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2013 – 2014 Medicare Supplement Premium Comparison Guide Chicago Area



LOCAL HELP FOR PEOPLE WITH MEDICARE

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NOTICE REGARDING THE AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS

IF YOU HAVE MEDICARE, YOU ARE ALREADY COVERED. YOU DO NOT HAVE TO BUY MORE HEALTH COVERAGE, AND A MARKETPLACE PLAN IS NOT APPROPRIATE FOR YOU. THE MARKETPLACE DOES NOT SELL MEDICARE ADVANTAGE PLANS OR MEDICARE SUPPLEMENTAL COVERAGE.

Medicare supplement premiums for the Chicago Area are applicable to the counties of Cook, DuPage, Kane, Lake, McHenry and Will



Important Numbers to Remember

Senior Health Insurance Program (SHIP) IL Dept on Aging	800-548-9034 TDD Number for hearing-impaired individuals 217-524-4872	Free Medicare counseling
Social Security Administration	800-772-1213	Medicare eligibility and enrollment
Medicare	(1-800-MEDICARE) 800-633-4227	Medicare claims, appeals, drug plan information
Illinois Department on Aging, Senior Helpline	800-252-8966	Aging-related information and referral services
Comprehensive Health Insurance Plan (CHIP)	866-851-2751	Insurance coverage for people who cannot get insurance
Office of Consumer Health Insurance (OCHI)	877-527-9431	Information and referral services for the uninsured
Healthcare & Family Services Health Benefits Hotline	800-226-0768	Medicaid questions

How to Use this Guide

This Guide has been prepared to assist you in making an informed decision about purchasing a Medicare supplement insurance policy, sometimes referred to as “medigap.” **By law, all Medicare supplement plans currently available must be identical from company to company**, so comparison for price is important! Not all insurance companies sell all plans.

Medigap law changed on June 1, 2010. Therefore, if you purchased a medigap plan prior to June 1, 2010, your plan benefits may look different than the current benefits offered for sale today. **You do NOT have to replace an older medigap policy.** You may keep your current medigap policy and it will continue to pay benefits according to its policy guidelines. The chart on **page 7** lists the plans available for sale now and the benefits offered under each plan. In addition to the regular Medicare supplement plans A through N, plan F is also available as a High-Deductible plan (**see page 15**). Additionally, you may have the option of choosing a Medicare Select plan, which is explained on **page 14**.

Please note that medigap policies must be clearly identified as “Medicare supplement insurance” and that the company cannot include any additional benefits other than those outlined on **page 7**. Each rate chart lists the insurance companies licensed to sell those specific insurance plans in Illinois, and the **approximate amount they charge by age when you purchase the policy. Rates are quoted based on a regional zip code.**

Medigap policies currently sold cannot contain prescription drug benefits because of Medicare’s prescription drug coverage, Medicare Part D, which began in 2006. However, if you had a medigap policy with prescription drug coverage prior to 2006, you **may** keep that policy. Medicare Part D coverage is provided through private insurance companies and/or Medicare Advantage plans offering prescription drugs.

The premiums listed in this Guide were approved and are on file with the Illinois Department of Insurance. These premiums were effective as of August 2013, but may change during the year. You can also contact the company for accurate premium information specific to your situation. Licensed insurance companies that sell only to groups and not individuals may not be included in this guide.

Please take time to read the valuable information printed in this shopping Guide. If you have any questions about this Guide, Medicare supplement insurance in general or Medicare prescription drug plans, you may contact the Illinois Department on Aging, Senior Health Insurance Program (SHIP) at: 1-800-548-9034; TDD number (217) 524-4872; or email SHIP at: IDOA.SHIP@illinois.gov

Definition of Terms and Special Provisions

30-Day Free Look: You have 30 days after you *receive* a Medicare supplement policy to review the policy, cancel if you choose, and get a full refund of premium (less any Policy Fee charged at the time of sale). If you wish to cancel, it is recommended you return the policy directly to the company (not the insurance agent) by certified mail, return receipt requested.

Creditable Coverage: There are certain types of previous health insurance coverage that can be used to shorten or eliminate a pre-existing condition waiting period under a medigap policy. However, you cannot have more than a 63 day break in coverage between the previous health insurance coverage and your Medicare coverage.

Crossover: A formal agreement between Medicare Part B and the insurance company that allows your Medicare claim to be sent to your medigap company electronically. This eliminates the need to file paper claims with your medigap carrier. This information appears next to the company information on the rate charts.

Guaranteed Renewability: All standardized Medicare supplement plans are guaranteed renewable for life. This means that the company cannot cancel your policy **unless** you do not pay the premiums or you falsify information on your application.

Pre-existing Waiting Period: Unless you have creditable coverage, a medigap company may impose a waiting period of up to six (6) months for a pre-existing health condition you may have. This information appears next to each company's phone number on the rate charts.

Policy Application Fee: Companies may charge a one-time fee when you first apply for a policy within the 30-day free look period. The company does *not* have to refund this fee if you choose to cancel your policy within this 30-day period.

Standardized Coverage: Medigap policies sold in Illinois after 1992 are identical in coverage from company to company. For example, a Plan F sold by ABC Insurance Company has the same benefits as a Plan F that is sold by XYZ Insurance Company.

Open Enrollment Period: A person of any age going onto Medicare Part B for the first time has six months from the date their Part B coverage takes effect to shop for a Medicare supplement policy. **During this open enrollment period, you cannot be refused coverage** for any reason. Unless you have prior **creditable insurance coverage** (see definition above), the company *may* impose a waiting period for coverage of pre-existing conditions for up to six months, but it cannot refuse to sell you a policy if you apply within your open enrollment period.

Information for Disabled Individuals on Medicare:

In Illinois, people under the age of 65 on Medicare *due to a disability* have the same Open Enrollment rights as people 65 and older. Additionally, when you turn 65 you will be eligible for another six (6) month Medicare supplement open enrollment period due to age. This will give you the opportunity to purchase a medigap policy based on the age of 65, which may reduce your monthly premium.

PLEASE NOTE: *If you are under 65 and receive notification of your Medicare Part B eligibility retroactively, your six (6) month Open Enrollment Period starts on the date you receive that notification.*

Be aware if you are under 65, disabled and on Medicare and did not purchase a medigap policy during your initial six (6) month open enrollment period, you may be able to purchase a medigap during the same time period as the Medicare Part D Annual Election Period (AEP), which is October 15 through December 7 every year. Call SHIP for further details.

Additional Options for People on Medicare

Individuals on Medicare can apply for coverage under a Medicare Advantage plan, also known as Part C of Medicare, as an alternative to traditional Medicare. These types of Medicare health plans **must** accept anyone who applies for coverage, with the exception of most people who have End Stage Renal Disease (kidney failure). Four (4) types of Medicare Advantage plans are available to some or all Illinois residents who have Medicare, depending on where they live. Please note that you do not lose or give up your Medicare coverage. Medicare Advantage Plans cover Parts A & B of Medicare and may offer Part D prescription drug coverage as well. Persons who have their Medicare contracted through a Medicare Advantage plan do **not** need a Medicare Supplement Policy, as all their Medicare services must be obtained through their MA plan. The four (4) types of Medicare Advantage Plans are:

- **Health Maintenance Organizations (HMOs)** are only available in certain zip code areas and counties. HMOs utilize a network of providers, doctors, and hospitals, which have contracted with the HMO to provide services to their members. In order to utilize specialists, a referral must be arranged through a primary care physician. **Please note that if you use an out-of-network provider, no payment will be made by the HMO or Medicare, which means that you will be responsible for the entire cost of those services. Exception:** *HMOs with a Cost Contract may cover services of non-network providers at a higher cost to you. Most HMOs are NOT Cost Contracts.*

- **Preferred Provider Organizations (PPOs)** are also only available in certain counties in Illinois. PPOs may allow members to seek services outside of the PPO network and may charge higher co-payments for these benefits.
- **Private Fee-For-Service (PFFS)** plans are available in all areas of the state and differ from HMOs and PPOs in that they do not utilize a network of contracted providers. People in a PFFS may obtain services from any provider that accepts the plan's terms and conditions. Contact your providers before purchasing a PFFS plan to see if they will accept this type of insurance. If the provider does not agree to accept the plan, the insured person is responsible for all charges associated with the service.
- **Special Needs Plans (SNPs)** are plans which focus on individuals with special needs. Special Needs Plans may target enrollment to one (1) or more special needs identified as: 1) institutionalized; 2) dual eligible – have both Medicare and Medicaid; and/or 3) individuals with severe or disabling chronic condition(s).

To inquire whether Medicare Advantage plans are available in your area or to obtain additional information about these plans, call the Illinois Department of Insurance at 1-800-548-9034. A list of the plans available in Illinois can be found in the back of your current ***Medicare & You Handbook***. You may also call Medicare at any time at 1-800-Medicare, which is 1-800-633-4227.

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Medicare Supplement Benefits

This chart indicates the benefits included in each of the standardized Medicare Supplement plans.

Core Benefits for Plans A, B, C, D, F, G, M, and N include:

- All Part A coinsurance expenses for:
 - ❖ **\$304 per day for 61st through 90th day;**
 - ❖ **\$608 per day for 91st through 150th day;**
- Part A Hospice coinsurance
- Upon exhaustion of Part A hospitalization benefits, full coverage of an additional 365 days per lifetime;
- Part B coinsurance or copayment; – including Part B Preventive Services
- First three (3) pints of blood each calendar year

Benefits Included	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
Core Benefits	√	√	√	√	√	√	√*	√*	√	√*
Skilled Nursing Facility			√	√	√	√	√* (50%)	√* (75%)	√	√
Part A Deductible		√	√	√	√	√	√* (50%)	√* (75%)	√* (50%)	√
Part B Deductible			√		√					
Part B Excess (100%)					√	√				
Foreign Travel			√	√	√	√			√	√
Out-of-pocket annual limit in 2014							\$4,940	\$2,470		

* Core Benefits for Plan K, L, M, and N are the same as listed above with some exceptions. Please refer to the following pages.

Core Benefits for Plans K & L

Medigap Plan K	Medigap Plan L
Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)	Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (75%)
Medicare Part B Coinsurance or Copayment (50%)	Medicare Part B Coinsurance or Copayment (75%)
Blood Deductible (50%)	Blood Deductible (75%)
Hospice Care Coinsurance or Copayment (50%)	Hospice Care Coinsurance or Copayment (75%)
Skilled Nursing Facility Coinsurance (50%)	Skilled Nursing Facility Coinsurance (75%)

Medigap Plans K and L provide different cost-sharing amounts for items and services than Medigap Plans A, B, C, D, F, G, M and N. You will have to pay some out-of-pocket costs for some covered services until you meet the yearly out-of-pocket limit (Plan K is \$4,940 and Plan L is \$2,470 in 2014). After the annual out-of-pocket limit is reached, the Medigap policy will cover 100% of Medicare Part A and B coinsurance amounts for the remainder of the calendar year. Charges from your doctor that exceed Medicare-approved amounts, called “excess charges,” are *not* covered and do not count toward the out-of-pocket limit. You will have to pay these excess charges without reimbursement from your Medigap policy.

Core Benefits for Plans M and N

Medigap Plan M	Medigap Plan N
Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)	Medicare Part A Coinsurance and Hospital Benefits: Days 61 – 150 (100%)
Medicare Part A Deductible (50%)	Medicare Part A Deductible (100%)
Medicare Part B Coinsurance or Copayment (100%)	<p>Medicare Part B Coinsurance or Copayment: For Part B services <i>except</i> “Office Visits,” Plan N will pay (100%)</p> <p>You pay 20% or \$20 (whichever is less) for each service defined as an “Office Visit.”</p>
Blood Deductible (100%)	Blood Deductible (100%)
Hospice Care Coinsurance or Copayment (100%)	Hospice Care Coinsurance or Copayment (100%)
Skilled Nursing Facility Coinsurance (100%)	Skilled Nursing Facility Coinsurance (100%)
Foreign Travel Emergency (80% after \$250 deductible within first 60 days of travel)	Foreign Travel Emergency (80% after \$250 deductible within first 60 days of travel)

Medigap Plan M and N will be the same as Plan D with the following exceptions:

- Plan M will cover 50% of the Medicare Part A deductible; and
- Plan N will cover 100% of the Medicare Part B Coinsurance and Copayment benefits except for a \$20 per physician visit and \$50 per Emergency Room visit. Emergency Room visit copayment will be waived if admitted into the hospital.

Explanation of Medicare Supplement Benefits

Part A Deductible (Found in Plans B through N)

- Pays the \$1,216 Medicare Part A inpatient hospital deductible in each benefit period.

Skilled Nursing Coinsurance (Found in Plans C through N)

- Pays the \$152/day coinsurance amount for days 21–100 in each benefit period.
- Must be in a Medicare–certified Skilled Nursing Facility.

Part B Deductible (Found in Plans C and F)

- Pays the \$147 Medicare Part B deductible each calendar year.
- The Part B deductible only applies to Medicare–approved charges.

Foreign Travel Emergency (Found in Plans C, D, F, G, M and N)

- Pays 80% of actual charges for medically necessary emergency care received in a foreign country. The following restrictions apply:
 - Expenses must be incurred during the first 60 days of the trip;
 - \$250 calendar year deductible;
- Lifetime maximum of \$50,000.

Part B Excess (Found in Plans F and G)

- Pays for the difference between the Medicare–approved amount and the doctor’s actual charge up to 15% over the Medicare–approved amount.

Office Visit and Emergency Room Co-payments (Found in Plan N)

- You pay 20% or \$20 (whichever is less) for *each office visit* you incur;
- You pay \$50 for each Emergency Room visit you incur;
- The Emergency Room visit copay is waived if you are admitted in to the hospital pursuant to your ER visit;
- The Medigap plan will not reimburse you for these copayment amounts. They are your responsibility to pay.

Prescription Drugs are no longer available under medigap plans unless you retained an H, I or J policy issued prior to January 1, 2006. Medicare Part D provides prescription drug coverage through private insurance companies via stand-alone prescription drug plans (PDPs) or through Medicare Advantage plans offering a prescription drug benefit (MAPDs).

The “At Home Recovery” and the “Preventive Care” benefits are no longer offered in any medigap plan sold after June 1, 2010.

Medicare Supplement Rights and Guarantees

In addition to the six month open enrollment period described earlier, federal law requires that Medicare supplement and Medicare Select standardized plans A, B, C, F, K and L be guaranteed issue, without pre-existing condition exclusions, in the following situations:

- You have Medicare and an employer group health plan (either primary or secondary to Medicare) that terminates or ceases to provide **all** such supplemental health benefits. *If your employer plan is secondary to Medicare and you elect to disenroll, you have no guaranteed issue rights; or*
- You are enrolled in a Medicare Advantage plan, which includes a Health Maintenance Organization (HMO), a Preferred Provider Organization (PPO), a Private Fee For-Service (PFFS) or Medicare Select medigap plan and move out of the plan's service area, or the insurer goes out of business, withdraws from the market, has its Medicare contract terminated, or the plan reduces its service area, violates its contract provisions or is misrepresented in its marketing; or
- You are insured by a Medicare supplement plan and the insurer goes out of business, withdraws from the market, or the insurance company or agents misrepresent the plan.

If you are covered under a Medicare supplement plan and discontinue that plan to enroll in a Medicare Advantage or Medicare Select plan, you have some specific guarantees. If you decide to return to the traditional Medicare program before the end of the first twelve months of your **first** enrollment in the Medicare Advantage or Medicare Select plan, you have the right to return to your original Medicare supplement plan, if it is still available from that insurer. **If it is not available**, you may select a Medicare supplement plan A, B, C, F, K or L from any company you choose. In either case, you would have no pre-existing condition waiting period.

Some special guarantees are extended to you if you enroll in a Medicare Advantage plan when you first become eligible for Medicare Part A and enroll in Part B at or after age 65. If you disenroll or are terminated from the HMO, PPO, or PFFS within the first 12 months of your enrollment, you are guaranteed to get **any Medicare supplement policy from any company selling Medicare supplement plans**. Again, no pre-existing condition waiting period would apply.

NOTE: With all of the guarantees mentioned, application for a Medicare supplement policy must be made within 63 days of disenrollment for the guarantees to be valid. Additionally, the company cannot charge more for these guaranteed issue policies, or exclude benefits due to health reasons.

If you are enrolled in a Medicare Advantage or Medicare Select plan, are moving out of the plan's service area and returning to the traditional Medicare program, you can notify the plan up to 60 days prior to the termination date you will disenroll from the plan. You can then apply for a Medicare supplement plan A, B, C, F, K or L during those 60 days prior to the termination date to have your Medicare supplement policy effective the first day you are returned to traditional Medicare. As long as you apply for your Medicare supplement policy within the period of 60 days prior to and 63 days after your termination date from the Plan, it will be guaranteed issue. You will have no pre-existing condition waiting period.

If you become entitled to benefits under Medicaid, you have the right to suspend your Medicare supplement policy for up to 24 months; meaning that the policy cannot be cancelled and you cannot be charged a premium during the suspension period. If you become ineligible for Medicaid benefits during this 24 month period and therefore need your Medicare supplement policy again, as long as you notify your insurer within 90 days of the date of your Medicaid ineligibility, your Medicare supplement policy must be reinstated without penalty and you will not have a pre-existing waiting period.

You can also suspend your Medicare supplement policy if you have insurance coverage with an employer-sponsored group health plan due to your employment or that of your spouse (or parents in the case of a disabled person). There is no limit to the amount of time your Medicare supplement policy can be suspended.

Premium Calculation Methods

The rates quoted in this Guide are for *male non-smokers in specific regions of the state by zip code*. Rates may vary depending on gender and the city in which you live. Rates listed are those in effect with the Illinois Department of Insurance in August 2013.

For persons under 65 who become eligible to purchase a medigap policy, companies may not charge a rate higher than the highest rate on the company's current rate schedule filed with the Illinois Department of Insurance. The rates contained in this guide are provided for general guidance. The actual rates for individuals under age 65 may vary from the highest rate in this guide. Please contact the company directly to get the actual rates.

Premium Calculation Methods: Insurance companies use three (3) different methods of pricing policies based on age.

- **Attained Age:** Your premium will increase as you grow older. Additional increases due to higher medical costs or higher than expected claim costs are also possible. For example, if you buy a policy at age 65, when you turn 70, you will pay whatever the company is charging for a person 70 years old. However, any rate increase that occurs must apply to the entire class of policyholders in which you are categorized, not just to you as an individual.
 - Most companies in this guide use the Attained Age Rating Method with the exception of *Bankers Fidelity Life Insurance Company*, which uses Issue Age Rating, and *United Healthcare Insurance Company through AARP*, which uses No Age Rating (see below).
- **Issue Age:** Your premium will always be based on your age at the time you purchased the plan. Any increases will be due to higher medical costs or higher than expected claim costs for the entire class of policyholders you are in. Even though you will have increases in your policy premium, the premium will not increase just because you are growing older.
 - The only company in this guide using the issue age method is *Bankers Fidelity Life Insurance Company*.
- **No Age (Community) Rating:** The premium for a specific policy is the same for everyone over the age of 65, regardless of their age.
 - The only company using this rating methodology in Illinois is *United Healthcare (UHC) through AARP*. UHC utilizes a two-tiered community rating, which offers a lower premium for people who apply for a medigap policy within the first 36 months of their enrollment in Part B of Medicare.

Rates: If you apply for a Medicare supplement policy after your open enrollment period has expired, some companies may charge a higher rate for smokers.

Medicare Select

Medicare Select is another type of Medicare supplement policy.

Medicare Select companies have the right to require you to use **specific** hospitals and doctors. This requirement does **not** apply in the case of an emergency. It is important to call the company to find out if they have a Medicare Select plan available in your area and that your preferred hospital is included before you decide to purchase this type of Medicare Select policy.

Medicare Select plans must be one of the standardized plans. If you do not follow the Medicare Select provisions, Medicare will pay its portion, but the Medicare Select company is **not** required to **pay** your inpatient hospital **deductible** or **copayments**. Please review your plan for specific guidelines. Medicare Select premiums will be lower than that same company's standardized Medicare supplement premiums. If you have had a Medicare Select policy for at least 6 months and then cancel it, you will have the right to buy a standardized Medicare supplement policy from the same company with comparable or lesser benefits regardless of your health status. Also, depending on your health status and the company's underwriting standards, you may be able to purchase a Medicare supplement plan with greater benefits.

Rates for Medicare Select plans are shown on separate rate tables. They are located directly behind those of the regular Medicare supplement rate charts.

Medicare Supplement High-Deductible Option

Another variation of a Medicare supplement policy available to you is a “high-deductible option” on plan F. Generally, the premium for a high-deductible plan F will be lower than that company’s same Medicare supplement plan without the higher deductible. The benefits for a high-deductible plan F are identical to any other plan F. The only difference is that the plan will *not* pay benefits until you have met the deductible (the amount you must pay out of your pocket) for that calendar year. **The deductible for 2014 is \$2,140.** This deductible is adjusted each year to reflect the change in the Consumer Price Index.

In addition to the \$2,140 deductible for plan F, there is also a separate \$250 per year deductible for the foreign travel emergency benefit.

Rates for Medicare supplement high-deductible plans being sold in Illinois can be found immediately following the Medicare Select rate charts as indicated by **FHD**.

Further Information Available

Although the Illinois Department of Insurance does not rate the financial condition of insurance companies, SHIP can give you additional information from other rating organizations on insurance companies that may help you decide where to buy insurance. Once you have narrowed your choices to two (2) or three (3) companies, you may **call SHIP at 1-800-548-9034** to obtain each company’s rating. Ratings provide information on a company’s stability in the marketplace, as well as their financial standing. Independent rating services conduct this research. The *Illinois Insurance Facts* entitled *Finding a Reputable Insurance Company—Using Financial Rating Agencies* posted on the Illinois Department of Insurance website lists five (5) of the independent rating services, their phone numbers and website addresses. The IDOI website is: www.insurance.illinois.gov.

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WHAT IS SHIP?

- The Senior Health Insurance Program (SHIP) is a **free** insurance counseling service for people with Medicare and their caregivers. SHIP is sponsored by the Illinois Department on Aging. This service, offered statewide, is available to people of all ages with Medicare.
- SHIP is **not** affiliated with any insurance company.
- SHIP counselors do **not** sell or solicit any type of insurance.
- SHIP counselors are trained by the Illinois Department on Aging to:
 - Organize and assist in filing Medicare and Medicare supplement claims and appeals;
 - Analyze Medicare supplement and long term care insurance policies;
 - Educate and assist consumers with questions about Medicare, Medicare supplement, Medicare Advantage plans, long term care insurance, prescription drug coverage and other health insurance plans.

For Further Information, contact SHIP at:

Illinois Department on Aging
Senior Health Insurance Program (SHIP)
One Natural Resources Way, Suite 100
Springfield, IL 62702-1271

1-800-548-9034
217-524-4872 (TDD)

website: www.state.il.us/aging/
email: AGING.SHIP@illinois.gov



**Chicago Area
Standardized Medicare Supplement Plans Available – Annual Premium Estimates**

AARP/UNITED HEALTHCARE INSURANCE COMPANY

www.aarphealthcare.com

(800) 523-5800

Pre-ex: 3 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,010	\$3,040	\$3,850		\$3,868			\$1,591	\$2,235		\$2,703
65	\$925	\$1,406	\$1,784		\$1,792			\$730	\$1,030		\$1,249
70	\$1,129	\$1,713	\$2,172		\$2,182			\$891	\$1,256		\$1,521
75	\$1,332	\$2,019	\$2,559		\$2,571			\$1,053	\$1,482		\$1,794
80	\$1,332	\$2,019	\$2,559		\$2,571			\$1,053	\$1,482		\$1,794
85	\$1,332	\$2,019	\$2,559		\$2,571			\$1,053	\$1,482		\$1,794

AETNA LIFE INSURANCE COMPANY

www.aetnamedicare.com/plan_choices/aetna_medicare_supplement.jsp

(888) 624-6290

Pre-ex: 6 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,460	\$3,206			\$3,754		\$4,305				\$3,553
65	\$1,519	\$1,691			\$1,909		\$1,738				\$1,355
70	\$1,830	\$2,069			\$2,342		\$2,153				\$1,686
75	\$2,093	\$2,443			\$2,780		\$2,591				\$2,040
80	\$2,274	\$2,720			\$3,119		\$2,999				\$2,380
85	\$2,384	\$2,976			\$3,468		\$3,578				\$2,889

AMERICAN CONTINENTAL INSURANCE COMPANY

www.aetnaseniorproducts.com

(800) 264-4000

Pre-ex: 0 App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,140	\$2,697			\$3,175	\$1,161	\$2,742				\$2,178
65	\$1,236	\$1,556			\$1,944	\$712	\$1,583				\$1,258
70	\$1,398	\$1,763			\$2,182	\$798	\$1,793				\$1,424
75	\$1,636	\$2,059			\$2,508	\$918	\$2,095				\$1,663
80	\$1,801	\$2,268			\$2,712	\$992	\$2,305				\$1,832
85	\$1,920	\$2,418			\$2,879	\$1,054	\$2,460				\$1,955

AMERICAN REPUBLIC CORP INSURANCE COMPANYwww.americanenterprise.com

(888) 755-3065

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$4,111				\$5,385	\$2,144		\$2,743	\$3,777		
65	\$2,159				\$2,828	\$1,126		\$1,440	\$1,984		
70	\$2,420				\$3,170	\$1,262		\$1,615	\$2,224		
75	\$2,932				\$3,841	\$1,529		\$1,956	\$2,694		
80	\$3,378				\$4,425	\$1,762		\$2,254	\$3,104		
85	\$3,823				\$5,008	\$1,994		\$2,550	\$3,512		

AMERICAN REPUBLIC INSURANCE COMPANYwww.americanenterprise.com

(800) 247-2190

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,599				\$5,141	\$2,057					
65	\$1,713				\$2,448	\$979					
70	\$1,837				\$2,624	\$1,050					
75	\$2,355				\$3,365	\$1,346					
80	\$2,801				\$4,001	\$1,601					
85	\$3,237				\$4,624	\$1,850					

ASSURED LIFE ASSOCIATIONwww.denverwoodmen.org

(877) 223-3666

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,571	\$3,257	\$4,153	\$2,996	\$4,248		\$3,064				\$2,505
65	\$1,660	\$1,917	\$2,328	\$1,650	\$2,383		\$1,689				\$1,351
70	\$1,899	\$2,193	\$2,672	\$1,894	\$2,734		\$1,938				\$1,551
75	\$2,106	\$2,463	\$3,015	\$2,142	\$3,085		\$2,192				\$1,759
80	\$2,238	\$2,658	\$3,275	\$2,332	\$3,351		\$2,386				\$1,922
85	\$2,334	\$2,817	\$3,499	\$2,495	\$3,580		\$2,555				\$2,066

BANKERS FIDELITY LIFE INSURANCE COMPANYwww.bflic.com

(800) 241-1439

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,472				\$3,504	\$1,032	\$2,916	\$1,728			
65	\$1,644				\$2,340	\$684	\$1,596	\$936			
70	\$1,848				\$2,616	\$768	\$1,896	\$1,104			
75	\$2,076				\$2,928	\$864	\$2,256	\$1,332			
80	\$2,244				\$3,168	\$936	\$2,532	\$1,500			
85	\$2,340				\$3,336	\$984	\$2,760	\$1,620			

BLUE CROSS BLUE SHIELD OF ILLINOISwww.bcbsil.com

(800) 646-3000

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,100	\$3,564	\$4,008		\$4,140	\$1,344	\$3,732	\$2,100	\$3,012		\$2,904
65	\$900	\$1,488	\$1,860		\$1,872	\$612	\$1,680	\$936	\$1,356		\$1,308
70	\$1,188	\$1,920	\$2,352		\$2,484	\$792	\$2,232	\$1,260	\$1,788		\$1,740
75	\$1,464	\$2,448	\$2,952		\$3,132	\$996	\$2,820	\$1,596	\$2,256		\$2,196
80	\$1,716	\$2,892	\$3,324		\$3,468	\$1,116	\$3,132	\$1,764	\$2,508		\$2,436
85	\$1,920	\$3,252	\$3,648		\$3,780	\$1,224	\$3,408	\$1,920	\$2,736		\$2,652

CENTRAL STATES INDEMNITY COMPANY OF OMAHAwww.csi-omaha.com

(866) 644-3988

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,476	\$2,891	\$3,478		\$3,500		\$2,975				\$2,450
65	\$1,282	\$1,497	\$1,794		\$1,864		\$1,585				\$1,305
70	\$1,526	\$1,781	\$2,133		\$2,190		\$1,861				\$1,534
75	\$1,812	\$2,114	\$2,566		\$2,621		\$2,228				\$1,834
80	\$2,059	\$2,404	\$2,918		\$2,959		\$2,515				\$2,071
85	\$2,237	\$2,613	\$3,177		\$3,206		\$2,725				\$2,245

COLONIAL PENN LIFE INSURANCE COMPANYwww.colonialpenn.com

(800) 800-2254

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,509	\$4,384			\$5,611	\$1,237	\$5,020	\$2,235	\$3,416	\$4,356	\$3,998
65	\$1,389	\$1,725			\$1,995	\$439	\$1,657	\$701	\$1,215	\$1,510	\$1,091
70	\$1,699	\$2,100			\$2,418	\$532	\$2,038	\$853	\$1,453	\$1,875	\$1,412
75	\$2,068	\$2,541			\$2,934	\$646	\$2,512	\$1,071	\$1,774	\$2,323	\$1,810
80	\$2,413	\$2,968			\$3,500	\$771	\$3,031	\$1,316	\$2,128	\$2,779	\$2,247
85	\$2,745	\$3,395			\$4,117	\$907	\$3,605	\$1,579	\$2,504	\$3,244	\$2,740

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(866) 297-2372

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,458				\$4,126		\$3,347				
65	\$1,479				\$2,167		\$1,727				
70	\$1,699				\$2,494		\$1,987				
75	\$1,903				\$2,841		\$2,268				
80	\$2,071				\$3,158		\$2,528				
85	\$2,191				\$3,420		\$2,745				

COMBINED INSURANCE COMPANY OF AMERICAwww.combinedinsurance.com

(855) 278-9329

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,171				\$3,371						\$2,726
65	\$1,392				\$1,672						\$1,428
70	\$1,645				\$1,973						\$1,693
75	\$1,822				\$2,389						\$1,922
80	\$1,931				\$2,709						\$2,102
85	\$2,005				\$2,997						\$2,259

COUNTRY LIFE INSURANCE COMPANYwww.countryfinancial.com

(866) 856-4760

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,336		\$4,442	\$3,834	\$4,531	\$1,229					
65	\$1,074		\$1,880	\$1,612	\$1,893	\$504					
70	\$1,224		\$2,425	\$2,105	\$2,475	\$589					
75	\$1,434		\$2,959	\$2,547	\$3,016	\$719					
80	\$1,707		\$3,395	\$2,913	\$3,463	\$884					
85	\$2,019		\$3,818	\$3,286	\$3,894	\$1,055					

EQUITABLE LIFE & CASUALTYwww.EquiLife.com

(877) 358-4060

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,223				\$4,846						\$3,411
65	\$1,825				\$2,585						\$1,819
70	\$2,216				\$3,152						\$2,223
75	\$2,563				\$3,668						\$2,583
80	\$2,802				\$4,032						\$2,842
85	\$3,024				\$4,387						\$3,093

FAMILY LIFE INSURANCE COMPANYwww.familylifeins.com

(800) 877-7703

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,285	\$3,993	\$4,614	\$4,186	\$4,641		\$4,210			\$3,767	\$3,247
65	\$1,700	\$2,067	\$2,373	\$2,169	\$2,472		\$2,181			\$1,952	\$1,731
70	\$2,022	\$2,460	\$2,830	\$2,580	\$2,902		\$2,594			\$2,322	\$2,033
75	\$2,401	\$2,921	\$3,404	\$3,062	\$3,474		\$3,079			\$2,758	\$2,432
80	\$2,729	\$3,319	\$3,870	\$3,481	\$3,923		\$3,500			\$3,133	\$2,747
85	\$2,966	\$3,609	\$4,217	\$3,782	\$4,250		\$3,805			\$3,404	\$2,974

FORETHOUGHT LIFE INSURANCE COMPANYwww.forethought.com

(877) 492-5870

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,760		\$4,166		\$4,264		\$3,148				\$2,497
65	\$1,728		\$2,280		\$2,335		\$1,693				\$1,314
70	\$1,892		\$2,508		\$2,569		\$1,864				\$1,447
75	\$2,119		\$2,855		\$2,923		\$2,125				\$1,655
80	\$2,318		\$3,187		\$3,264		\$2,378				\$1,858
85	\$2,463		\$3,464		\$3,547		\$2,591				\$2,032

GERBER LIFE INSURANCE COMPANY

(877) 778-0839

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,187				\$5,257		\$4,531				
65	\$1,995				\$2,859		\$2,410				
70	\$2,360				\$3,388		\$2,856				
75	\$2,617				\$3,823		\$3,231				
80	\$2,780				\$4,151		\$3,520				
85	\$2,898				\$4,434		\$3,772				

GLOBE LIFE AND ACCIDENT INSURANCE COMPANYwww.globecaremedsupp.com

(800) 801-6831

Pre-ex: 2

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$1,432	\$2,284	\$2,728		\$2,750						
65	\$977	\$1,530	\$1,740		\$1,752						
70	\$1,328	\$1,961	\$2,175		\$2,188						
75	\$1,412	\$2,238	\$2,565		\$2,581						
80	\$1,432	\$2,284	\$2,728		\$2,750						
85	\$1,432	\$2,284	\$2,728		\$2,750						

GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANYwww.gpmlife.com

(866) 242-7573

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,914		\$4,541		\$4,647		\$2,914				\$2,538
65	\$1,821		\$2,468		\$2,528		\$1,556				\$1,322
70	\$1,994		\$2,715		\$2,781		\$1,713				\$1,457
75	\$2,234		\$3,093		\$3,168		\$1,955				\$1,668
80	\$2,444		\$3,457		\$3,540		\$2,190				\$1,876
85	\$2,598		\$3,762		\$3,852		\$2,389				\$2,055

HEALTH ALLIANCE MEDICAL PLANS INC.www.healthalliancemedicare.org

(888) 382-9771

Pre-ex: 6

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,928		\$5,071		\$5,183						\$3,864
65	\$1,588		\$2,276		\$2,326						\$1,734
70	\$2,027		\$2,904		\$2,968						\$2,213
75	\$2,587		\$3,707		\$3,788						\$2,824
80	\$2,874		\$4,565		\$4,665						\$3,477
85	\$2,928		\$5,071		\$5,183						\$3,864

HEARTLAND NATIONAL LIFE INSURANCE COMPANYwww.heartlandnational.net

(877) 431-7371

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,386			\$3,371	\$3,810		\$3,424			\$3,119	\$2,781
65	\$1,421			\$1,721	\$2,070		\$1,751			\$1,611	\$1,388
70	\$1,733			\$2,139	\$2,505		\$2,175			\$1,999	\$1,715
75	\$1,978			\$2,510	\$2,893		\$2,551			\$2,341	\$2,018
80	\$2,130			\$2,815	\$3,218		\$2,863			\$2,613	\$2,284
85	\$2,221			\$3,077	\$3,485		\$3,121			\$2,847	\$2,521

HUMANA, INC.www.humana-medicare.com

(888) 310-8482

Pre-ex: 3

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,231	\$3,868	\$4,585		\$4,678	\$1,595		\$2,084	\$2,962		\$2,884
65	\$1,593	\$1,907	\$2,261		\$2,307	\$786		\$1,028	\$1,461		\$1,422
70	\$1,938	\$2,320	\$2,750		\$2,807	\$957		\$1,250	\$1,777		\$1,730
75	\$2,358	\$2,823	\$3,346		\$3,415	\$1,164		\$1,521	\$2,162		\$2,105
80	\$2,787	\$3,337	\$3,955		\$4,035	\$1,376		\$1,798	\$2,555		\$2,488
85	\$3,231	\$3,868	\$4,585		\$4,678	\$1,595		\$2,084	\$2,962		\$2,884

KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNIONwww.kskjlife.net

(800) 321-0102

Pre-ex: 0

App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,084	\$3,752	\$4,293	\$3,168	\$4,320		\$3,336			\$2,852	\$2,528
65	\$1,597	\$1,943	\$2,207	\$1,640	\$2,300		\$1,727			\$1,477	\$1,346
70	\$1,900	\$2,312	\$2,634	\$1,951	\$2,701		\$2,056			\$1,756	\$1,580
75	\$2,256	\$2,744	\$3,169	\$2,317	\$3,234		\$2,440			\$2,085	\$1,892
80	\$2,563	\$3,118	\$3,602	\$2,633	\$3,653		\$2,774			\$2,369	\$2,138
85	\$2,787	\$3,389	\$3,924	\$2,862	\$3,956		\$3,014			\$2,576	\$2,315

LIBERTY NATIONAL LIFE INSURANCE COMPANYwww.libertynational.com

(800) 331-2512

Pre-ex: 2

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,345	\$3,531			\$4,504	\$1,192					\$3,658
65	\$1,799	\$2,510			\$2,826	\$520					\$2,171
70	\$2,206	\$3,143			\$3,575	\$692					\$2,810
75	\$2,345	\$3,457			\$4,067	\$936					\$3,244
80	\$2,345	\$3,531			\$4,504	\$1,192					\$3,658
85	\$2,345	\$3,531			\$4,504	\$1,192					\$3,658

MEDICO INSURANCE COMPANYwww.gomedico.com

(800) 228-6080

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,355				\$4,302		\$4,131				\$3,144
65	\$1,809				\$2,320		\$2,159				\$1,643
70	\$1,908				\$2,446		\$2,285				\$1,739
75	\$2,282				\$2,926		\$2,768				\$2,107
80	\$2,680				\$3,436		\$3,273				\$2,491
85	\$3,108				\$3,985		\$3,815				\$2,903

MUTUAL OF OMAHA INSURANCE COMPANYwww.mutualofomaha.com

(800) 667-2937

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,231				\$3,233		\$2,554				
65	\$1,260				\$1,827		\$1,443				
70	\$1,431				\$2,073		\$1,638				
75	\$1,701				\$2,465		\$1,947				
80	\$2,001				\$2,901		\$2,291				
85	\$2,287				\$3,314		\$2,618				

PEKIN LIFE INSURANCE COMPANYwww.pekininsurance.com

(800) 322-0160

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,981				\$3,872	Not available					
65	\$1,490				\$1,695	\$766					
70	\$1,760				\$2,233	\$1,009					
75	\$1,948				\$2,897	\$1,306					
80	\$2,062				\$3,317	\$1,497					
85	\$2,139				\$3,627	\$1,638					

PHYSICIANS MUTUAL INSURANCE COMPANYwww.physicians.com

(800) 228-9100

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,053				\$5,636	\$3,009	\$5,116				\$4,106
65	\$1,747				\$2,634	\$819	\$2,335				\$1,769
70	\$2,060				\$3,075	\$1,032	\$2,723				\$2,235
75	\$2,293				\$3,678	\$1,298	\$3,258				\$2,800
80	\$2,499				\$4,257	\$1,613	\$3,769				\$3,381
85	\$2,680				\$4,810	\$1,980	\$4,259				\$3,857

RESERVE NATIONAL INSURANCE COMPANYwww.reservenational.com

(800) 874-1431

Pre-ex: 6

App Fee: \$15

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,480		\$3,683		\$3,385	\$975	\$3,176				\$2,331
65	\$1,293		\$1,920		\$1,766	\$509	\$1,657				\$1,216
70	\$1,537		\$2,282		\$2,098	\$604	\$1,967				\$1,444
75	\$1,807		\$2,683		\$2,467	\$711	\$2,314				\$1,699
80	\$2,095		\$3,111		\$2,859	\$824	\$2,683				\$1,969
85	\$2,313		\$3,435		\$3,157	\$909	\$2,962				\$2,174

ROYAL NEIGHBORS OF AMERICAwww.royalneighbors.org

(800) 568-2382

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,847				\$5,652		\$4,530				
65	\$1,548				\$2,274		\$1,821				
70	\$1,770				\$2,599		\$2,083				
75	\$2,023				\$2,971		\$2,382				
80	\$2,313				\$3,398		\$2,724				
85	\$2,643				\$3,885		\$3,114				

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY www.slaico.com

(888) 350-1488

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$5,925	\$6,746	\$7,669	\$4,621	\$6,307	\$917	\$4,657				\$3,042
65	\$2,949	\$3,358	\$3,818	\$2,300	\$3,139	\$457	\$2,318				\$1,514
70	\$3,412	\$3,885	\$4,417	\$2,661	\$3,632	\$528	\$2,682				\$1,752
75	\$3,922	\$4,465	\$5,076	\$3,059	\$4,174	\$607	\$3,082				\$2,013
80	\$4,709	\$5,362	\$6,096	\$3,673	\$5,013	\$729	\$3,701				\$2,418
85	\$5,925	\$6,746	\$7,669	\$4,621	\$6,307	\$917	\$4,657				\$3,042

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY www.statefarm.com

Contact Local State Farm Agent

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,070		\$3,123		\$3,154						
65	\$1,211		\$1,826		\$1,845						
70	\$1,526		\$2,301		\$2,324						
75	\$1,768		\$2,666		\$2,693						
80	\$1,986		\$2,995		\$3,025						
85	\$2,070		\$3,123		\$3,154						

STATE MUTUAL INSURANCE COMPANY www.statemutualinsurance.com

(888) 764-1936

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,191	\$3,723	\$4,480	\$3,903	\$4,508	\$1,774	\$3,924			\$3,514	\$3,157
65	\$1,653	\$1,928	\$2,310	\$2,022	\$2,402	\$945	\$2,033			\$1,820	\$1,681
70	\$1,963	\$2,292	\$2,747	\$2,403	\$2,818	\$1,110	\$2,416			\$2,161	\$1,972
75	\$2,332	\$2,722	\$3,305	\$2,854	\$3,375	\$1,328	\$2,871			\$2,569	\$2,363
80	\$2,651	\$3,093	\$3,755	\$3,244	\$3,811	\$1,499	\$3,262			\$2,921	\$2,669
85	\$2,884	\$3,364	\$4,093	\$3,526	\$4,128	\$1,622	\$3,544			\$3,173	\$2,890

STERLING INVESTORS LIFE INSURANCE COMPANYwww.sterlinginvestors.com

(877) 896-6434

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,779	\$3,242	\$3,901	\$3,400	\$3,926	\$1,546	\$3,417			\$3,061	\$2,748
65	\$1,438	\$1,679	\$2,012	\$1,761	\$2,091	\$823	\$1,770			\$1,585	\$1,464
70	\$1,711	\$1,996	\$2,393	\$2,093	\$2,455	\$966	\$2,105			\$1,883	\$1,718
75	\$2,030	\$2,371	\$2,878	\$2,486	\$2,939	\$1,156	\$2,499			\$2,238	\$2,057
80	\$2,309	\$2,694	\$3,270	\$2,825	\$3,319	\$1,306	\$2,840			\$2,543	\$2,324
85	\$2,510	\$2,930	\$3,565	\$3,071	\$3,595	\$1,413	\$3,087			\$2,764	\$2,517

STERLING LIFE INSURANCE COMPANYwww.sterlinginsurance.com

(800) 688-0100

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,742	\$3,584	\$4,136		\$3,955		\$3,683	\$1,633			\$3,021
65	\$2,059	\$2,436	\$2,713		\$2,596		\$2,386	\$1,038			\$1,935
70	\$2,359	\$2,855	\$3,223		\$3,084		\$2,842	\$1,242			\$2,312
75	\$2,581	\$3,211	\$3,659		\$3,501		\$3,239	\$1,423			\$2,643
80	\$2,742	\$3,584	\$4,136		\$3,955		\$3,683	\$1,633			\$3,021
85	\$2,742	\$3,584	\$4,136		\$3,955		\$3,683	\$1,633			\$3,021

THRIVENT FINANCIAL FOR LUTHERANSwww.thrivent.com

(800) 847-4836; (800)-THRIVENT

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,300	\$2,718	\$3,714	\$3,192	\$3,728	\$1,155	\$3,285		\$2,173	\$2,751	
65	\$1,365	\$1,614	\$2,206	\$1,895	\$2,213	\$686	\$1,950		\$1,290	\$1,634	
70	\$1,561	\$1,847	\$2,523	\$2,169	\$2,531	\$784	\$2,231		\$1,475	\$1,868	
75	\$1,780	\$2,105	\$2,875	\$2,472	\$2,885	\$894	\$2,541		\$1,682	\$2,129	
80	\$1,975	\$2,335	\$3,191	\$2,743	\$3,201	\$992	\$2,822		\$1,865	\$2,364	
85	\$2,136	\$2,527	\$3,454	\$2,969	\$3,465	\$1,075	\$3,054		\$2,020	\$2,558	

UNITED AMERICAN INSURANCE COMPANYwww.unitedamerican.com

(800) 331-2512

Pre-ex: 2

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,114	\$3,163	\$4,222	\$4,043	\$4,237	\$1,036	\$4,054	\$2,016	\$2,834		\$3,436
65	\$1,626	\$2,261	\$2,668	\$2,482	\$2,684	\$492	\$2,494	\$1,275	\$1,792		\$2,051
70	\$1,992	\$2,828	\$3,373	\$3,189	\$3,387	\$656	\$3,202	\$1,701	\$2,391		\$2,654
75	\$2,114	\$3,104	\$3,827	\$3,647	\$3,842	\$820	\$3,658	\$1,894	\$2,664		\$3,056
80	\$2,114	\$3,163	\$4,222	\$4,043	\$4,237	\$1,036	\$4,054	\$2,016	\$2,834		\$3,436
85	\$2,114	\$3,163	\$4,222	\$4,043	\$4,237	\$1,036	\$4,054	\$2,016	\$2,834		\$3,436

UNITEDHEALTHCARE INSURANCE COMPANY (SECUREHORIZONS)

(800) 768-1479

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,002				\$3,638	\$1,427	\$3,390	\$1,594	\$2,408		\$2,718
65	\$1,449				\$1,949	\$628	\$1,757	\$923	\$1,269		\$1,306
70	\$1,694				\$2,347	\$799	\$2,145	\$1,090	\$1,531		\$1,645
75	\$1,894				\$2,825	\$1,015	\$2,606	\$1,265	\$1,850		\$2,041
80	\$1,917				\$3,234	\$1,225	\$3,002	\$1,323	\$2,131		\$2,387
85	\$2,002				\$3,638	\$1,427	\$3,390	\$1,594	\$2,408		\$2,718

UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA

(800) 207-8050

Pre-ex: 0

App Fee: \$20

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,769			\$3,721	\$4,246		\$3,807				\$2,935
65	\$1,775			\$2,133	\$2,514		\$2,179				\$1,600
70	\$1,980			\$2,409	\$2,811		\$2,460				\$1,804
75	\$2,446			\$2,847	\$3,285		\$2,907				\$2,120
80	\$2,554			\$3,167	\$3,629		\$3,232				\$2,401
85	\$2,554			\$3,439	\$3,921		\$3,507				\$2,651

USAA LIFE INSURANCE COMPANYwww.usaa.com

(800) 531-8722

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,811				\$3,303						\$2,154
65	\$1,575				\$1,850						\$1,208
70	\$1,836				\$2,166						\$1,414
75	\$2,195				\$2,583						\$1,685
80	\$2,546				\$2,995						\$1,954
85	\$2,811				\$3,303						\$2,154

WORLD CORP INSURANCE COMPANYwww.CompletePlus.com

(866) 891-9365

Pre-ex: 0

App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$3,628				\$4,708	\$1,865					
65	\$1,905				\$2,472	\$979					
70	\$2,136				\$2,771	\$1,098					
75	\$2,588				\$3,358	\$1,330					
80	\$2,981				\$3,869	\$1,533					
85	\$3,373				\$4,378	\$1,734					

Chicago Area

Standardized Medicare SELECT Plans Available – Annual Premium Estimates

AARP/UNITED HEALTHCARE INSURANCE COMPANY

www.aarphealthcare.com

(800) 523-5800

Pre-ex: 3 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under			\$3,166		\$3,184						
65			\$1,465		\$1,473						
70			\$1,784		\$1,794						
75			\$2,103		\$2,115						
80			\$2,103		\$2,115						
85			\$2,103		\$2,115						

BLUE CROSS BLUE SHIELD OF ILLINOIS

www.bcbsil.com

(800) 646-3000

Pre-ex: 0 App Fee: \$0

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under		\$2,712	\$2,928		\$3,204		\$2,868	\$1,800	\$2,448		\$2,256
65		\$1,236	\$1,560		\$1,644		\$1,500	\$876	\$1,260		\$1,164
70		\$1,584	\$1,980		\$2,184		\$1,968	\$1,200	\$1,668		\$1,524
75		\$1,932	\$2,328		\$2,580		\$2,304	\$1,428	\$1,956		\$1,800
80		\$2,208	\$2,472		\$2,724		\$2,412	\$1,512	\$2,052		\$1,884
85		\$2,472	\$2,664		\$2,916		\$2,616	\$1,632	\$2,220		\$2,052

FORETHOUGHT LIFE INSURANCE COMPANY

www.forethought.com

(877) 492-5870

Pre-ex: 0 App Fee: \$25

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under			\$3,341		\$3,421		\$2,551				\$2,023
65			\$1,828		\$1,874		\$1,372				\$1,065
70			\$2,011		\$2,061		\$1,510				\$1,173
75			\$2,289		\$2,346		\$1,722				\$1,341
80			\$2,556		\$2,619		\$1,927				\$1,506
85			\$2,778		\$2,846		\$2,100				\$1,647

PEKIN LIFE INSURANCE COMPANY

Pre-ex: 0

App Fee: \$0

www.pekininsurance.com

(800) 322-0160

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under					\$3,276						
65					\$1,435						
70					\$1,889						
75					\$2,451						
80					\$2,806						
85					\$3,069						

RESERVE NATIONAL INSURANCE COMPANY

Pre-ex: 6

App Fee: \$15

www.reservenational.com

(800) 874-1431

Crossover: yes

Age	A	B	C	D	F	FHD	G	K	L	M	N
64 & Under	\$2,480		\$3,683		\$3,385	\$975	\$3,176				\$2,331
65	\$1,293		\$1,920		\$1,766	\$508	\$1,657				\$1,216
70	\$1,537		\$2,282		\$2,098	\$604	\$1,967				\$1,444
75	\$1,807		\$2,683		\$2,467	\$711	\$2,314				\$1,699
80	\$2,095		\$3,111		\$2,859	\$824	\$2,683				\$1,969
85	\$2,313		\$3,435		\$3,157	\$909	\$2,962				\$2,174

Illinois Department
 on **Aging**

State of Illinois
Department on Aging
One Natural Resources Way, #100
Springfield, Illinois 62702-1271
www.state.il.us/aging

Senior Health Insurance Program
(SHIP)
1-800-548-9034

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