates will be higher.
	70	\$128	\$167	\$194	\$179	\$196		\$181	\$90	\$133	\$164	\$154	180	IA	
	75	\$162	\$209	\$242	\$226	\$243		\$226	\$111	\$165	\$203	\$191	180	IA	
	80	\$209	\$271	\$314	\$295	\$313		\$294	\$144	\$213	\$262	\$247	180	IA	
Transamerica Premier Life Insurance Company 1-888-272-9272 www.transamerica.com	65	\$88				\$150		\$115				\$115	180	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher. Since rates are attained age & vary by age, the rates provided are the lowest rates. Product is marketed by licensed agents.
	70	\$98				\$166		\$128				\$127	180	AA	
	75	\$119				\$202		\$156				\$155	180	AA	
	80	\$141				\$240		\$185				\$184	180	AA	
United American Insurance Company 1-800-331-2512 www.unitedamerican.com	65	\$110	\$151	\$193	\$178	\$181	\$31	\$164	\$102	\$144		\$118	60	AA	Individual Policy: Rates for non-smokers/non-tobacco user.
	70	\$139	\$193	\$248	\$233	\$232	\$41	\$215	\$134	\$190		\$156	60	AA	
	75	\$156	\$220	\$288	\$273	\$269	\$53	\$252	\$148	\$210		\$183	60	AA	
	80	\$159	\$230	\$320	\$306	\$300	\$63	\$281	\$154	\$218		\$207	60	AA	
United Healthcare Insurance Company/AARP 1-800-523-5800 www.aarphealthcare.com	65	\$85	\$116	\$138		\$138		\$118	\$46	\$74		\$93	90	CR	Group Policy: AARP membership required; \$16/year. Rates vary according to Medicare enrollment date and discount eligibility. Multi-insured and EFT discounts are available. Please call for your rate.
	70	\$104	\$144	\$170		\$171		\$146	\$57	\$92		\$115	90	CR	
	75	\$165	\$227	\$269		\$270		\$259	\$90	\$145		\$182	90	CR	
	80	\$165	\$227	\$269		\$270		\$259	\$90	\$145		\$182	90	CR	
USAA Life Insurance Company 1-800-531-8722 www.usaa.com	65	\$109				\$146						\$96	0	AA	Individual Policy: Rates for non-smokers/non-tobacco user.
	70	\$127				\$171						\$112	0	AA	
	75	\$152				\$205						\$133	0	AA	
	80	\$176				\$237						\$155	0	AA	

Medicare Supplement (Medigap) Plans

Basic Benefits

All Medigap plans include the following Basic Benefits:

- Hospitalization: Part A coinsurance for days 61 to 150, plus 365 extra days
- Medical expenses: Part B coinsurance – generally 20% of the Medicare approved amount
- Blood: First 3 pints of blood each year

The amount of coverage may vary with the plan you choose. For example, some plans pay 100% toward the Basic Benefits and other plans may pay less.

What types of Medigap policies will insurance companies sell?

Insurance companies selling Medigap policies are required to make Plan A available. If they offer any other Medigap plan, they must also offer either Plan C or Plan F. Insurance companies that sell Medigap policies don't have to offer every letter policy. Each insurance company decides which Medigap policies it wants to sell.

Rating Methodology

Each insurance company decides how it will set the price, or premium for its Medigap policies. Medigap policies can be priced or "rated" in three ways:

Attained Age (AA): The premium is based on the current age and automatically increases, as the person grows older. Typically, these plans appear less expensive at younger ages but can cost considerably more in later years.

Issue Age (IA): The premium is based upon the age of the person when the policy is purchased but does not increase automatically as the person ages. The premiums can only increase if it is raised for all similar plans in the geographic area.

Community- Rated (CR): There is no age rating. The premium can only increase if it is raised for all similar plans in the geographic area.

Definitions

Open Enrollment: A period during which the insurance company cannot impose health screening.

Guarantee Issue: A period during which the insurance company cannot impose health screening or a waiting period for pre-existing conditions.

Waiting Period for Pre-Existing Condition: A period of six months or less during which a company can refuse to pay claims for a health condition that was treated in the six months prior to purchasing a policy. In most cases a person can use previous health coverage to shorten or eliminate the waiting period.

For more Medigap information, please see the California Health Advocates website - <http://cahealthadvocates.org/medigap/> Medicare's website - <http://www.medicare.gov/supplement-other-insurance/compare-medigap/compare-medigap.html>, and the California Department of Insurance site - <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>.