

2022  
2023

# MEDICARE SUPPLEMENT PREMIUM

## *Comparison Guide*

Updated 10.4.22

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# CHICAGO AREA

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**SHIP**

State Health Insurance  
Assistance Program

*Because the best choice is an educated choice*

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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.**

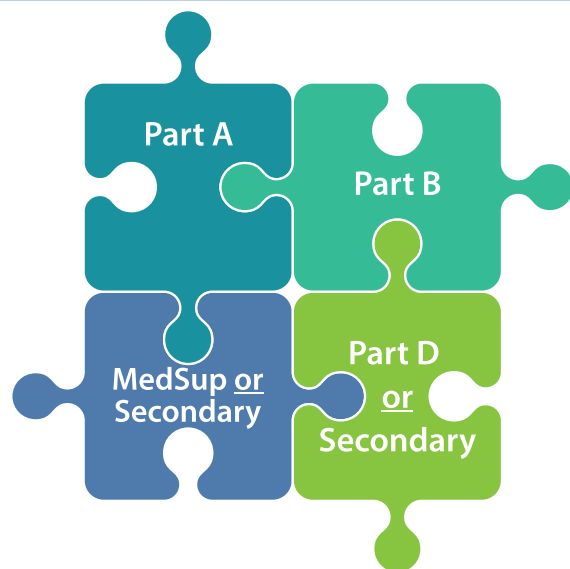
## Important Phone Numbers

<b>IL Department on Aging Senior Health Insurance Program (SHIP)</b>	1-800-252-8966; 711 (TRS)	Free Medicare counseling; Aging-related information and referral services
<b>Social Security Administration</b>	1-800-772-1213	Medicare eligibility and enrollment
<b>Medicare</b>	(1-800-MEDICARE) 1-800-633-4227	Medicare claims, appeals, drug plan information
<b>Office of Consumer Health Insurance (OCHI)</b>	1-877-527-9431	Consumer complaints, information and referral services
<b>Healthcare &amp; Family Services Health Benefits Hotline</b>	1-800-226-0768	Medicaid questions

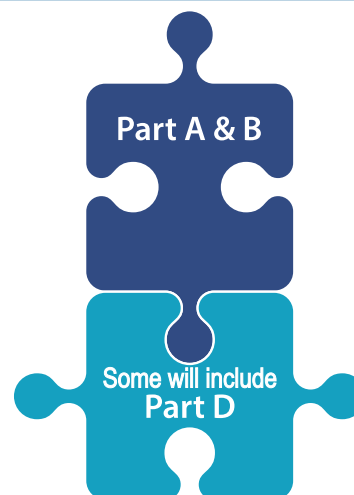
The rates in this Guide are provided by the insurance companies to the Illinois Department of Insurance, effective August 2022. Always check with the insurance company you choose to get an accurate price quote for your individual situation.

# THE PIECES OF MEDICARE

## Original Medicare



## Medicare Advantage (also known as Part C)



**Part A (Hospital Insurance)** helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care following a hospital stay
- Hospice care
- Home health care

**Part B (Medical Insurance)** helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits—you typically pay 20% of the Medicare approved amounts for most of these services.)

### ADDITIONAL COVERAGE

**Part D (Drug coverage):** Helps cover the cost of prescription drugs (including many recommended shots or vaccines). Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

**Medicare Supplement Policy also known as Medigap:** A Medicare supplement policy is insurance coverage sold by a private insurance company designed to pay the major benefit gaps in Original Medicare, such as deductibles and copayments.

**Medicare Advantage (also known as Part C):** Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D and may include additional benefits such as vision, hearing and dental. In some cases, you’ll need to use doctors who are in the plan’s network. (Medicare Advantage plans will be discussed in more detail later in this guide.)

## 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.” A Medicare supplement policy is insurance coverage sold by a private insurance company designed to pay the major benefit gaps in Original Medicare, such as deductibles and copayments. A Medicare supplement is NOT managed care, such as an HMO, PPO, etc., or coverage provided by an employer. **By law, all Medicare supplement plans currently available must follow a standardized benefit structure, but may offer enhanced benefits if approved by the Illinois Department of Insurance (IDOI).** 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 charts on **pages 7, 8 and 9** list 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 and Plan G are also available as High-Deductible plans (**see page 11**). Additionally, you may have the option of choosing a Medicare SELECT plan, which is explained on **page 10**.

Please note that Medigap policies must be clearly identified as “Medicare supplement insurance.” 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 2022 but may change during the year. You can 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.

SHIP Counselors have access to real time quotes utilizing the Medigap Plan Finder within the SHIP Technical Assistance Center (SHIP TA Center). The tool is updated weekly with the latest plan information received directly from the plan via CSG Actuarial, and allows for customized searches based on gender, age, tobacco status and other criteria. It is made possible by grant funding from the U.S. Administration for Community Living (ACL) and is created and supported by CSG Actuarial in Omaha, Nebraska.

**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, Medicare prescription drug plans, or want a real time quote, you may contact the Illinois Department on Aging, Senior Health Insurance Program (SHIP) at: 1-800-252-8966; 711 (TRS); or email SHIP at: [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)

## Definition of Terms and Special Provisions

**Open Enrollment Period:** A person of any age going onto Medicare Part B for the first time has six (6) 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** and **continuous coverage** (see definition below), the company *may* impose a waiting period for coverage of pre-existing conditions for up to six (6) months, but it cannot refuse to sell you a policy if you apply within your open enrollment period.

**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 that 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, to qualify as **Continuous Coverage**, you cannot have more than a 63-day break in coverage between the previous health insurance coverage and your Medicare coverage.

**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.

**Medical Underwriting:** The process by which an insurance company determines insurability due to medical diagnosis of any pre-existing health conditions.

**Pre-existing Waiting Period:** Unless you have creditable and continuous coverage, a Medigap company may look back no more than six months of health records and impose a waiting period of up to six (6) months for any pre-existing health condition you may have. Each company's waiting period appears in the company information 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 G sold by ABC Insurance Company has the same benefits as a Plan G that is sold by XYZ Insurance Company, with the exception of any **innovative benefits** approved by the Illinois Department of Insurance. Examples of **innovative benefits** could include, but not limited to, vision benefits, dental benefits, or routine hearing exams. See the notes on the rate tables for any plans with enhancements.

**\*NEW EFFECTIVE JANUARY 1, 2022\***

If an individual is at least 65 years of age, but no more than 75 years of age, and has an existing Medicare supplement policy the individual is entitled to a New Medicare Supplement Annual Open enrollment period. This New Medicare Supplement Annual Open Enrollment period begins on the individuals birthdate each year and lasts for 45 days. The individual may purchase any Medicare Supplement policy with the same company/issuer that offers benefits equal to or lesser than those provided by the previous coverage. During this open enrollment period, if an individual currently has a Medicare supplement policy then the policy cannot deny or place conditions on the individual holding the policy or effectiveness of Medicare supplemental coverage, nor discriminate in the pricing of coverage, because of health status, claims experience, receipt of health care, or a medical condition of the individual.

**Info for Medicare Supplements effective on or after 2020**

As of January 1, 2020, Medicare Supplement Plans C and F are no longer available to **newly eligible** Medicare beneficiaries. **Anyone who was eligible for Medicare prior to this date may still purchase a Plan C or F after this date.** Any person currently owning a Plan C or F can keep it – there is no need to change to a different plan.

**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.*

Please note 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 will be able to purchase a Medigap policy from Blue Cross/Blue Shield from October 15 to December 7.

**Guaranteed Issue Policies from a Guaranteed Issue Company**

For persons aged 65 or older and NOT in their Open Enrollment Period (see Page 5) or any Special Enrollment Periods (see pages 13 & 14) there is still an option to get a Supplemental plan. In Illinois, we have one Medicare Supplement insurer that offers policies to anyone over the age of 65 in ANY health condition, throughout the year at the same premium rate as anyone in the same policy class. That company is Blue Cross Blue Shield of Illinois. See the listing in the rate table for contact and rate information. Starting April 1, 2022, BC/BS released secure Medicare plans A, F, G, and N. These plans offer the same benefit as standard (Guaranteed Issue) plans but may lower rates if you can pass a series of health-related questions.



## Medicare Supplement Benefits

This chart indicates the benefits included in each of the standardized Medicare Supplement plans. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest.

2023 Medicare Supplement Plans												
Benefits	A	B	C	D	F	FHD	G	GHD	K	L	M	N
Medicare Part A coinsurance and inpatient hospital costs (up to an additional 365 days after Medicare benefits are used)	√	√	√	√	√	√	√	√	√	√	√	√
Medicare Part B coinsurance or copayment	√	√	√	√	√	√	√	√	**50%	**75%	√	√/***
Blood (first 3 pints, if charged)	√	√	√	√	√	√	√	√	**50%	**75%	√	√
Part A hospice care coinsurance or copayment	√	√	√	√	√	√	√	√	**50%	**75%	√	√
Skilled nursing facility care coinsurance			√	√	√	√	√	√	**50%	**75%	√	√
Part A deductible		√	√	√	√	√	√	√	**50%	**75%	50%	√
Part B deductible			√		√	√						
Part B excess charges					√	√	√	√				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%	80%	80%			80%	80%
<i>Plans C and F are only available to those eligible for Medicare prior to 01/01/20.</i> √ = 100%									<b>2023 Out-of-Pocket Limits</b> <b>\$6,940</b> <b>\$3,470</b>			

**Plans F & G are also offered as a high-deductible plan** by some insurance companies. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,700 in 2023 before your policy pays anything.

**\*\*For Plans K and L**, after you meet your **out-of-pocket yearly limit** and your yearly Part B deductible; the Medigap plan pays 100% of covered services for the rest of the calendar year.

**\*\*\*Plan N** pays 100% of the Part B coinsurance, except for a **copayment** of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Reference for Plan F-HD and G-HD: <https://www.cms.gov/Medicare/Health-Plans/Medigap/FandJ.html>

Reference for Plan K & L: <https://www.cms.gov/Medicare/Health-Plans/Medigap/KandL.html>

▶ Your monthly premium will depend on plan selected, company purchased from, any discounts offered, etc.

1-800-252-8966  
711 (TRS)





## Core Benefits for Plans K & L

Medigap Plan K	% plan pays	Medigap Plan L	% plan pays
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 **\$6,940** and Plan L is **\$3,470** in 2023). 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.

## Core Benefits for Plans M and N

Medigap Plan M	% plan pays	Medigap Plan N	% plan pays
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%)	Medicare Part B Coinsurance or Copayment: For Part B services <i>except</i> “Office Visits,” Plan N will pay	(100%)
		You pay up to \$20 for each service defined as an “Office Visit” and \$50 per Emergency Room visit.	
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 Plans 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 pays 100% of the Medicare Part B Coinsurance or Copayment, except for a copayment up to \$20 per office visit and \$50 per Emergency Room visit. Emergency Room visit copayment will be waived if admitted into the hospital.

# 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 six (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 on page 33.

## **NOTICE REGARDING THE AFFORDABLE CARE ACT (ACA) MARKETPLACE PLANS**

**If you have Medicare, you are already covered. You do not have to buy additional primary 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 High-Deductible Option

Another variation of a Medicare supplement policy available to you is a “high-deductible option” on Plan F or G. Generally, the premium for a high-deductible Plan F or G will be lower than that company’s same Medicare supplement plan without the higher deductible. The benefits for a high-deductible Plan F or G are identical to any other Plan F or G. 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 2023 is \$2,700.** This deductible is adjusted each year to reflect the change in the Consumer Price Index.

In addition to the **\$2,700** deductible for Plan F or G, there is also a separate \$250 per year deductible for the foreign travel emergency benefit.

For those eligible for Medicare *prior* to January 1, 2020, Plan FHD is available. For those eligible for Medicare *on or after* January 1, 2020, Plan GHD will be the only high deductible plan available.

Rates for Medicare supplement high-deductible plans being sold in Illinois can be found immediately following the Standard Plan F or G rates as indicated by **FHD** or **GHD**.

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## Further Information Available

You may want to check the financial condition of any insurance company from which you would like to purchase a policy. The Illinois Department of Insurance does not rate the financial condition of insurance companies. There is a fact sheet on their website titled *Illinois Insurance Facts, Finding a Reputable Insurance Company – Using Financial Rating Agencies*, listing five (5) of the independent rating services, their phone numbers and website addresses. The IDOI website is:

<http://insurance.illinois.gov>.

## Explanation of Medicare Supplement Benefits

### Part A Deductible (Found in Plans B through N)

- Pays the **\$1,600** (2023) Medicare Part A inpatient hospital deductible in each benefit period.

### Skilled Nursing Coinsurance (Found in Plans C through N)

- Pays the **\$200/day** (2023) 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 **\$226** (2023) 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 when you use providers who do not accept Medicare assignment.

### Office Visit and Emergency Room Copayments (Found in Plan N)

- You pay up to \$20 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 into 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: GUARANTEED ISSUE RIGHTS

This chart describes the situations under federal and Illinois law that give you a right to buy a policy without any pre-existing condition exclusions, the kind of policy you can buy, and when you can or must apply for it.

You Have a Guaranteed Issue Right if....	You Have the Right to Buy....	You Can/Must Apply for a Medigap Policy....
You're in a <b>Medicare Advantage Plan (like an HMO or PPO)</b> , and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.	Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.  You only have this right if you switch to Original Medicare rather than join another Medicare Advantage Plan.	As early as 60 calendar days before the date your health care coverage will end, but no later than 63 calendar days after your health care coverage ends.  Medigap coverage can't start until your Medicare Advantage Plan coverage ends.
You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan ceases to provide all such supplemental benefits.  <b>NOTE:</b> If your employer-provided <u>retiree</u> plan is secondary to Medicare and you voluntarily elect to disenroll, you have no guaranteed issue rights.	Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.  If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.	No later than 63 calendar days after the latest of these 3 dates:  1. Date the coverage ends. 2. Date on the notice you get telling you that coverage is ending (if you get one). 3. Date on a claim denial, if this is the only way you know that your coverage ended.
You have Original Medicare and a <b>Medicare SELECT</b> policy. You move out of the Medicare SELECT policy's service area. Call the Medicare SELECT insurer for more information about your options.	Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.	As early as 60 calendar days before the date your Medicare SELECT coverage will end, but no later than 63 calendar days after your Medicare SELECT coverage ends.
<b>(Trial right)</b> You joined a <b>Medicare Advantage Plan (like an HMO or PPO)</b> when you were first eligible for Medicare Part A at or after age 65 and enroll in Part B, and you decide you want to switch to Original Medicare within the first year of joining.	<b>Any</b> Medigap policy that's sold in Illinois <b>by any</b> insurance company, dependent on the year you become eligible for Medicare.	As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.

You Have a Guaranteed Issue Right if....	You Have the Right to Buy....	You Can/Must Apply for a Medigap Policy...
( <b>Trial right</b> ) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a <b>Medicare SELECT</b> policy) for the first time, you've been in the plan less than a year, and you want to switch back.	The Medigap policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it.  If your former Medigap policy isn't available, you can buy Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.	As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.
Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.	Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.	No later than 63 calendar days from the date your coverage ends.
You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.	Medigap Plan A, B, C, F, FHD, K, or L from any insurance company if you were eligible for Medicare prior to 1/1/20. For those newly eligible for Medicare after 1/1/20, the Medigap Guarantee Plans are A, B, D, G, GHD, K or L.	No later than 63 calendar days from the date your coverage ends.

## Suspension of Coverage

**Medicaid**—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, your Medicare supplement policy must be reinstated without penalty and you will not have a pre-existing waiting period as long as you notify your insurer within 90 days of the date of your Medicaid ineligibility.

**Under 65 with a EGHP (Employer Group Health Plan)**—You can also suspend your Medicare supplement policy if you are under age 65 and 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 2022.

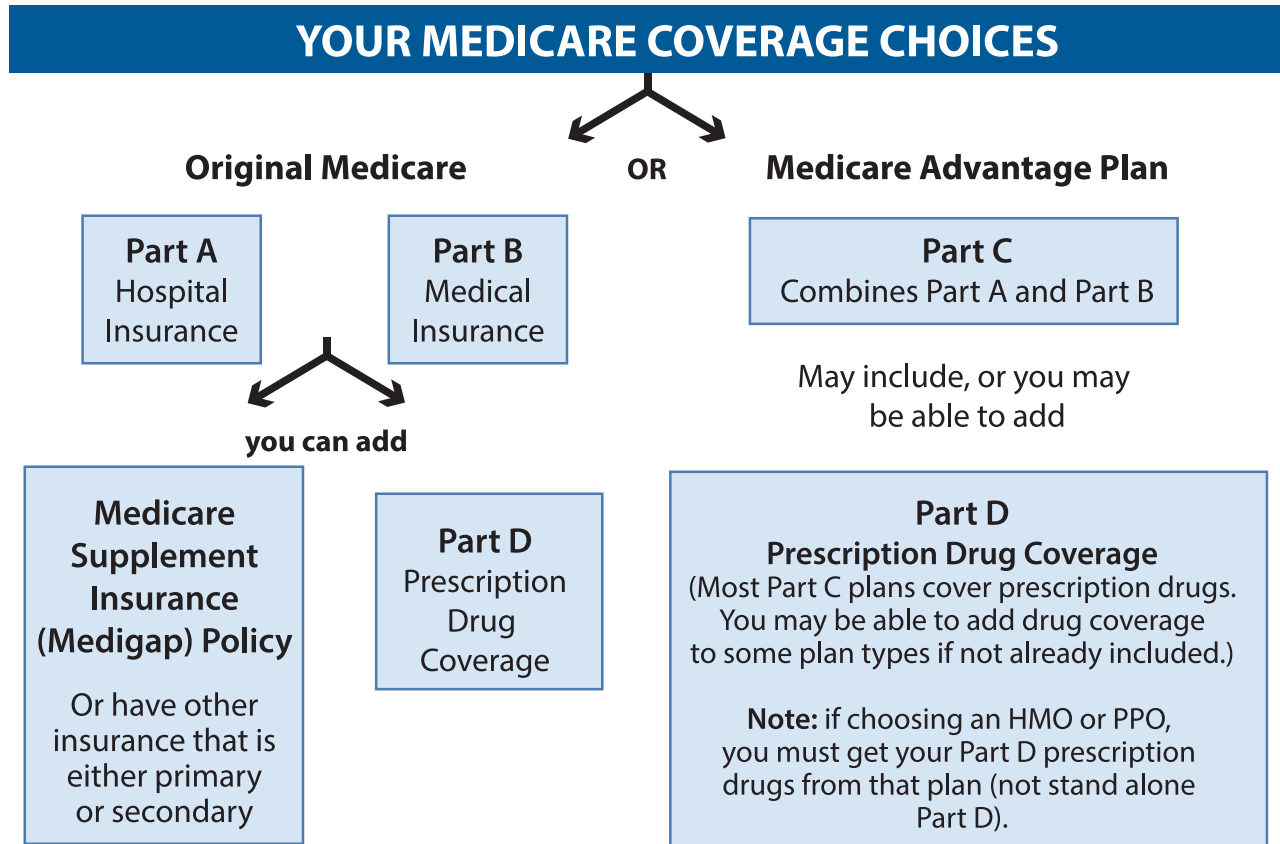
For persons under 65 who become eligible to purchase a Medigap policy, companies may not charge a rate higher than the highest rate on the company's current rate schedule filed with the Illinois Department of Insurance. The rates contained in this guide are provided for general guidance. The actual rates 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.
- **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.
- **No Age (Community) Rating:** The premium for a specific policy is the same for everyone over the age of 65, regardless of their age.

**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.

# ADDITIONAL OPTIONS FOR PEOPLE ON MEDICARE



**Medicare Advantage (MA) plan**, also known as **Part C of Medicare**, is an alternative to Original Medicare. These types of Medicare health plans must accept anyone who applies for coverage. As of January 1, 2021, Medicare Advantage Plans are required to cover people that have End Stage Renal Disease.

Five (5) types of Medicare Advantage plans are available to Illinois residents who have Medicare, depending on where they live. Medicare Advantage Plans cover Parts A & B of Medicare and may offer Part D prescription drug coverage as well. Please note that you do not lose or give up your Medicare coverage.

Individuals 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 five (5) 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 in a non-emergency situation, no payment will be made by the HMO or Medicare, which means that you will be responsible for the entire cost of those services.**

**HMO Point of Service (POS)** option is identical to HMOs defined above with the exception of allowing specified health care services outside the HMO network. Enrollees may face higher co-pays for these POS services.

- **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 copayments for these benefits.
- **Private Fee-For-Service (PFFS)** plans are available in Illinois 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 1. people with Medicare and Medicaid; 2. those who are institutionalized; and/or 3. individuals with severe or disabling chronic conditions.
- **Medicare Savings Accounts** are a non-network high-deductible health plan combined with a savings account that receives an annual tax-free deposit from Medicare. The member can use this account for health expenses until the annual high deductible is met. Any money unused each year rolls over to the next year and can be used for any health-related expense.

**Medicare Cost Plan**, is a type of Medicare health plan available in certain, limited areas of the country.

- In general, you can join even if you only have Part B.
- If you have Part A and Part B and go to a non-network provider, Original Medicare covers the services. You'll pay the Part A and Part B coinsurance and deductibles.
- You can join any time the Cost Plan is accepting new members.
- You can leave any time and return to Original Medicare.
- You can join a separate Medicare drug plan, or you can get drug coverage from the Cost Plan (if offered). Even if the Cost Plan offers drug coverage, you can choose to get drug coverage from a separate Medicare drug plan.

To inquire whether Medicare Advantage plans or Medicare Cost Plans are available in your area or to obtain additional information about these plans, call **SHIP at 1-800-252-8966**. 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 (1-800-633-4227), or use the online tools at [www.Medicare.gov](http://www.Medicare.gov), Find Health and Drug Plans.

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## WHAT IS SHIP?

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- The Senior Health Insurance Program (SHIP) is a **free** insurance counseling service for people with Medicare and their caregivers. The Illinois Department on Aging administers SHIP. 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:
  - ◇ Assist in filing appeals regarding Medicare, Medicare Advantage plans, and Medicare supplement insurance claims;
  - ◇ Assist individuals with the medicare.gov plan finder to compare Medicare Advantage plans or Medicare Part D plans;
  - ◇ Educate and assist consumers with questions about Medicare, Medicare supplement plans, Medicare Advantage plans, Medicare Part D plans, Extra Help for Part D, Medicare Savings Programs, long-term care insurance, and other health insurance plans.



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



**1-800-252-8966; 711 (TRS)**

**Website:** <https://ilaging.illinois.gov/>

**E-mail:** [AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)

This guide was produced in collaboration with the Illinois Department of Insurance, without whose efforts the publication of this guide would be impossible.

**AARP/UNITEDHEALTHCARE INSURANCE COMPANY**[www.aarpmedicaresupplement.com/](http://www.aarpmedicaresupplement.com/)

(800) 523-5800

Pre-ex: 3

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: No Age (Community)

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,898	\$4,230	\$5,346		\$5,373		\$5,067		\$1,930	\$3,010		\$3,847
65	\$1,179	\$1,720	\$2,174		\$2,185		\$1,680		\$785	\$1,224		\$1,565
70	\$1,294	\$1,889	\$2,388		\$2,400		\$1,845		\$862	\$1,345		\$1,719
75	\$1,584	\$2,312	\$2,922		\$2,937		\$2,258		\$1,055	\$1,646		\$2,103
80	\$1,874	\$2,735	\$3,457		\$3,474		\$2,671		\$1,248	\$1,947		\$2,488
85	\$1,932	\$2,820	\$3,564		\$3,582		\$2,754		\$1,287	\$2,007		\$2,565

AARP/United Healthcare 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.

**ACCENDO INSURANCE COMPANY**[aetnaseniorproducts.com](http://aetnaseniorproducts.com)

(800) 264-4000

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,156				\$5,439		\$4,437					\$3,323
65	\$1,673				\$2,189		\$1,785					\$1,263
70	\$1,775				\$2,323		\$1,894					\$1,415
75	\$2,085				\$2,728		\$2,227					\$1,672
80	\$2,458				\$3,217		\$2,623					\$1,965
85	\$2,869				\$3,756		\$3,062					\$2,293

**AETNA HEALTH INSURANCE COMPANY**[www.aetnaseniorproducts.com](http://www.aetnaseniorproducts.com)

(800) 264-4000

Pre-ex: 0

App Fee: \$20

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,861	\$4,158			\$5,189		\$4,326	\$1,586				\$3,260
65	\$1,554	\$1,675			\$2,088		\$1,742	\$639				\$1,240
70	\$1,648	\$1,775			\$2,216		\$1,847	\$678				\$1,390
75	\$1,938	\$2,088			\$2,604		\$2,171	\$797				\$1,641
80	\$2,281	\$2,458			\$3,068		\$2,557	\$939				\$1,929
85	\$2,665	\$2,872			\$3,582		\$2,987	\$1,097				\$2,251



Contact a SHIP Counselor for a REAL TIME price comparison quote at [aging.ship@illinois.gov](mailto:aging.ship@illinois.gov) or call 1-800-252-8966.

Plans highlighted in **BLUE** only available to those eligible for Medicare prior to 2020

Pre-ex = # of months of waiting period for coverage of a pre-existing condition

App Fee = one-time charge at the time you apply for a policy

Crossover: Yes = claims sent electronically; no paper filing

**AMERICAN BENEFIT LIFE INSURANCE COMPANY**[www.lbig.com/](http://www.lbig.com/)

(800) 731-4300

Pre-ex: 0

App Fee: \$25

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,449				\$6,573		\$5,930					\$4,961
65	\$1,676				\$2,101		\$1,685					\$1,260
70	\$1,724				\$2,191		\$1,733					\$1,376
75	\$2,100				\$2,629		\$2,111					\$1,721
80	\$2,556				\$3,173		\$2,569					\$2,148
85	\$3,316				\$3,934		\$3,333					\$2,777

**AMERICO FINANCIAL LIFE & ANNUITY INSURANCE COMPANY**[www.americo.com](http://www.americo.com)

(888) 220-7074

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,238		\$6,071	\$4,931	\$6,147	\$1,377	\$5,052					\$4,149
65	\$2,361		\$2,406	\$1,861	\$3,002	\$641	\$2,353					\$1,861
70	\$2,672		\$2,534	\$1,977	\$3,357	\$694	\$2,663					\$2,100
75	\$3,131		\$2,993	\$2,374	\$3,909	\$829	\$3,145					\$2,485
80	\$3,428		\$3,525	\$2,821	\$4,416	\$960	\$3,582					\$2,852
85	\$3,691		\$4,267	\$3,439	\$4,966	\$1,101	\$4,054					\$3,268

**BANKERS FIDELITY ASSURANCE COMPANY**[www.bankersfidelity.com](http://www.bankersfidelity.com)

(866) 458-7504

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$5,350		\$7,404		\$5,010		\$6,653	\$1,389				\$3,300
65	\$2,726		\$3,118		\$2,087		\$2,758	\$579				\$1,375
70	\$3,067		\$3,519		\$2,275		\$3,123	\$630				\$1,499
75	\$3,528		\$4,144		\$2,705		\$3,690	\$750				\$1,782
80	\$3,933		\$4,793		\$3,223		\$4,280	\$893				\$2,123
85	\$4,326		\$5,531		\$3,728		\$4,951	\$1,033				\$2,456



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quote at [aging.ship@illinois.gov](mailto:aging.ship@illinois.gov) or call 1-800-252-8966.

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Crossover: Yes = claims sent electronically; no paper filing



**BANKERS FIDELITY LIFE INSURANCE COMPANY**[www.bankersfidelity.com](http://www.bankersfidelity.com)

(866) 458-7504

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,202				\$5,648	\$878	\$5,568		\$1,919			\$4,114
65	\$2,795				\$3,200	\$472	\$3,049		\$1,039			\$1,953
70	\$3,141				\$3,579	\$550	\$3,619		\$1,226			\$2,203
75	\$3,530				\$4,168	\$649	\$4,309		\$1,478			\$2,608
80	\$3,816				\$4,794	\$757	\$4,833		\$1,666			\$3,047
85	\$3,977				\$5,507	\$881	\$5,270		\$1,798			\$3,566

**BANKERS RESERVE LIFE INSURANCE CO. OF WISCONSIN**[wellcare.com](http://wellcare.com)

(833) 441-1565

Pre-ex: 0

App Fee: \$25

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,630				\$4,587		\$4,075					\$3,409
65	\$1,694				\$1,864		\$1,575					\$1,199
70	\$1,816				\$1,983		\$1,631					\$1,312
75	\$2,103				\$2,316		\$1,938					\$1,592
80	\$2,526				\$2,861		\$2,441					\$2,003
85	\$2,954				\$3,480		\$3,007					\$2,464

**BLUE CROSS BLUE SHIELD OF IL/HEALTH CARE SERVICE CORP.**[www.bcbsil.com](http://www.bcbsil.com)

(800) 646-3000

Pre-ex: 0

App Fee: \$0

Innovative Benefits: Yes

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,684	\$4,845	\$5,925		\$5,788	\$1,663	\$4,674	\$1,583	\$2,908	\$4,085		\$4,216
65	\$1,469	\$1,932	\$2,363		\$2,308	\$663	\$1,752	\$632	\$1,160	\$1,629		\$1,580
70	\$1,908	\$2,508	\$3,067		\$2,997	\$861	\$2,330	\$820	\$1,505	\$2,115		\$2,102
75	\$2,305	\$3,031	\$3,707		\$3,621	\$1,040	\$2,854	\$991	\$1,819	\$2,556		\$2,575
80	\$2,662	\$3,501	\$4,281		\$4,182	\$1,201	\$3,325	\$1,144	\$2,101	\$2,952		\$3,000
85	\$2,979	\$3,917	\$4,790		\$4,679	\$1,344	\$3,743	\$1,280	\$2,351	\$3,303		\$3,377

Plan G and Plan G HD have Innovative Benefit Options including vision, dental, fitness, and hearing.



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Crossover: Yes = claims sent electronically; no paper filing



**CAPITOL LIFE INSURANCE COMPANY**[www.lbig.com](http://www.lbig.com)

(800) 731-4300

Pre-ex: 0

App Fee: \$25

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,210				\$7,640		\$6,705					\$4,944
65	\$1,756				\$2,297		\$1,774					\$1,299
70	\$1,847				\$2,395		\$1,865					\$1,481
75	\$2,251				\$2,876		\$2,274					\$1,863
80	\$2,743				\$3,475		\$2,771					\$2,353
85	\$3,460				\$4,313		\$3,600					\$3,014

**CENTRAL STATES HEALTH & LIFE CO. OF OMAHA**[www.cso.com](http://www.cso.com)

(866) 887-9323

Pre-ex: 0

App Fee: \$25

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$5,055		\$6,209		\$5,259		\$5,923					\$4,415
65	\$1,838		\$2,265		\$1,918		\$1,857					\$1,337
70	\$1,983		\$2,304		\$1,952		\$2,003					\$1,439
75	\$2,368		\$2,707		\$2,292		\$2,392					\$1,722
80	\$2,876		\$3,306		\$2,800		\$2,953					\$2,140
85	\$3,444		\$4,084		\$3,459		\$3,716					\$2,724

**CIGNA HEALTH AND LIFE INSURANCE COMPANY**[www.cigna.com/medicare/supplemental](http://www.cigna.com/medicare/supplemental)

(866) 459-4272

Pre-ex: 6

App Fee: \$0

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,817				\$6,275	\$1,289	\$4,535					\$3,722
65	\$2,486				\$3,076	\$632	\$2,232					\$1,769
70	\$2,689				\$3,327	\$684	\$2,437					\$1,901
75	\$3,134				\$3,878	\$797	\$2,848					\$2,211
80	\$3,589				\$4,542	\$933	\$3,291					\$2,637
85	\$3,875				\$5,048	\$1,037	\$3,605					\$2,921



Contact a SHIP Counselor for a REAL TIME price comparison  
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App Fee = one-time charge at the time you apply for a policy

Crossover: Yes = claims sent electronically; no paper filing

**COUNTRY LIFE INSURANCE COMPANY**[www.countryfinancial.com](http://www.countryfinancial.com)

(866) 856-4760

Pre-ex: 6

App Fee: \$0

Innovative Benefits: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,795			\$4,349			\$4,531	\$1,452				
65	\$1,265			\$1,792			\$1,842	\$542				
70	\$1,482			\$2,385			\$2,444	\$716				
75	\$1,737			\$2,986			\$3,231	\$907				
80	\$2,058			\$3,514			\$3,808	\$1,110				
85	\$2,422			\$3,958			\$4,206	\$1,296				

**ELIPS LIFE INSURANCE COMPANY**[www.elipslife.lumico.com](http://www.elipslife.lumico.com)

(855) 771-4491

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$5,154				\$6,302		\$5,201	\$2,081				\$4,140
65	\$1,611				\$1,970		\$1,627	\$651				\$1,255
70	\$1,708				\$2,090		\$1,727	\$692				\$1,371
75	\$2,020				\$2,471		\$2,041	\$816				\$1,622
80	\$2,445				\$2,991		\$2,471	\$989				\$1,963
85	\$2,978				\$3,638		\$3,005	\$1,201				\$2,388

**ERIE FAMILY LIFE INSURANCE COMPANY**[www.erieinsurance.com](http://www.erieinsurance.com)

(800) 458-0811

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,743				\$6,555		\$4,419					\$3,858
65	\$2,163				\$2,680		\$1,897					\$1,703
70	\$2,362				\$2,979		\$1,987					\$1,775
75	\$2,770				\$3,440		\$2,334					\$2,115
80	\$3,169				\$4,032		\$2,709					\$2,465
85	\$3,581				\$4,696		\$3,150					\$2,834



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App Fee = one-time charge at the time you apply for a policy

Crossover: Yes = claims sent electronically; no paper filing

**FEDERAL LIFE INSURANCE COMPANY**[www.federallife.com](http://www.federallife.com)

(888) 747-3760

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,420				\$4,133		\$3,648	\$1,317				\$2,785
65	\$1,431				\$1,758		\$1,529	\$552				\$1,173
70	\$1,581				\$1,875		\$1,686	\$609				\$1,279
75	\$1,892				\$2,286		\$2,018	\$729				\$1,541
80	\$2,183				\$2,637		\$2,328	\$841				\$1,777
85	\$2,431				\$2,938		\$2,593	\$936				\$1,980

**GLOBE LIFE AND ACCIDENT INSURANCE CO.**[www.globecaremedsupp.com](http://www.globecaremedsupp.com)

(800) 801-6831

Pre-ex: 2

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,295				\$5,126		\$3,810	\$1,232				\$3,221
65	\$1,753				\$2,158		\$1,559	\$518				\$1,316
70	\$2,103				\$2,417		\$1,746	\$581				\$1,473
75	\$2,279				\$2,774		\$2,105	\$667				\$1,777
80	\$2,454				\$3,248		\$2,417	\$780				\$2,038
85	\$2,628				\$3,782		\$2,776	\$908				\$2,327

Rates quoted are Male Preferred during Open Enrollment/Guaranteed Issue Periods. Other rates will apply outside OE/GI and may be based on other factors.

**GPM HEALTH AND LIFE INSURANCE**[www.gpmhealthandlife.com](http://www.gpmhealthandlife.com)

(877) 844-1036

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,076				\$5,957		\$4,146					\$2,711
65	\$2,046				\$2,990		\$2,085					\$1,360
70	\$2,261				\$3,304		\$2,300					\$1,504
75	\$2,706				\$3,955		\$2,752					\$1,799
80	\$3,122				\$4,562		\$3,175					\$2,076
85	\$3,477				\$5,081		\$3,536					\$2,312



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Crossover: Yes = claims sent electronically; no paper filing

**GREAT SOUTHERN LIFE INSURANCE COMPANY**[www.americo.com](http://www.americo.com)

(800) 220-7074

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,683				\$5,867	\$1,193	\$5,145					\$4,230
65	\$2,049				\$2,240	\$525	\$1,954					\$1,461
70	\$2,167				\$2,359	\$568	\$1,954					\$1,548
75	\$2,533				\$2,787	\$678	\$2,345					\$1,862
80	\$3,038				\$3,383	\$825	\$2,923					\$2,337
85	\$3,549				\$4,126	\$953	\$3,590					\$2,903

**GUARANTEE TRUST LIFE INSURANCE COMPANY**[www.gtlic.com](http://www.gtlic.com)

(800) 338-7452

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,745				\$5,587		\$4,493					\$3,505
65	\$2,343				\$2,970		\$2,389					\$1,863
70	\$2,581				\$3,269		\$2,629					\$2,050
75	\$2,929				\$3,885		\$3,125					\$2,437
80	\$3,398				\$4,860		\$3,909					\$3,049
85	\$3,678				\$5,471		\$4,400					\$3,432

**HCSC INSURANCE SERVICES COMPANY**[www.bcbsil.com/medicare/blue-cross-medicare-options/med-supp-options](http://www.bcbsil.com/medicare/blue-cross-medicare-options/med-supp-options)

(877) 213-1821

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,339				\$4,559		\$4,193					\$3,529
65	\$1,465				\$2,004		\$1,730					\$1,437
70	\$1,715				\$2,288		\$2,028					\$1,691
75	\$2,095				\$2,838		\$2,545					\$2,133
80	\$2,374				\$3,294		\$2,984					\$2,511
85	\$2,671				\$3,686		\$3,358					\$2,826



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Crossover: Yes = claims sent electronically; no paper filing

**HEALTH ALLIANCE MEDICAL PLANS, INC.**[www.healthalliance.org/supplement](http://www.healthalliance.org/supplement)

(888) 382-9771; TTY: 711

Pre-ex: 6

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,060		\$5,064		\$5,112		\$4,464	\$1,596				\$3,852
65	\$1,188		\$1,968		\$1,980		\$1,716	\$624				\$1,464
70	\$1,656		\$2,748		\$2,772		\$2,424	\$876				\$2,076
75	\$2,076		\$3,432		\$3,468		\$3,024	\$1,080				\$2,592
80	\$2,436		\$4,008		\$4,056		\$3,552	\$1,272				\$3,036
85	\$2,772		\$4,584		\$4,620		\$4,044	\$1,440				\$3,468

**HUMANA INSURANCE COMPANY**[www.humana-medicare.com](http://www.humana-medicare.com)

(888) 310-8487

Pre-ex: 3

App Fee: \$0

Innovative Benefit: Yes

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,232				\$7,158	\$2,143			\$2,829			\$4,957
65	\$1,969				\$3,262	\$1,048			\$1,350			\$2,290
70	\$2,356				\$3,929	\$1,235			\$1,603			\$2,746
75	\$2,827				\$4,741	\$1,464			\$1,911			\$3,302
80	\$3,308				\$5,571	\$1,696			\$2,226			\$3,869
85	\$4,232				\$7,158	\$2,143			\$2,829			\$4,957

*Includes Dental and Vision Benefits***MEDICO CORP LIFE INSURANCE COMPANY**[www.gomedico.com](http://www.gomedico.com)

(800) 228-6080

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: No

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,165				\$5,425	\$1,628	\$4,858	\$1,546				\$4,096
65	\$1,596				\$1,804	\$541	\$1,490	\$514				\$1,157
70	\$1,640				\$1,847	\$554	\$1,538	\$526				\$1,206
75	\$1,900				\$2,158	\$648	\$1,828	\$615				\$1,464
80	\$2,302				\$2,688	\$806	\$2,307	\$766				\$1,866
85	\$2,858				\$3,470	\$1,041	\$3,025	\$989				\$2,516



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**NASSAU LIFE INSURANCE COMPANY OF KANSAS**[www.nfg.com](http://www.nfg.com)

(800) 420-5382

Pre-ex: 6

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,251				\$6,768		\$6,035					\$4,223
65	\$1,810				\$1,895		\$1,649					\$1,236
70	\$1,904				\$2,050		\$1,734					\$1,323
75	\$2,321				\$2,387		\$2,114					\$1,621
80	\$2,717				\$2,814		\$2,511					\$1,939
85	\$3,129				\$3,683		\$3,259					\$2,506

**NATIONAL HEALTH INSURANCE COMPANY**[natgenhealth.com](http://natgenhealth.com)

(833) 976-2628

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,352				\$5,428	\$1,727	\$4,533					\$3,717
65	\$1,868				\$2,330	\$743	\$1,948					\$1,598
70	\$1,986				\$2,477	\$790	\$2,070					\$1,698
75	\$2,303				\$2,871	\$914	\$2,399					\$1,967
80	\$2,668				\$3,329	\$1,060	\$2,781					\$2,281
85	\$3,077				\$3,838	\$1,222	\$3,205					\$2,630

**OMAHA INSURANCE COMPANY**[www.mutualofomaha.com/states](http://www.mutualofomaha.com/states)

(800) 667-2937

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,098				\$5,110		\$4,244	\$1,484				\$3,269
65	\$1,632				\$2,035		\$1,672	\$618				\$1,193
70	\$1,723				\$2,148		\$1,767	\$689				\$1,340
75	\$2,014				\$2,512		\$2,079	\$815				\$1,602
80	\$2,417				\$3,014		\$2,512	\$950				\$1,945
85	\$2,792				\$3,482		\$2,910	\$1,079				\$2,239



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**OXFORD LIFE INSURANCE COMPANY**[www.oxfordlife.com](http://www.oxfordlife.com)

(866) 641-9999

Pre-ex: 0

App Fee: \$15

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,627				\$11,873		\$4,438					\$7,105
65	\$2,769				\$4,489		\$1,716					\$2,601
70	\$3,293				\$5,304		\$1,849					\$3,097
75	\$3,902				\$6,283		\$2,160					\$3,726
80	\$4,267				\$7,269		\$2,548					\$4,385
85	\$4,450				\$8,327		\$3,076					\$5,176

**PEKIN LIFE INSURANCE COMPANY**[www.pekininsurance.com](http://www.pekininsurance.com)

(800) 322-0160

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,442				\$6,178		\$3,840					\$3,088
65	\$2,876				\$2,659		\$1,681					\$1,302
70	\$3,396				\$3,502		\$2,215					\$1,715
75	\$3,758				\$4,545		\$2,883					\$2,231
80	\$3,978				\$5,204		\$3,318					\$2,566
85	\$4,124				\$5,693		\$3,642					\$2,819

**PHYSICIANS LIFE INSURANCE COMPANY**[www.physiciansmutual.com](http://www.physiciansmutual.com)

(800) 228-9100

Pre-ex: 0

App Fee: \$0

Innovative Benefit: Yes

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,085				\$3,237	\$1,547	\$2,767	\$1,509				
65	\$2,085				\$2,309	\$732	\$1,974	\$714				
70	\$2,085				\$2,491	\$800	\$2,130	\$780				
75	\$2,085				\$2,888	\$996	\$2,469	\$972				
80	\$2,085				\$3,150	\$1,241	\$2,692	\$1,211				
85	\$2,085				\$3,237	\$1,547	\$2,767	\$1,509				



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**SBLI USA LIFE INSURANCE COMPANY, INC.**[www.prosperitylife.com](http://www.prosperitylife.com)

(877) 990-7225

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,510				\$5,066		\$4,958					\$3,700
65	\$1,501				\$1,683		\$1,516					\$1,116
70	\$1,505				\$1,865		\$1,520					\$1,230
75	\$1,683				\$2,148		\$1,700					\$1,441
80	\$2,216				\$2,740		\$2,238					\$1,839
85	\$2,860				\$3,367		\$2,889					\$2,319

**STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY**[www.statefarm.com](http://www.statefarm.com)

Contact Local State Farm Agent

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,278		\$4,831	\$4,536	\$4,882		\$4,541					\$3,725
65	\$1,212		\$2,569	\$1,696	\$2,597		\$1,699					\$1,314
70	\$1,528		\$3,240	\$2,243	\$3,272		\$2,247					\$1,727
75	\$1,771		\$3,751	\$2,705	\$3,789		\$2,711					\$2,086
80	\$1,988		\$4,215	\$3,126	\$4,257		\$3,131					\$2,434
85	\$2,072		\$4,394	\$3,500	\$4,439		\$3,507					\$2,766

**STATE MUTUAL INSURANCE COMPANY**<https://pltnm.com/>

(877) 822-0582

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,023	\$4,561	\$5,013	\$4,129	\$5,116	\$1,481	\$4,184				\$3,492	\$3,200
65	\$1,563	\$1,770	\$1,947	\$1,603	\$1,987	\$575	\$1,625				\$1,357	\$1,244
70	\$1,709	\$1,936	\$2,127	\$1,753	\$2,169	\$628	\$1,776				\$1,483	\$1,358
75	\$1,980	\$2,245	\$2,467	\$2,033	\$2,517	\$728	\$2,058				\$1,718	\$1,573
80	\$2,294	\$2,600	\$2,858	\$2,355	\$2,917	\$844	\$2,385				\$1,992	\$1,825
85	\$2,660	\$3,015	\$3,314	\$2,731	\$3,382	\$979	\$2,766				\$2,310	\$2,115



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**THE AMERICAN HOME LIFE INSURANCE COMPANY**[amhlifeco.com/](http://amhlifeco.com/)

(833) 504-0334

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,945				\$5,067		\$4,339					\$3,564
65	\$1,676				\$1,955		\$1,684					\$1,199
70	\$1,706				\$2,048		\$1,715					\$1,370
75	\$2,106				\$2,533		\$2,117					\$1,706
80	\$2,637				\$3,145		\$2,650					\$2,114
85	\$3,291				\$3,899		\$3,308					\$2,666

**THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA**[www.uct.org](http://www.uct.org)

(800) 848-0123

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$5,776	\$7,473	\$7,922	\$7,274	\$7,822		\$6,513					\$5,375
65	\$3,017	\$3,908	\$4,368	\$3,804	\$4,415		\$3,407					\$3,034
70	\$3,776	\$4,885	\$5,441	\$4,756	\$5,376		\$4,259					\$3,694
75	\$4,410	\$5,709	\$6,256	\$5,556	\$6,178		\$4,978					\$4,245
80	\$4,858	\$6,291	\$6,767	\$6,122	\$6,686		\$5,481					\$4,594
85	\$5,182	\$6,711	\$7,185	\$6,530	\$7,095		\$5,845					\$4,875

**UNION SECURITY INSURANCE COMPANY**[www.usiccares.com/unionsecurity](http://www.usiccares.com/unionsecurity)

(833) 552-0827

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,333				\$6,174		\$5,061					\$3,914
65	\$1,986				\$2,423		\$1,890					\$1,354
70	\$2,096				\$2,546		\$2,004					\$1,514
75	\$2,457				\$3,017		\$2,414					\$1,891
80	\$2,864				\$3,624		\$2,926					\$2,213
85	\$3,267				\$4,317		\$3,511					\$2,686



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**UNITED AMERICAN INSURANCE COMPANY**[www.unitedamerican.com](http://www.unitedamerican.com)

(800) 755-2137

Pre-ex: 2

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,494	\$3,163	\$5,190	\$5,016	\$5,949	\$912	\$4,283	\$912	\$2,201	\$3,094		\$4,260
65	\$1,918	\$2,261	\$3,278	\$3,082	\$3,766	\$433	\$2,635	\$433	\$1,392	\$1,957		\$2,542
70	\$2,349	\$2,828	\$4,145	\$3,959	\$4,754	\$578	\$3,384	\$578	\$1,858	\$2,611		\$3,291
75	\$2,494	\$3,104	\$4,703	\$4,527	\$5,395	\$721	\$3,865	\$721	\$2,068	\$2,909		\$3,788
80	\$2,494	\$3,163	\$5,190	\$5,016	\$5,949	\$912	\$4,283	\$912	\$2,201	\$3,094		\$4,260
85	\$2,494	\$3,163	\$5,190	\$5,016	\$5,949	\$912	\$4,283	\$912	\$2,201	\$3,094		\$4,260

**UNITED INSURANCE COMPANY OF AMERICA**[www.kemper.com](http://www.kemper.com)

(800) 654-9106

Pre-ex: 0

App Fee: \$15

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,732			\$3,855	\$4,862		\$3,894	\$1,508				\$3,222
65	\$1,631			\$1,685	\$2,125		\$1,702	\$659				\$1,409
70	\$1,782			\$1,841	\$2,322		\$1,860	\$720				\$1,539
75	\$2,060			\$2,128	\$2,684		\$2,150	\$832				\$1,779
80	\$2,334			\$2,411	\$3,041		\$2,435	\$942				\$2,015
85	\$2,641			\$2,728	\$3,441		\$2,755	\$1,067				\$2,281

**UNITED STATES FIRE INSURANCE COMPANY**[www.mycfmedigap.com](http://www.mycfmedigap.com)

(866) 926-3237

Pre-ex: 0

App Fee: \$25

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$3,880	\$4,751			\$5,715		\$3,863	\$1,476	\$1,914	\$2,411		\$3,067
65	\$1,599	\$1,846			\$1,919		\$1,593	\$575	\$766	\$966		\$1,193
70	\$1,649	\$2,020			\$2,108		\$1,640	\$627	\$813	\$1,024		\$1,303
75	\$1,910	\$2,339			\$2,503		\$1,902	\$727	\$943	\$1,187		\$1,509
80	\$2,215	\$2,712			\$2,973		\$2,205	\$842	\$1,092	\$1,376		\$1,750
85	\$2,566	\$3,142			\$3,531		\$2,555	\$977	\$1,265	\$1,595		\$2,028



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**UNITEDHEALTHCARE INSURANCE COMPANY OF AMERICA**[www.aarpmedicaresupplement.com/](http://www.aarpmedicaresupplement.com/)

(888) 708-3258

Pre-ex: 6

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: No Age (Community)

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$4,326				\$5,627		\$5,350					\$5,085
65	\$1,566				\$2,149		\$1,635					\$1,216
70	\$1,736				\$2,384		\$1,813					\$1,349
75	\$2,021				\$2,775		\$2,110					\$1,570
80	\$2,334				\$3,204		\$2,437					\$1,813
85	\$2,761				\$3,791		\$2,883					\$2,144

**USAA LIFE INSURANCE COMPANY**[www.usaa.com](http://www.usaa.com)

(800) 531-8722

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,530				\$3,935		\$3,886					\$2,844
65	\$1,418				\$2,205		\$1,846					\$1,595
70	\$1,652				\$2,581		\$2,003					\$1,867
75	\$1,975				\$3,078		\$2,413					\$2,224
80	\$2,291				\$3,568		\$3,005					\$2,583
85	\$2,530				\$3,935		\$3,886					\$2,844

**WASHINGTON NATIONAL INSURANCE COMPANY**[www.bankerslife.com/products/](http://www.bankerslife.com/products/)

(800) 852-6285

Pre-ex: 0

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$6,942				\$7,113		\$6,456	\$1,375				\$4,628
65	\$1,881				\$2,529		\$1,750	\$489				\$1,254
70	\$2,432				\$3,065		\$2,262	\$592				\$1,622
75	\$3,117				\$3,719		\$2,899	\$718				\$2,078
80	\$3,902				\$4,437		\$3,629	\$857				\$2,601
85	\$4,756				\$5,219		\$4,424	\$1,008				\$3,171



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## WISCONSIN PHYSICIANS SERVICE INSURANCE CORP.

<https://wpshealth.com/medsupp/index.shtml>

(800) 236-1448

Pre-ex: 6

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under	\$2,699		\$3,761		\$3,768		\$3,256		\$1,963	\$2,569		\$2,817
65	\$1,366		\$1,904		\$1,907		\$1,648		\$993	\$1,300		\$1,426
70	\$1,638		\$2,283		\$2,287		\$1,977		\$1,191	\$1,560		\$1,710
75	\$1,934		\$2,696		\$2,700		\$2,334		\$1,407	\$1,841		\$2,019
80	\$2,230		\$3,109		\$3,114		\$2,691		\$1,622	\$2,123		\$2,328
85	\$2,699		\$3,761		\$3,768		\$3,256		\$1,963	\$2,569		\$2,817



Contact a SHIP Counselor for a REAL TIME price comparison  
quote at [aging.ship@illinois.gov](mailto:aging.ship@illinois.gov) or call 1-800-252-8966.

Plans highlighted in **BLUE** only available to those  
eligible for Medicare prior to 2020

Pre-ex = # of months of waiting period for coverage of a pre-existing condition

App Fee = one-time charge at the time you apply for a policy

Crossover: Yes = claims sent electronically; no paper filing

**SELECT****AARP/UNITEDHEALTHCARE INSURANCE COMPANY**[www.aarpmedicaresupplement.com](http://www.aarpmedicaresupplement.com)

(800) 523-5800

Pre-ex: 3

App Fee: \$0

Innovative Benefit: No

Crossover: Yes

Premium Calc Method: No Age (Community)

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under			\$4,311		\$4,329		\$4,189					\$3,802
65			\$1,753		\$1,760		\$1,345					\$1,254
70			\$1,926		\$1,934		\$1,477					\$1,377
75			\$2,357		\$2,367		\$1,808					\$1,685
80			\$2,788		\$2,799		\$2,139					\$1,993
85			\$2,874		\$2,886		\$2,205					\$2,055

AARP/United Healthcare 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.

**BLUE CROSS BLUE SHIELD OF ILLINOIS/HEALTH CARE SERVICE CORP**[www.bcbsil](http://www.bcbsil)

(877) 213-1821

Pre-ex: 0

App Fee: \$0

Innovative Benefit: Yes

Crossover: Yes

Premium Calc Method: Attained Age

Age	A	B	C	D	F	FHD	G	GHD	K	L	M	N
64 & Under		\$4,312	\$5,273		\$5,151		\$4,160		\$2,748	\$3,748		\$3,753
65		\$1,719	\$2,103		\$2,054		\$1,559		\$1,096	\$1,495		\$1,407
70		\$2,232	\$2,730		\$2,667		\$2,074		\$1,423	\$1,940		\$1,871
75		\$2,698	\$3,299		\$3,223		\$2,540		\$1,719	\$2,345		\$2,292
80		\$3,116	\$3,810		\$3,722		\$2,959		\$1,985	\$2,708		\$2,670
85		\$3,486	\$4,263		\$4,165		\$3,331		\$2,222	\$3,030		\$3,005

Plan G Select has an option with innovative benefits that include dental, vision, fitness, and hearing.

Plans highlighted in **BLUE** only available to those eligible for Medicare prior to 2020

Pre-ex = # of months of waiting period for coverage of a pre-existing condition

App Fee = one-time charge at the time you apply for a policy

Crossover: Yes = claims sent electronically; no paper filing



**State of Illinois**  
**Department on Aging**  
One Resources Way, #100  
Springfield, Illinois 62702-1271  
[ilaging.illinois.gov](http://ilaging.illinois.gov)

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## CHICAGO AREA

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**SENIOR HEALTH INSURANCE PROGRAM (SHIP)**  
**1-800-252-8966**  
[AGING.SHIP@illinois.gov](mailto:AGING.SHIP@illinois.gov)

The Illinois Department on Aging does not discriminate against any individual because of his or her race, color, religion, sex, national origin, ancestry, age, order of protection status, marital status, physical or mental disability, military status, sexual orientation, gender identity, pregnancy, or unfavorable discharge from military service in admission to programs or treatment of employment in programs or activities. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging. For information call the Senior HelpLine: 1-800-252-8966; 711 (TRS).