

2018 Medicare Supplement (Medigap) Plans and Sample Premiums Under Age 65

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.

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Company	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.aetnaseniorproducts.com	\$245	\$294			\$363						\$311	0	AA	Individual Policy: The company did not provide any explanation or restriction.
Aetna Life Insurance Company 1-888-624-6290 www.aetnaseniorproducts.com	\$189	\$260			\$341						\$261	0	AA	Group policy: the company did not provide any explanation or restriction.
American National Life Insurance Company of Texas 1-800-899-6503 www.healthcustomerservice@americannational.com	\$270				\$375							0	AA	Individual Policy: Sample rates are for non-smokers.
Anthem Blue Cross California 1-888-333-3883 www.anthem.com/ca	\$222				\$427						\$259	60	AA	Individual Policy: Under the Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhc.ca.gov.
California Physicians Services (dba Blue Shield of CA) 1-800-248-2341 www.blueshieldca.com	\$613		\$834	\$699	\$899	\$298		\$375			\$572	0	AA	Individual Policy: Under the Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhc.ca.gov.
Colonial Penn Life Insurance Company 1-800-800-2254 www.colonialpenn.com	\$220	\$283			\$378	\$71	\$321	\$111	\$217	\$279	\$228	0	AA	Individual Policy: These are preferred rates.
Combined Insurance Company of America 1-855-278-9329 www.combinedinsurance.com	\$163				\$270							0	AA	Individual Policy: The company did not provide any explanation or restriction.
Continental Life Insurance Company of Brentwood, TN 1-800-264-4000 www.aetnaseniorproducts.com	\$251	\$318			\$398						\$255	0	AA	Individual Policy: Household discount of 5% is available; rates do not include one-time \$20 policy fee.

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Company	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	\$275				\$317						\$231	0	AA	Individual Policy: Fraternal Benefit Society: Policies available only to those eligible for membership. These are non-tobacco rates. Tobacco rates will be higher.
First Health Life & Health Insurance Company 1-855-369-4835 www.aetnaseniorproducts.com	\$211	\$278			\$350						\$259	0	AA	Individual Policy: Rates shown are those for non-tobacco users and for open enrollment and other guaranteed issue periods.
Gerber Life Insurance Company 1-877-778-0839 www.gerberlife.com	\$219				\$330							0	AA	Individual Policy: The company did not provide any explanation or restriction.
Globe Life & Accident Insurance Company 1-800-801-6831 www.globecaremedsupp.com	\$128	\$190	\$215		\$217							0	AA	Individual Policy: The company did not provide any explanation or restriction.
Greek Catholic Union of the U.S.A. 1-866-937-5828 www.gcuusa.com	\$233				\$319						\$238	0	AA	Individual Policy: The rates provided are for non-gender and for non tobacco/non-smoker users.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$215		\$307		\$307	\$129	\$282	\$163	\$221	\$258		0	AA	Individual Policy: These are rates for non-tobacco users. Monthly rates are effective July 1, 2016 through June 30, 2017. Contact company for more details.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$225	\$276	\$321	\$292	\$321	\$135	\$295	\$170	\$231	\$270		0	AA	Group Policy: Available to Employers/Groups of 50 or more.
Humana Insurance Company 1-888-310-8482 www.humana.com	\$251	\$269	\$332		\$337	\$90		\$144	\$209		\$202	90	AA	Individual Policy: Premium listed are preferred rates for non-tobacco users.

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Company	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.iaclife.com	\$241				\$335		\$287				\$252	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Liberty National Insurance Company 1-800-331-2512 www.libertynational.com	\$201	\$289			\$355	\$65					\$285	60	AA	Individual Policy: Preferred rates are listed. Preferred rates are non-tobacco rates at all times and are also rates given during Open Enrollment/Guarantee Issue periods only.
Loyal American Life Insurance Company 1-866-459-4272 www.cignasupplementalbenefits.com	\$222				\$304						\$203	180	AA	Individual Policy: One-time enrollment fee of \$20 applied to first premium. Rates shown are the standard "non-smoker" rates.
Mutual of Omaha Insurance Company 1-800-667-2937 www.mutualofomaha.com	\$232				\$327						\$225	0	AA	Individual Policy: The company did not provide any explanation or restriction.
Oxford Life Insurance Company 1-800-308-2318 www.oxfordlife.com	\$281				\$346						\$241	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates are 15% greater than the non-tobacco rates.
Physicians Mutual Insurance Company 1-800-228-9100 www.physiciansmutual.com	\$228				\$511	\$119	\$357				\$324	0	IA	Individual Policy: Rates include Early Enrollment Discount where applicable, as approved. This company offers a High Deductible Premium Discount Rider on Plan F that applies the high deductible for only 3-4 years, with a premium discount off Plan F that applies for the life of the policy. Other discounts are also available for ownership of other company products.
Sentinel Security Life Insurance Company 1-800-247-1423 www.sslco.com	\$248	\$285	\$360		\$372							0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Standard Life and Accident Insurance Company 1-888-350-1488 www.slaico.com	\$274	\$285	\$336	\$319	\$338	\$44	\$320				\$249	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.

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Company	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	\$167		\$301		\$304							0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	\$189	\$234	\$342		\$328				\$222			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.
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	\$186	\$222	\$309		\$297				\$205			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.
Transamerica Premier Life Insurance Company 1-800-752-9797 www.transamerica.com	\$168				\$285		\$220				\$218	180	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher. Product is marketed by licensed agents.
Transamerica Life Insurance Company 1-808-752-9797 www.transamerica.com	\$252	\$327	\$380		\$379			\$171	\$257	\$317	\$298	180	IA	Group Policy: Product is marketed to members of affiliated association groups. These are non-tobacco rates. Tobacco rates will be higher.
United American Insurance Company 1-800-331-2512 www.unitedamerican.com	\$159 \$136	\$230 \$197	\$320 \$274		\$300 \$257	\$63 \$54		\$154 \$132	\$218 \$187		\$207 \$177	60	AA	Individual Policy: Under 65 rates for Plan B and Plan High Deductible F are for Open Enrollment and Guarantee Issue Periods only. Higher Under 65 Plan B and High Deductible F underwritten rates are available at all times.
United Healthcare Insurance Company/AARP 1-800-523-5800 www.aarphealthcare.com	\$165	\$227	\$269		\$270			\$90				90	CR	Group Policy: AARP membership required (\$16/year). Rates listed for ages 0-64 include no discounts.
USAA Life Insurance Company 1-800-531-8722 www.usaa.com	\$195				\$262						\$171	0	AA	Individual Policy: The company did not provide any explanation or restriction.

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>.