

# Iowa Medicare Supplement Premium Comparison Guide

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The *Iowa Medicare Supplement Premium Comparison Guide* is provided by SHIIP, the Senior Health Insurance Information Program. SHIIP is the resource for objective information and assistance on Medicare and related health insurance issues. **SHIIP does not sell insurance or promote specific insurance companies or agents.**

It is important that you read the “Guide to Premium Charts” (pages 1-5) before you begin using the premium information to comparison shop for policies.

## Table of Contents

Introduction .....	1
Guide to Premium Charts .....	1
Eleven Standard Medicare Supplement Plans Chart .....	4
Questions the Consumer Should Ask the Insurance Company or Agent.....	5
Medicare Supplements for Persons 65 Years of Age and Older .....	6
Medicare Select .....	16
Medicare Supplements for People with Disabilities .....	19

*Iowa insurance regulations prohibit the use of this premium guide and the SHIIP name or logo in the solicitation or sale of health insurance products. Violation of this provision is an unfair trade practice under Iowa Code chapter 507B.*

## INTRODUCTION

As of June 1, 2010, there was a change to the standardized Medicare Supplement plans sold in Iowa. There are now ten plans. Benefits have changed slightly from those offered on policies written before June 1. **Important:** If you purchased a plan before June 1, 2010, you may keep your plan. The benefits will not change and your plan will continue in force. Policies effective June 1 2010 or later will be written with the “new” benefits.

The ten standardized Medicare supplement plans sold in Iowa starting June 1, 2010 are labeled A, B, C, D, F, G, K, L, M and N, plus high deductible plan F. The chart on page 4 shows the benefits offered under each plan. The first step in buying a supplement is to select one that meets your needs and is affordable. For a description of the benefits found in the ten plans, request the “Iowa Guide to Medicare Supplement Insurance” available from the Senior Health Insurance Information Program (SHIIP). Call 1-800-351-4664 (TTY 1-800-735-2942).

Plan benefits are the same with every company. That makes premium comparison important! Companies are allowed to offer innovative (extra) benefits. This Guide lists the companies approved to sell Medicare supplements, their annual premiums and other important information. If you have questions about Medicare supplement insurance or this Guide, please contact SHIIP. Trained SHIIP counselors are available across the state to help you. For the name and telephone number of the SHIIP location nearest you, call **1-800-351-4664 (TTY 1-800-735-2942)**.

## GUIDE TO PREMIUM CHARTS

Premiums shown are for those policies  
**effective June 1, 2010 or later**

### INSURANCE COMPANY NAME/ TELEPHONE NUMBER:

Companies included in this Premium Guide responded to the SHIIP premium survey. The company telephone number can be used to get more information about the plans.

### AGE:

Premiums shown are for ages 65, 70, 75 and 80. Call the company for premiums for other ages. Those who have Medicare due to disability pay the same premium regardless of their age.

### ANNUAL PREMIUMS:

A variety of factors may affect your premium. Some companies have different rates for males and females and smokers. Look under the company name to see if these apply. Some companies may charge higher premiums for people with specific health conditions. **You need to contact the company or local agent for premium information specific to your age and the policy being considered.**

**HIGH DEDUCTIBLE PLANS:**

Some companies offer a high deductible option for Plan F. The benefits are the same as regular Plan F. The difference is that you must pay the first \$2,070, after Medicare's payment, before the policy will pay benefits. If the company offers high deductible Plan F, the premiums are shown in the column labeled F(HD).

**AUTOMATIC CROSSOVER CLAIMS FILING:**

If the letter "C" appears in the "Notes" column, the company has signed a crossover agreement with Medicare. This means your claim will be sent automatically from Medicare's computer to the insurance company's computer. You won't need to file claims with the insurance company.

**PREMIUM TYPE:**

Premium type refers to the way a company considers age when setting premiums. "AA" in the "Notes" column refers to attained age. This means premiums are increased as you get older. "IA" refers to issue age, which means the premium will always be based on the age you were when you first bought the policy. An "NA" means premiums are not based on your age. **Policy premiums can increase on all policies for reasons other than age.** [Note: We list one premium type per company in this guide. However companies may sell more than one type. For example, a company may have a Plan F that is sold both IA and AA.]

**AREA:**

When the letter "S" appears in the "Notes" column, the company charges the same premiums in all parts of Iowa. The letter "Z" means prices can differ by zip code. When a "Z" appears in this guide, the premiums listed are for the **Des Moines** area zip code. Call the company if you have a different zip code.

**POLICY FEE:**

If a dollar amount appears in the "Notes" column, the company charges a one-time fee when they issue the policy. This fee will not be refunded if you decide not to keep the policy.

<p><b>OPEN ENROLLMENT</b></p> <p>The first six months you are 65 or older and enrolled in Medicare Part B, you have a Medicare supplement <b>open enrollment</b> period. During this period you can buy any Medicare supplement policy available. You cannot be refused coverage. Premiums <u>cannot</u> vary due to your health. <b>However, the company can impose a waiting period of up to six months before covering pre-existing conditions.</b></p>
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**PRE-EXISTING CONDITIONS WAITING PERIOD:**

The "**Comments**" column indicates the number of months you must wait before the company covers pre-existing health conditions. In two situations a waiting period for pre-existing conditions **cannot** be required:

1. You are replacing a Medicare supplement policy you have had at least six months. There can be no gap between the time your old policy ends and the new policy begins.
2. You buy a Medicare supplement policy during the open enrollment period. You had other health insurance for at least six months before buying the supplement. You apply for your Medicare supplement policy within 63 days of when your prior health insurance coverage ends.

**GUARANTEED ISSUE:**

If the letters "**GI**" appear in the "**Comments**" column, you can buy the plans listed no matter what your age or health problems. This applies even if it is past your **open enrollment** period. "**None**" after **GI** means none of the plans are guaranteed issue.

There are special times when some Medicare supplement plans must be offered guaranteed issue. During these times you will have no waiting period for pre-existing conditions. For more information call SHIIP at **1-800-351-4664** and ask for the "Iowa Guide to Medicare Supplement Insurance."

**SALES:**

An "**I**" in the "**Comments**" column means policies are sold to individuals. "**G**" indicates policies are sold through a group. Policies sold by **agents** list an "**A**". An "**M**" appears if policies are sold directly through the **mail** or through a **website**. Some companies use agents and direct mail to sell. Some sell to both groups and individuals. The premium listed is for the sales methods that are used most frequently in Iowa.

**MEDICARE ADVANTAGE**

Your Medicare Part A and B benefits can be provided through private plans that have a contract with Medicare. They are called Medicare Advantage plans. Some of your options include HMOs, PPOs, and Private Fee-For-Service plans. You do not need a Medicare supplement if you sign-up for any of these plans. If you would like information about plans sold in Iowa call SHIIP, at **1-800-351-4664 (TTY 1-800-735-2942)** or read the Medicare Advantage guide on our web site, [www.TheRightCallIowa.gov](http://www.TheRightCallIowa.gov).

## Benefit Chart of Medicare Supplement Plans

effective date on or after June 1, 2010

Basic Benefits	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G	Plan K	Plan L	Plan M	Plan N
<b>Part A Hospital</b>										
Day 61-90 Coinsurance	X	X	X	X	X	X	X	X	X	X
Day 91-150 Coinsurance	X	X	X	X	X	X	X	X	X	X
365 More days - 100%	X	X	X	X	X	X	X	X	X	X
<b>Part A Hospice coinsurance</b>	X	X	X	X	X	X	50%	75%	X	X
<b>Part B Coinsurance or Copay</b>	X	X	X	X	X	X	50% **	75% **	X	X ****
<b>Parts A &amp; B Blood</b>	X	X	X	X	X	X	50%	75%	X	X
Additional Benefits	A	B	C	D	F	G	K	L	M	N
<b>Skilled Nursing Facility Coinsurance Day 21-100</b>			X	X	X	X	50%	75%	X	X
<b>Part A Deductible</b>		X	X	X	X	X	50%	75%	50%	X
<b>Part B Deductible</b>			X		X					
<b>Part B Excess</b>					X	X				
<b>Foreign Travel Emergency</b>			X	X	X	X			X	X
<b>Out-of-pocket annual limit</b>							\$4,660 ***	\$2,330 ***		

X = Supplement pays 100%

50% and 75% = the amount the supplement pays

\* Plan F includes a high deductible option. Benefits are the same but in 2012 you pay the first \$2070 before the policy pays.

\*\* Plans K and L pay 100% of the Part B coinsurance for preventive services.

\*\*\* Plans K and L pay 100% of your cost for Part A and B after the annual out-of-pocket limit is reached.

\*\*\*\* Exceptions: You may be charged up to \$20 for an office visit and up to \$50 for an emergency room visit before the plan pays. The emergency room co-pay will be waived if you are admitted to the hospital.

# QUESTIONS THE CONSUMER SHOULD ASK THE INSURANCE COMPANY OR AGENT

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1. What is the exact premium for the plan I've chosen (at my current age)?
2. Some companies note that rates for females are different. Females should ask: What is the premium for the plan I want at my current age?
3. Some companies note that smoker rates differ. What are the rates if I am a smoker?
4. Have your premiums increased or decreased since this guide was published?
5. Has your company added or dropped any plans since this guide was published?
6. Has the company added the Medicare automatic crossover service since this guide was published, so my claims will be automatically sent from Medicare to your company?
7. What is the pre-existing condition waiting period for the plan I'm considering?
8. If a group policy, is there a group membership fee?
9. Does the company have an annual administrative fee?
10. What is the premium for my zip code (if zip code rating is used)?

# **Medicare Supplements for Persons 65 Years of Age and Older**

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
AARP/UnitedHealthcare Insurance Co. 1-800-523-5800 www.aarphealthcare.com (Rates for smokers differ)	65	\$829	\$1,204	\$1,482		\$1,490			\$560	\$810		\$997	C	
	70	\$1,011	\$1,468	\$1,804		\$1,815			\$685	\$988		\$1,215	NA	Pre-X: 3
	75	\$1,316	\$1,906	\$2,342		\$2,355			\$893	\$1,286		\$1,580	S	Months
	80	\$1,316	\$1,906	\$2,342		\$2,355			\$893	\$1,286		\$1,580	\$0	GI: None Sales***: G, M
American Republic Corp Insurance Co. 1-888-755-3065 www.americanenterprise.com (Smoker rates differ; Rates for females are lower)	65	\$1,300				\$1,769	\$743		\$914	\$1,259			C	
	70	\$1,458				\$1,983	\$833		\$1,024	\$1,411			AA	Pre-X: None
	75	\$1,766				\$2,403	\$1,009		\$1,241	\$1,710			Z	
	80	\$2,035				\$2,768	\$1,163		\$1,430	\$1,969			\$0	GI: None Sales***: I, A
American Republic Insurance Co. 1-888-755-3065 www.americanenterprise.com (Smoker rates differ; Rates for females are lower)	65	\$1,321		\$1,711									C	
	70	\$1,481		\$1,918									AA	Pre-X: None
	75	\$1,794		\$2,324									Z	
	80	\$2,067		\$2,677									\$0	GI: None Sales***: I, A
Assured Life Association 1-877-223-3666 www.denverwoodmen.com (Smoker rates differ; Rates for females lower)	65	\$1,082	\$1,240	\$1,533	\$1,265	\$1,614		\$1,270				\$1,076	C	
	70	\$1,280	\$1,465	\$1,817	\$1,499	\$1,912		\$1,505				\$1,275	AA	Pre-X: None
	75	\$1,419	\$1,645	\$2,051	\$1,695	\$2,158		\$1,702				\$1,446	Z	
	80	\$1,508	\$1,775	\$2,228	\$1,846	\$2,344		\$1,852				\$1,580	\$25	GI: None Sales***: I, A
Bankers Fidelity Life Insurance Co. 1-866-458-7500 www.bflic.com (Smoker rates differ)	65	\$1,344				\$1,884	\$660	\$1,308	\$768				C	
	70	\$1,500				\$2,088	\$720	\$1,548	\$912				IA	Pre-X: None
	75	\$1,692				\$2,364	\$828	\$1,836	\$1,092				Z	
	80	\$1,824				\$2,544	\$900	\$2,076	\$1,224				\$0	GI: None Sales***: I, A

\*Notes: C=Automatic Crossover Claims Filing; IA=Issue Age Premium Basis; AA=Attained Age Premium Basis; NA=Premium Not Based on Age  
S=Statewide Premium; Z=Premiums for Des Moines Zip Code Area; \$=One Time Policy Fee

\*\*Comments: Pre-X=Pre-existing Condition(s) Waiting Period; GI=Guaranteed Issue Plans Available

\*\*\*Sales: I=Policies sold on an individual basis; G=Policies sold on a group basis  
A=Policies sold by an agent; M=Policies sold directly from the company through a website or mail

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
Central States Indemnity Co. of Omaha 1-866-644-3988 www.medsup-csi.com (Smoker rates differ; Rates for females are lower)	65	\$1,188	\$1,387	\$1,662		\$1,727						\$1,209	C	
	70	\$1,413	\$1,650	\$1,976		\$2,029						\$1,421	AA	Pre-X: None
	75	\$1,679	\$1,958	\$2,378		\$2,428						\$1,699	Z	
	80	\$1,908	\$2,227	\$2,703		\$2,741						\$1,919	\$25	GI: None Sales***: I, A
Colonial Penn Life Insurance Company 1-800-800-2254 www.bankers.com (Rates for smokers differ; Rates for females are lower)	65	\$1,179	\$1,493			\$1,699	\$408	\$1,522	\$640	\$1,058	\$1,299	\$951	C	
	70	\$1,443	\$1,819			\$2,058	\$494	\$1,878	\$776	\$1,262	\$1,617	\$1,235	AA	Pre-X: None
	75	\$1,757	\$2,199			\$2,498	\$599	\$2,318	\$973	\$1,539	\$2,007	\$1,586	S	
	80	\$2,045	\$2,565			\$2,980	\$715	\$2,800	\$1,188	\$1,841	\$2,402	\$1,972	\$0	GI: None Sales***: I, A
Continental Life Ins. Co. of Brentwood, TN 1-800-264-4000 www.cont-life.com (Smoker rates differ; Rates for females are lower)	65	\$1,014	\$1,277			\$1,484	\$584	\$1,298				\$1,032	C	
	70	\$1,147	\$1,446			\$1,664	\$655	\$1,471				\$1,169	AA	Pre-X: None
	75	\$1,342	\$1,690			\$1,914	\$752	\$1,718				\$1,366	Z	
	80	\$1,477	\$1,861			\$2,070	\$814	\$1,892				\$1,504	\$20	GI: None Sales***: I, A
EPIC Life Insurance Company (The) 1-800-332-1406 www.wpsic.com/iowa/ (Rates for females are lower)	65	\$1,275		\$1,594		\$1,645			\$893	\$1,135	\$1,458	\$1,301	C	
	70	\$1,597		\$1,997		\$2,061			\$1,118	\$1,422	\$1,826	\$1,629	AA	Pre-X: 6
	75	\$1,919		\$2,399		\$2,476			\$1,343	\$1,708	\$2,194	\$1,957	Z	Months
	80	\$2,241		\$2,801		\$2,891			\$1,569	\$1,995	\$2,562	\$2,286	\$0	GI: None Sales***: I, A
Equitable Life & Casualty Ins. Co. 1-800-352-5170 www.EquiLife.com (Rates for smokers differ; Rates for females are lower)	65	\$1,252				\$1,773						\$1,248	C	
	70	\$1,344				\$1,912						\$1,348	AA	Pre-X: None
	75	\$1,469				\$2,101						\$1,480	S	
	80	\$1,556				\$2,238						\$1,578	\$20	GI: None Sales***: I, A

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
Everence Association 1-800-348-7468 ext 2466 www.everence.com (Fraternal org. members only; Rates for females are lower)	65	\$1,176		\$1,608		\$1,968				\$1,129		\$997	IA S \$0	Pre-X: None GI: None Sales***: I, A
	70	\$1,273		\$1,903		\$2,133				\$1,235		\$1,194		
	75	\$1,335		\$2,140		\$2,262				\$1,317		\$1,355		
	80	\$1,415		\$2,310		\$2,447				\$1,431		\$1,480		
Forethought Life Insurance Co. 1-877-492-5870 www.forethought.com (Rates for smokers differ; Rates for females are lower)	65	\$1,150		\$1,511		\$1,548		\$1,232				\$1,089	C AA Z \$25	Pre-X: None GI: Mone Sales***: I, A
	70	\$1,315		\$1,734		\$1,776		\$1,413				\$1,250		
	75	\$1,473		\$1,974		\$2,021		\$1,611				\$1,430		
	80	\$1,611		\$2,204		\$2,256		\$1,803				\$1,605		
Gerber Life Insurance Company 1-877-778-0839 www.gerberlife.com (Smoker rates differ; Rates for females are lower)	65	\$1,090				\$1,591		\$1,316					C AA Z \$25	Pre-X: None GI: None Sales***: I, A
	70	\$1,289				\$1,885		\$1,560						
	75	\$1,429				\$2,127		\$1,764						
	80	\$1,518				\$2,310		\$1,922						
Globe Life & Accident Ins. Co. 1-800-801-6831 www.globecaremedsupp.com	65	\$788	\$1,201	\$1,395		\$1,404							C AA S \$0	Pre-X: 2 Months GI: None Sales***: I, M
	70	\$1,072	\$1,587	\$1,784		\$1,791								
	75	\$1,139	\$1,756	\$2,055		\$2,065								
	80	\$1,153	\$1,789	\$2,189		\$2,204								
Government Personnel Mutual Life Insurance Company 1-866-242-7573 www.gpmlife.com (Smoker rates differ; Rates for females are lower)	65	\$1,175		\$1,593		\$1,631		\$1,287				\$1,125	C AA Z \$25	Pre-X: None GI: None Sales***: I, A
	70	\$1,287		\$1,745		\$1,794		\$1,417				\$1,239		
	75	\$1,442		\$1,996		\$2,044		\$1,617				\$1,419		
	80	\$1,577		\$2,231		\$2,284		\$1,812				\$1,596		

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A=Policies sold by an agent; M=Policies sold directly from the company through a website or mail

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
Humana Insurance Company 1-888-310-8482 www.Humana-Medicare.com (Smoker rates differ; Rates for females are lower.)	65	\$1,146	\$1,372	\$1,582		\$1,615	\$606		\$739	\$1,051			C	
	70	\$1,395	\$1,670	\$1,925		\$1,964	\$737		\$900	\$1,279			AA	Pre-X: 3
	75	\$1,697	\$2,031	\$2,342		\$2,390	\$896		\$1,095	\$1,556			S	Months
	80	\$2,005	\$2,401	\$2,768		\$2,825	\$1,059		\$1,294	\$1,839			\$0	GI: None Sales***: I, A
Humana Reader's Digest Healthy Living 1-800-798-8704 www.humana.com (Smoker rates differ; Rates for females are lower; Innovative Benefits-call company for details)	65	\$1,359				\$1,777	\$799		\$928			\$1,343	C	
	70	\$1,628				\$2,138	\$947		\$1,104			\$1,610	AA	Pre-X: 3
	75	\$1,957				\$2,577	\$1,128		\$1,319			\$1,934	S	Months
	80	\$2,292				\$3,025	\$1,313		\$1,538			\$2,265	\$0	GI: None Sales***: I, A
Liberty National Life Ins. Co. 1-800-331-2512 www.libnat.com (Smoker rates differ; Rates for females are lower)	65	\$1,533	\$2,133			\$2,420	\$509					\$1,851	C	
	70	\$1,880	\$2,676			\$3,059	\$678					\$2,392	AA	Pre-X: 60
	75	\$1,976	\$2,919			\$3,439	\$841					\$2,729	S	Days
	80	\$1,976	\$2,931			\$3,624	\$900					\$2,926	\$0	GI: None Sales***: I, A
Loyal American Life Insurance Co. 1-800-633-6752 www.LOYALAMERICAN.com (Smoker rates differ; Rates for females are lower)	65	\$1,348	\$1,574	\$1,883	\$1,651	\$1,953		\$1,693				\$1,366	C	
	70	\$1,530	\$1,785	\$2,139	\$1,872	\$2,195		\$1,919				\$1,537	AA	Pre-X: 6
	75	\$1,816	\$2,120	\$2,573	\$2,222	\$2,628		\$2,279				\$1,840	Z	Months
	80	\$2,064	\$2,410	\$2,924	\$2,527	\$2,967		\$2,590				\$2,077	\$25	GI: None Sales***: I, A
Marquette National Life Ins. Co. 800-934-8203 www.marquettenationallife.com (Rates for females are lower Smoker rates differ)	65	\$1,200			\$1,349	\$1,583		\$1,427				\$1,071	C	
	70	\$1,507			\$1,728	\$1,978		\$1,828				\$1,398	AA	Pre-X: 6
	75	\$1,661			\$2,035	\$2,296		\$2,151				\$1,685	S	Months
	80	\$1,684			\$2,282	\$2,556		\$2,415				\$1,946	\$25	GI: none Sales***: I, A

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums												Notes *	Comments **
	Age	A	B	C	D	F	F (HD)	G	K	L	M	N		
Medico Insurance Company 1-800-228-6080 www.gomedico.com (Smoker rates differ; Rates for females are lower)	65	\$935			\$1,231	\$1,345					\$1,134	\$1,021	C	
	70	\$1,055			\$1,405	\$1,522					\$1,295	\$1,181	AA	Pre-X: None
	75	\$1,231			\$1,671	\$1,789					\$1,545	\$1,419	Z	
	80	\$1,399			\$1,943	\$2,061					\$1,791	\$1,658	\$0	GI: None Sales***: G, A
Order of United Commercial Travelers of America 1-800-848-0123 www.uct.org (Smoker rates differ; Rates for females are lower)	65	\$1,555	\$2,015	\$2,210	\$1,961	\$2,234		\$1,642				\$1,564	C	
	70	\$1,947	\$2,518	\$2,753	\$2,452	\$2,720		\$2,052				\$1,904	AA	Pre-X: None
	75	\$2,273	\$2,943	\$3,165	\$2,864	\$3,126		\$2,399				\$2,189	Z	
	80	\$2,504	\$3,243	\$3,424	\$3,156	\$3,383		\$2,642				\$2,368	\$0	GI: None Sales***: I, A
Pekin Life Insurance Company 1-800-447-0122 www.pekininsurance.com (Rates for females are lower)	65	\$1,268				\$1,426	\$644							
	70	\$1,497				\$1,878	\$848						AA	Pre-X: 6
	75	\$1,658				\$2,436	\$1,099						Z	Months
	80	\$1,754				\$2,789	\$1,259						\$0	GI: None Sales***: I, A
Physicians Mutual Insurance Co. 1-800-228-9100 www.physiciansmutual.com (Smoker rates differ)	65	\$1,203				\$1,768	\$576	\$1,491					C	
	70	\$1,384				\$2,070	\$735	\$1,744					AA	Pre-X: None
	75	\$1,498				\$2,481	\$933	\$2,092					Z	
	80	\$1,594				\$2,876	\$1,168	\$2,426					\$0	GI: None Sales***: I, A
Reserve National Insurance Co. 1-800-654-9106 www.reservenational.com (Smoker rates differ Rates for females are lower - Plan G)	65	\$1,077		\$1,600		\$1,442	\$453	\$1,350				\$1,103		
	70	\$1,280		\$1,899		\$1,713	\$538	\$1,603				\$1,310	AA	Pre-X: 6
	75	\$1,505		\$2,235		\$2,015	\$633	\$1,886				\$1,542	Z	Months
	80	\$1,744		\$2,591		\$2,336	\$734	\$2,186				\$1,787	\$15	GI: None Sales***: I, A

\*Notes: C=Automatic Crossover Claims Filing; IA=Issue Age Premium Basis; AA=Attained Age Premium Basis; NA=Premium Not Based on Age  
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\*\*Comments: Pre-X=Pre-existing Condition(s) Waiting Period; GI=Guaranteed Issue Plans Available

\*\*\*Sales: I=Policies sold on an individual basis; G=Policies sold on a group basis  
A=Policies sold by an agent; M=Policies sold directly from the company through a website or mail

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums												Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M	N			
Royal Neighbors of America 1-877-815-8877 www.royalneighbors.org (Smoker rates differ; Rates for females are lower)	65	\$1,130	\$1,421	\$1,656	\$1,326	\$1,661		\$1,331						C	
	70	\$1,293	\$1,624	\$1,893	\$1,517	\$1,899		\$1,522						AA	Pre-X: None
	75	\$1,478	\$1,857	\$2,164	\$1,734	\$2,171		\$1,741						Z	
	80	\$1,690	\$2,122	\$2,474	\$1,982	\$2,482		\$1,990						\$20	GI: None Sales***: I, A
Sanford Health Plan 1-888-605-9277 www.sanfordhealthplan.com (Smoker rates differ) (Only available in NW Iowa)	65	\$1,144	\$1,899	\$2,079	\$2,080	\$2,299	\$1,035	\$2,085	\$1,114	\$1,589	\$1,894	\$1,798		C	
	70	\$1,376	\$2,283	\$2,500	\$2,501	\$2,764	\$1,244	\$2,507	\$1,339	\$1,910	\$2,277	\$2,162		AA	Pre-X: None
	75	\$1,660	\$2,753	\$3,014	\$3,015	\$3,332	\$1,500	\$3,023	\$1,615	\$2,303	\$2,746	\$2,607		S	
	80	\$1,951	\$3,238	\$3,545	\$3,546	\$3,919	\$1,764	\$3,555	\$1,899	\$2,709	\$3,229	\$3,065		\$0	GI: None Sales***: I, A
SecureHorizons/UnitedHealthcare Ins. Co, 1-800-768-1479 www.SecureHorizons.com (Rates for smokers differ)	65	\$1,032				\$1,388	\$447	\$1,251	\$657	\$904		\$930		C	
	70	\$1,206				\$1,671	\$569	\$1,527	\$776	\$1,090		\$1,171		AA	Pre-X: None
	75	\$1,348				\$2,012	\$723	\$1,855	\$901	\$1,318		\$1,453		S	
	80	\$1,365				\$2,303	\$872	\$2,138	\$942	\$1,517		\$1,700		\$0	GI: None Sales***: I, A
Sentinel Security Life Insurance Co. 1-888-510-0668 www.sentinelife.org (Smoker rates differ; Rates for females are lower)	65	\$1,073	\$1,190	\$1,458	\$1,228	\$1,493						\$998		C	
	70	\$1,269	\$1,405	\$1,728	\$1,456	\$1,769						\$1,183		AA	Pre-X: None
	75	\$1,421	\$1,593	\$1,969	\$1,663	\$2,016						\$1,354		Z	
	80	\$1,555	\$1,770	\$2,202	\$1,866	\$2,255						\$1,523		\$25	GI: None Sales***: I, A
Sierra Health & Life Ins. Co. Inc. 1-866-217-8580 1-319-221-8580 (local) www.sierrahealthandlife.com (Smoker rates differ)	65	\$1,212												C	
	70	\$1,586												AA	Pre-X: None
	75	\$1,866												Z	
	80	\$2,121												\$0	GI: None Sales***: I, A

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums												Notes *	Comments **
	Age	A	B	C	D	F	F (HD)	G	K	L	M	N		
Standard Life & Accident Ins. Co. 1-888-290-1085 www.SLAICO.com (Smoker rates differ; Rates for females are lower)	65	\$2,145	\$2,443	\$2,778	\$1,674	\$2,285	\$332	\$1,687				\$1,102	C	
	70	\$2,483	\$2,827	\$3,214	\$1,937	\$2,643	\$384	\$1,951				\$1,275	AA	Pre-X: None
	75	\$2,854	\$3,249	\$3,694	\$2,226	\$3,038	\$442	\$2,243				\$1,465	Z	
	80	\$3,427	\$3,902	\$4,436	\$2,673	\$3,648	\$530	\$2,693				\$1,759	\$0	GI: None Sales***: I, A
Standard Security Life Insurance Co of New York Inc 1-800-277-3323 www.ihcgroup.com (Smoker rates differ; Rates for females are lower)	65	\$1,085	\$1,263			\$1,512		\$1,333	\$615			\$1,162	C	
	70	\$1,294	\$1,524			\$1,830		\$1,617	\$748			\$1,413	AA	Pre-X: None
	75	\$1,497	\$1,799			\$2,168		\$1,923	\$894			\$1,686	Z	
	80	\$1,690	\$2,083			\$2,523		\$2,248	\$1,051			\$1,978	\$0	GI: None Sales***: I, A
State Farm Mutual Automobile Insurance Company 1-866-855-1212 www.statefarm.com	65	\$929		\$1,595		\$1,611							C	
	70	\$1,169		\$2,010		\$2,030							AA	Pre-X: None
	75	\$1,356		\$2,329		\$2,353							S	
	80	\$1,523		\$2,616		\$2,642							\$0	GI: None Sales***: I, A
State Mutual Insurance Company 1-855-764-4000 www.statemutualinsurance.com (Smoker rates differ; Rates for females are lower)	65	\$1,130	\$1,319	\$1,580	\$1,383	\$1,643	\$646	\$1,390			\$1,245	\$1,150	C	
	70	\$1,343	\$1,568	\$1,879	\$1,644	\$1,928	\$759	\$1,653			\$1,479	\$1,349	AA	Pre-X: None
	75	\$1,595	\$1,862	\$2,261	\$1,952	\$2,308	\$908	\$1,963			\$1,757	\$1,616	Z	
	80	\$1,813	\$2,116	\$2,568	\$2,219	\$2,607	\$1,025	\$2,231			\$1,998	\$1,825	\$0	GI: None Sales***: I, M
Sterling Investors Life Ins. Co. 1-877-896-6434 www.sterlinginvestors.com (Smoker rates differ; Rates for females are lower)	65	\$1,245	\$1,453	\$1,741	\$1,523	\$1,809	\$712	\$1,531			\$1,371	\$1,267	C	
	70	\$1,480	\$1,728	\$2,071	\$1,811	\$2,124	\$836	\$1,821			\$1,630	\$1,486	AA	Pre-X: None
	75	\$1,757	\$2,052	\$2,491	\$2,152	\$2,544	\$1,000	\$2,162			\$1,937	\$1,781	Z	
	80	\$1,997	\$2,331	\$2,830	\$2,445	\$2,872	\$1,130	\$2,458			\$2,202	\$2,010	\$20	GI: None Sales***: I, A

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
Sterling Life Insurance Company 1-800-688-0010 www.sterlinghealth.com (Smoker rates differ plans C,F,G,K,N; Rates for females are lower plans C,F,G,K,N)	65	\$1,579	\$1,837	\$2,061		\$1,982		\$1,791	\$792			\$1,492	C	
	70	\$1,803	\$2,142	\$2,434		\$2,340		\$2,120	\$941			\$1,771	AA	Pre-X: None
	75	\$1,964	\$2,394	\$2,743		\$2,637		\$2,398	\$1,069			\$2,010	Z	
	80	\$2,068	\$2,643	\$3,062		\$2,941		\$2,693	\$1,209			\$2,269	\$0	GI: None Sales***: I, A
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com (Must be eligible for membership; Smoker rates differ)	65	\$1,117	\$1,320	\$1,710	\$1,470	\$1,716	\$562	\$1,513		\$1,056	\$1,337		C	
	70	\$1,277	\$1,511	\$1,957	\$1,682	\$1,963	\$642	\$1,730		\$1,207	\$1,528		AA	Pre-X: None
	75	\$1,456	\$1,723	\$2,230	\$1,917	\$2,237	\$732	\$1,971		\$1,376	\$1,742		Z	
	80	\$1,616	\$1,911	\$2,475	\$2,128	\$2,482	\$812	\$2,188		\$1,526	\$1,934		\$0	GI: None Sales***: I, A
Transamerica Life Insurance Company 1-800-247-1771 www.TAMedSupp.com (Smoker rates differ)	65	\$889	\$1,186	\$1,402	\$1,288	\$1,414		\$1,300	\$650	\$958	\$1,186	\$1,106	C	
	70	\$1,117	\$1,505	\$1,778	\$1,642	\$1,767		\$1,676	\$809	\$1,208	\$1,482	\$1,391	IA	Pre-X: 6
	75	\$1,436	\$1,892	\$2,246	\$2,018	\$2,212		\$2,052	\$1,015	\$1,505	\$1,847	\$1,744	S	Months
	80	\$1,881	\$2,440	\$2,896	\$2,633	\$2,884		\$2,679	\$1,322	\$1,961	\$2,417	\$2,269	\$0	GI: None Sales***: G, M
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com (Smoker rates differ; Rates for females are lower)	65	\$1,351	\$2,010	\$2,282	\$2,116	\$2,297	\$483	\$2,126	\$1,066	\$1,498		\$1,749	C	
	70	\$1,658	\$2,526	\$2,890	\$2,726	\$2,903	\$643	\$2,737	\$1,420	\$1,996		\$2,265	AA	Pre-X: 2
	75	\$1,734	\$2,739	\$3,234	\$3,071	\$3,249	\$794	\$3,082	\$1,582	\$2,225		\$2,572	S	Months
	80	\$1,734	\$2,753	\$3,402	\$3,238	\$3,413	\$834	\$3,250	\$1,681	\$2,362		\$2,753	\$0	GI: None Sales***: I, A
United of Omaha Life Insurance Co. 1-877-778-0829 www.mutualofomaha.com (Smoker rates differ; Rates for females are lower)	65	\$1,176				\$1,704		\$1,396			\$1,330		C	
	70	\$1,428				\$2,069		\$1,696			\$1,616		AA	Pre-X: None
	75	\$1,820				\$2,638		\$2,162			\$2,060		Z	
	80	\$2,129				\$3,077		\$2,522			\$2,402		\$0	GI: None Sales***: I, A

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
USAA Life Insurance Co. 1-800-531-8722 www.usaa.com (Smoker rates differ)	65	\$1,526				\$1,432							C	
	70	\$1,787				\$1,681							AA	Pre-X: None
	75	\$2,136				\$2,005							S	
	80	\$2,475				\$2,324							\$0	GI: None Sales***: I, M
Washington National Insurance Co. 1-800-541-2254 www.conseco.com (Smoker rates differ; Rates for females are lower)	65	\$1,364				\$1,775							C	
	70	\$1,685				\$2,156							AA	Pre-X: None
	75	\$2,068				\$2,539							S	
	80	\$2,429				\$2,901							\$15	GI: None Sales***: I, A
Wellmark Blue Cross and Blue Shield of IA 1-800-336-0505 www.wellmark.com (Smoker rates differ; Rates for females are lower)	65	\$1,241			\$1,358	\$1,451	\$766					\$1,086	C	
	70	\$1,441			\$1,579	\$1,687	\$889					\$1,262	AA	Pre-X: None
	75	\$1,760			\$1,928	\$2,059	\$1,086					\$1,543	S	
	80	\$2,248			\$2,462	\$2,629	\$1,387					\$1,969	\$0	GI: A Sales***: I, A
World Corp Insurance Co. 1-866-891-9365 www.completeplus.com (Smoker rate differ; Rates for females are lower)	65	\$1,234				\$1,608	\$637						C	
	70	\$1,383				\$1,803	\$714						AA	Pre-X: None
	75	\$1,675				\$2,185	\$865						Z	
	80	\$1,930				\$2,517	\$997						\$0	GI: None Sales***: I, M

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# Medicare Select

**Medicare Select is a different type of Medicare supplement policy.**

Medicare Select policies must be one of the ten standardized plans. This means Medicare Select policies **cannot** offer any benefits that are **not** in a standardized plan.

Medicare Select companies have the right to require that you use **specific** hospitals and doctors. Medicare Select plans currently available in Iowa only require you to use specific hospitals. You can use any physician; however, he or she must have admitting privileges to a participating hospital.

If you do not use the hospital or doctors required in the policy, **Medicare will still pay its portion.** However the Medicare Select company is **not** required to pay your hospital deductible or copayment. Review your policy for specific guidelines.

Because these limits control costs, a company's Medicare Select premiums will be lower than their regular standardized Medicare supplement premiums.

If you have a Medicare Select policy for at least 6 months and then cancel it, you can buy a regular Medicare supplement policy from the same company. The plan you buy must have at least **equal** or **lesser** benefits. The company must sell you the new policy whatever your health status. Also, **depending on your health status**, you **may** be able to purchase a Medicare supplement policy with **more** benefits. You are covered from the first day under your new policy.

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums												Notes *	Comments **
	Age	A	B	C	D	F	F (HD)	G	K	L	M	N		
Sanford Health Plan 1-888-605-9277 www.sanfordhealthplan.com	65	\$875	\$1,167	\$1,562	\$1,303	\$1,467	\$660	\$1,308	\$705	\$999	\$1,297	\$1,097	C	
	70	\$1,083	\$1,446	\$1,933	\$1,614	\$1,817	\$818	\$1,620	\$874	\$1,238	\$1,607	\$1,359	AA	Pre-X: None
	75	\$1,314	\$1,754	\$2,183	\$1,959	\$2,205	\$992	\$1,965	\$1,060	\$1,502	\$1,950	\$1,649	S	
	80	\$1,497	\$1,997	\$2,486	\$2,230	\$2,511	\$1,130	\$2,237	\$1,207	\$1,710	\$2,220	\$1,878	\$0	GI: None Sales***: I, A

**ServiceArea:** Clay, Dickinson, Emmet, Lyon, O'Brien, Osceola, Sioux

**Participating Providers:** Hospitalization for all plans- Merrill Pioneer Community Hospital, Rock Rapids; Northwest Iowa Health Center, Sheldon; Orange City Municipal Hospital, Orange City. Additional providers available in Minnesota and South Dakota. You can use any physician; however, he or she must have admitting privileges to the participating hospital for services to be covered when hospitalized.

Sierra Health and Life Ins. Co. Inc. 1-866-217-8580 1-319-221-8580 (local) www.sierrahealthandlife.com (Smoker rates differ)	65	\$759				\$982							C	
	70	\$998				\$1,289							AA	Pre-X: None
	75	\$1,174				\$1,519								
	80	\$1,333				\$1,728							\$0	GI: None Sales***: I, A

**ServiceArea:** Benton, Cedar, Iowa, Johnson, Jones and Linn counties; parts of Buchanan, Clayton and Delaware counties

**Participating Providers:** Hospitalization for all plans--Mercy Medical Center, Cedar Rapids, Iowa; Virginia Gay Hospital, Vinton, Iowa; Marengo Memorial Hospital, Marengo, Iowa; Buchanan County Health Center, Independence, Iowa. You can use any physician; however, he or she must have admitting privileges to the participating hospital for services to be covered when hospitalized.

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Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	Age	A	B	C	D	F	F (HD)	G	K	L	M			N
Sterling Life Insurance Company 1-800-688-0010 www.sterlinghealth.com (Smoker rates differ plan C,F,G,K and N Rates for females are lower plan C,F,G,K and N)	65	\$1,448	\$1,509	\$1,740		\$1,545		\$1,372	\$581			\$1,113	C	
	70	\$1,644	\$1,718	\$2,014		\$1,788		\$1,591	\$673			\$1,292	AA	Pre-X: None
	75	\$1,777	\$1,864	\$2,216		\$1,967		\$1,753	\$743			\$1,426	Z	
	80	\$1,845	\$1,948	\$2,368		\$2,102		\$1,879	\$797			\$1,533	\$0	GI: None Sales***: I, A

**ServiceArea:** Premiums listed above for Black Hawk, Johnson, Linn and Scott counties. Also available in Benton, Bremer, Buchanan, Cedar, Clinton, Delaware, Fayette, Iowa, Jackson, Jones, Keokuk, Muscatine, Poweshiek, Tama and Washington counties. Call for rates.

**Participating Providers:** Hospitalization for all plans--DeWitt Community Hospital; Genesis Medical Centers-East & West, Davenport; Marengo Memorial Hospital; Mercy Medical Center, Cedar Rapids; People's Memorial Hospital, Independence; Virginia Gay Hospital, Vinton. You can use any physician; however, he or she must have admitting privileges to the participating hospital for services to be covered when hospitalized.

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# Medicare Supplements For People with Disabilities

Medicare supplement policies sold to persons who qualify for Medicare because of disability are listed on the following page. Most companies will ask medical questions when you apply. They may not issue policies to people with some types of health conditions.

In the "**Notes**" column, plans listed after the "**GI**" are guaranteed issue. That means a plan will be issued regardless of your health.

Some companies may offer Medicare supplement insurance to you if you have Medicare because of a disability **and currently have insurance with them**. Check with your present insurance company to see if they will provide you with a Medicare Supplement policy.

**ANOTHER OPTION** for those with Medicare because of disability may be to apply for a Medicare Advantage plan. Medicare Advantage plans must accept anyone on Medicare who applies for coverage, except people with permanent kidney failure. To find out if Medicare Advantage plans are available in your area, call SHIP at 1-800-351-4664 (TTY 1-800-735-2942).

**OPEN ENROLLMENT FOR THE DISABLED AT AGE 65:** All Medicare beneficiaries are eligible for a six-month open enrollment period at age 65. If you were on Medicare because of a disability any time before age 65, you will get the six-month open enrollment period when you turn 65. See page 2 for an explanation of the open enrollment period.

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums											Notes *	Comments **	
	A	B	C	D	F	F (HD)	G	K	L	M	N			
Liberty National Life Insurance Company 1-800-331-2512 www.libnat.com		\$6,016											C IA S \$0	Pre-X: 6 Months GI: Plan B Sales***: I, A
United American Insurance Company 1-800-331-2512 www.unitedamerican.com	\$4,754	\$5,544				\$2,580							C IA S \$0	Pre-X: 6 Months GI: All Sales***: I, A
Wellmark Blue Cross and Blue Shield of IA 1-800-336-0505 www.wellmark.com (Smoker rates differ; Rates for females are lower)	\$2,920			\$2,441	\$2,606	\$1,375						\$1,952	C AA S \$0	Pre-X: None GI: A Sales***: I, A

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**LOCAL HELP FOR PEOPLE WITH MEDICARE**

The Senior Health Insurance Information Program (SHIIP) is part of the national network of state health insurance assistance programs. SHIIP is dedicated to providing information and assistance with questions about Medicare, Medicare supplement insurance, long-term care insurance, claims and other related health insurance. Trained SHIIP volunteer counselors are available across the state to provide free, confidential, objective one-to-one assistance. To contact SHIIP:

Call 1-800-351-4664

(TTY 1-800-735-2942)

e-mail: [shiip@iid.iowa.gov](mailto:shiip@iid.iowa.gov)

website: [www.TheRightCallIowa.gov](http://www.TheRightCallIowa.gov)