

# MEDICARE SUPPLEMENT INSURANCE

## 2011-2012 Rate Comparison Guide

Montana Commissioner of  
Securities & Insurance



Dear Montana Senior:

My office is pleased to provide you with the *2011-2012 Medicare Supplement Insurance Rate Comparison Guide*. I hope you will find it useful as you begin the process of determining which insurer is right for you. As always, being an informed consumer will help you make the best possible choice.

Please be aware that as of 2010, Medicare Supplement plans underwent several important changes. The total number of plans was reduced to 11 from the 14 that were previously offered. Also, plans E, H, I, J and High Deductible J were eliminated.

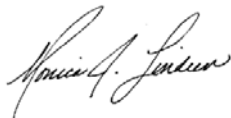
The changes also include the creation of Plans M and N, which have higher beneficiary cost-sharing. Plan N has benefits similar to Plan D but with a \$20 co-pay for doctor visits and a \$50 co-pay for emergency room visits. Plan M is similar to Plan D but only covers half of the Part A deductible. *For complete details of the changes, please see the summary on the inside back page.*

This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. Shop carefully, and contact our office if you have questions. Our knowledgeable staff is dedicated to assisting you with a wide range of insurance issues.

Please call us toll-free at 1-800-332-6148 or from Helena at 444-2040. You will also find more useful information on our website at [www.csi.mt.gov](http://www.csi.mt.gov).

Sincerely,



Montana Commissioner of Securities & Insurance



Monica J. Lindeen

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
AARP/United Healthcare Insurance Company PO Box 1017 Montgomeryville, PA 18936-0130  1-800-523-5800	65	No Age Rating	795	1167	1402		1410		551	829		957
	66		830	1218	1463		1472		576	865		999
	67		865	1269	1524		1533		601	902		1041
	68		900	1320	1585		1595		625	938		1083
	69		935	1371	1646		1656		650	975		1125
	70		970	1422	1707		1718		675	1011		1167
	71		1263	1847	2217		2230		880	1316		1517
	72		1263	1847	2217		2230		880	1316		1517
	73		1263	1847	2217		2230		880	1316		1517
	74		1263	1847	2217		2230		880	1316		1517
	75		1263	1847	2217		2230		880	1316		1517
	76		1263	1847	2217		2230		880	1316		1517
	77		1263	1847	2217		2230		880	1316		1517
78	1263	1847	2217		2230		880	1316		1517		
79	1263	1847	2217		2230		880	1316		1517		
80 & up	1263	1847	2217		2230		880	1316		1517		
American Continental Insurance Company 101 Continental Place Brentwood, TN 37027  1-800-264-4000	65	Attained Age	1112	1402			1628	1425				1132
	66		1112	1402			1628	1425				1132
	67		1112	1402			1628	1425				1132
	68		1159	1460			1696	1485				1180
	69		1211	1526			1762	1552				1233
	70		1259	1587			1827	1614				1282
	71		1308	1647			1890	1675				1330
	72		1353	1704			1950	1733				1377
	73		1395	1758			2002	1788				1420
	74		1436	1809			2054	1839				1461
	75		1472	1854			2100	1886				1498
	76		1506	1897			2141	1929				1532
	77		1537	1937			2178	1971				1566
78	1567	1975			2212	2009				1596		
79	1595	2010			2243	2044				1623		
80	1622	2042			2271	2077				1650		
American Republic Corp Insurance Company PO Box 14510 Des Moines, IA 50306-3510  1-888-755-3065	65	Attained Age	1073				1460		754	1039		
	66		1073				1460		754	1039		
	67		1073				1460		754	1039		
	68		1073				1460		754	1039		
	69		1132				1540		795	1096		
	70		1185				1612		833	1147		
	71		1233				1677		866	1193		
	72		1277				1737		897	1236		
	73		1317				1792		926	1275		
	74		1355				1843		952	1311		
	75		1391				1893		978	1346		
	76		1426				1941		1002	1381		
	77		1462				1988		1027	1415		
78	1498				2037		1052	1450				
79	1535				2088		1079	1486				
80 & up	1573				2139		1105	1522				

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Bankers Fidelity Life Insurance Company PO Box 105185 Atlanta, GA 30348-5185  1-800-241-1439	65	Issue	1068-1284				1476-1776	1032-1248	612-744			
	66	Age	1068-1284				1476-1776	1032-1248	612-744			
	67	A & F	1092-1320				1524-1836	1080-1296	636-768			
	68		1128-1356				1560-1872	1116-1344	660-792			
	69	Attained	1152-1392				1596-1920	1164-1404	684-828			
	70	Age	1188-1428				1644-1980	1212-1464	708-852			
	71	G & K	1212-1464				1692-2040	1260-1512	744-900			
	72		1248-1500				1728-2076	1308-1572	768-924			
	73		1284-1548				1776-2136	1356-1632	804-972			
	74		1308-1572				1812-2184	1404-1692	828-996			
	75		1332-1608				1848-2220	1452-1752	852-1032			
	76		1356-1632				1884-2268	1488-1788	876-1056			
	77		1380-1656				1920-2304	1524-1836	900-1080			
	78		1404-1692				1944-2340	1572-1896	924-1116			
	79		1428-1716				1980-2376	1596-1920	948-1140			
80 & up		1440-1920				2004-2652	1632-2268	960-1332				
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601  1-800-447-7828	65	Attained	909		1259		1264				1071	923
	66	Age	939		1301		1306				1106	952
	67		969		1343		1348				1141	983
	68		1000		1386		1390				1177	1015
	69		1032		1430		1434				1215	1047
	70		1073		1487		1493				1264	1089
	71		1111		1541		1547				1310	1128
	72		1151		1595		1601				1355	1166
	73		1190		1649		1656				1401	1207
	74		1230		1706		1712				1450	1450
	75		1288		1787		1793				1519	1519
	76		1334		1851		1858				1573	1573
	77		1382		1917		1924				1629	1629
	78		1431		1986		1994				1688	1688
	79		1482		2058		2065				1748	1748
80 & up		1536		2133		2141				1812	1812	
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601  1-800-447-7828	65	Issue	1235		1710		1717				1454	1253
	66	Age	1235		1710		1717				1454	1253
	67		1373		1902		1909				1618	1394
	68		1373		1902		1909				1618	1394
	69		1373		1902		1909				1618	1394
	70		1558		2158		2166				1835	1581
	71		1558		2158		2166				1835	1581
	72		1558		2158		2166				1835	1581
	73		1558		2158		2166				1835	1581
	74		1558		2158		2166				1835	1581
	75		1778		2463		2472				2094	1804
	76		1778		2463		2472				2094	1804
	77		1778		2463		2472				2094	1804
	78		1778		2463		2472				2094	1804
	79		1778		2463		2472				2094	1804
80 & up		2072		2870		2881				2441	2103	

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			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Colonial Penn Life Insurance Company 399 Market Street Philadelphia, PA 19181  1-800-800-2254	65	Attained Age	1060	1358			1556	1387	581	966	1178	866
	66		1098	1411			1617	1445	594	994	1232	910
	67		1146	1470			1680	1509	619	1030	1287	961
	68		1195	1530			1746	1574	645	1068	1345	1014
	69		1246	1592			1814	1643	673	1108	1406	1068
	70		1298	1655			1885	1714	703	1151	1468	1125
	71		1351	1720			1959	1788	734	1196	1533	1184
	72		1407	1788			2036	1864	768	1243	1601	1246
	73		1463	1857			2116	1945	803	1293	1672	1310
	74		1521	1928			2200	2029	841	1346	1747	1377
	75		1581	2001			2288	2116	880	1402	1824	1447
	76		1642	2077			2379	2208	922	1461	1905	1520
	77		1705	2154			2475	2304	966	1523	1991	1597
	78		1770	2233			2576	2405	1013	1588	2080	1678
	79		1804	2282			2649	2478	1050	1637	2143	1736
80 & up	1838	2331			2729	2558	1070	1674	2184	1800		
Equitable Life and Casualty Insurance Company 3 Triad Center Salt Lake City, UT 84180  1-800-352-5170	65	Issue Age	1310				1856					1307
	66		1310				1856					1308
	67		1323				1877					1323
	68		1323				1878					1324
	69		1342				1907					1345
	70		1359				1933					1362
	71		1372				1955					1378
	72		1383				1973					1390
	73		1390				1986					1398
	74		1405				2009					1414
	75		1415				2026					1427
	76		1425				2041					1438
	77		1432				2054					1447
	78		1438				2064					1455
	79		1447				2079					1465
80 - 99	1455-1575				2093-2368					1476-1666		
Gerber Life Insurance Company PO Box 2271 Omaha, NE 68103-2271  1-877-778-0839	65	Attained Age	866				1248	1046				
	66		896				1289	1080				
	67		936				1344	1126				
	68		967				1389	1164				
	69		996				1435	1202				
	70		1025				1479	1240				
	71		1052				1522	1277				
	72		1077				1564	1312				
	73		1100				1602	1345				
	74		1120				1637	1375				
	75		1136				1669	1403				
	76		1152				1700	1430				
	77		1167				1730	1456				
	78		1181				1758	1481				
	79		1194				1785	1504				
80 & up	1207				1812	1528						

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			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Globe Life and Accident Insurance Company PO Box 2440 McKinney, TX 75070-9814  1-800-801-6831	65	Attained Age	791	1222	1435		1441					
	66		854	1298	1507		1518					
	67		906	1372	1584		1590					
	68		954	1447	1657		1665					
	69		1002	1522	1734		1741					
	70		1053	1595	1806		1815					
	71		1077	1654	1883		1889					
	72		1083	1675	1957		1964					
	73		1095	1702	1999		2008					
	74		1105	1724	2034		2043					
	75		1122	1756	2079		2089					
	76		1126	1777	2109		2122					
	77		1126	1777	2136		2148					
	78		1126	1779	2163		2174					
79	1126	1780	2183		2197							
80 & up	1126	1780	2217		2230							
Humana Insurance Company 1611 Alderson Ave Billings, MT 59102  1-406-238-7130	65	Attained Age	1185-1760	1288-1913	1481-2202		1511-2247		705-1042	992-1471		940-1392
	66		1225-1819	1331-1977	1531-2276		1562-2322		728-1077	1025-1520		971-1439
	67		1273-1891	1383-2056	1591-2366		1623-2414		756-1119	1065-1580		1009-1496
	68		1323-1965	1438-2137	1654-2460		1687-2510		786-1162	1107-1642		1048-1554
	69		1367-2031	1486-2209	1709-2543		1744-2594		812-1201	1143-1697		1083-1606
	70		1413-2100	1536-2283	1767-2629		1802-2682		838-1241	1182-1754		1119-1660
	71		1460-2170	1587-2360	1826-2717		1863-2772		866-1283	1221-1813		1156-1716
	72		1509-2244	1640-2440	1887-2809		1926-2866		895-1326	1262-1874		1195-1774
	73		1560-2319	1695-2522	1951-2904		1990-2963		925-1370	1304-1937		1235-1833
	74		1612-2398	1753-2607	2017-3003		2058-3063		955-1416	1348-2003		1276-1895
	75		1667-2479	1812-2696	2085-3105		2127-3167		987-1464	1393-2070		1319-1959
	76		1723-2563	1873-2787	2156-3210		2199-3275		1020-1513	1440-2140		1363-2025
	77		1781-2650	1936-2882	2228-3319		2273-3386		1054-1564	1488-2213		1409-2094
	78		1833-2728	1993-2967	2295-3418		2341-3487		1085-1610	1532-2278		1450-2156
79	1877-2794	2041-3039	2350-3571		2397-3571		1111-1648	1569-2333		1485-2208		
80 & up	1922-3224	2090-3507	2406-4039		2455-4121		1137-1900	1606-2691		1521-2547		
KSJK Life American Slovenian Catholic Union 2439 Glenwood Ave Joliet, IL 60435  1-800-321-0102	65	Attained Age	890-989	1082-1203	1229-1367	1043-1159	1281-1424	1049-1165			939-1043	856-951
	66		890-989	1082-1203	1229-1367	1043-1159	1281-1424	1049-1165			939-1043	856-951
	67		934-1037	1135-1261	1292-1436	1095-1216	1338-1487	1100-1223			985-1095	894-994
	68		975-1083	1186-1319	1350-1500	1144-1272	1392-1547	1151-1278			1030-1145	930-1034
	69		1017-1130	1237-1374	1407-1564	1193-1325	1447-1608	1199-1332			1074-1193	967-1075
	70		1059-1176	1288-1431	1468-1630	1241-1379	1505-1672	1248-1387			1117-1242	1006-1117
	71		1099-1221	1336-1485	1528-1697	1289-1432	1565-1740	1295-1439			1160-1289	1046-1162
	72		1139-1266	1386-1540	1589-1765	1336-1484	1627-1808	1343-1492			1203-1336	1087-1208
	73		1179-1310	1434-1593	1651-1834	1382-1536	1690-1877	1390-1544			1244-1382	1129-1254
	74		1219-1353	1482-1647	1709-1899	1428-1587	1747-1940	1437-1596			1285-1429	1167-1297
	75		1257-1396	1529-1698	1765-1962	1473-1637	1802-2002	1482-1647			1326-1473	1204-1337
	76		1294-1438	1575-1749	1818-2020	1518-1686	1854-2059	1526-1695			1366-1517	1239-1376
	77		1331-1479	1618-1799	1870-2077	1560-1734	1903-2114	1569-1743			1404-1560	1271-1412
	78		1367-1518	1661-1847	1918-2131	1602-1781	1949-2166	1611-1790			1442-1602	1302-1447
79	1398-1553	1700-1890	1964-2182	1639-1821	1994-2216	1648-1831			1475-1639	1333-1480		
80 -99	1428-1909	1737-2323	2007-2658	1675-2239	2034-2673	1684-2251			1507-2015	1359-1786		

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Liberty National Life Insurance Company PO Box 8080 McKinney, TX 75070  1-800-331-2512	65	Attained Age	1309	1873			2141					1683
	66		1382	1988			2267					1793
	67		1444	2087			2375					1886
	68		1503	2184			2492					1990
	69		1566	2289			2622					2104
	70		1629	2389			2747					2215
	71		1678	2476			2863					2320
	72		1702	2543			2952					2399
	73		1712	2568			3008					2450
	74		1712	2588			3052					2492
	75		1712	2606			3092					2532
	76		1712	2612			3118					2559
	77		1712	2612			3166					2606
	78		1712	2612			3213					2655
79	1712	2612			3259					2702		
80 & up	1712	2612			3348					2797		
Old Surety Life Insurance Company PO Box 54407 Oklahoma City, OK 73154  1-800-272-5466	65	Issue Age	767				1156					
	66		800				1196					
	67		825				1241					
	68		852				1295					
	69		890				1349					
	70		920				1403					
	71		949				1460					
	72		977				1517					
	73		1000				1574					
	74		1019				1629					
	75		1035				1679					
	76		1055				1719					
	77		1072				1760					
	78		1096				1803					
79	1118				1846							
80-90	1141-1281				1883-2203							
Order of United Commercial Travelers of America 1801 Watermark Drive Ste 100 Columbus, OH 43215  1-800-848-0123	65	Attained Age	1040-1300	1347-1684	1478-1847	1312-1639	1578-1973	1269-1586				1104-1381
	66		1095-1368	1417-1772	1550-1939	1378-1722	1644-2054	1333-1666				1151-1438
	67		1150-1437	1488-1861	1627-2035	1447-1810	1712-2140	1400-1751				1199-1498
	68		1198-1497	1550-1938	1704-2130	1508-1886	1784-2229	1460-1826				1249-1561
	69		1252-1565	1620-2026	1778-2222	1577-1971	1854-2318	1526-1908				1298-1622
	70		1301-1626	1684-2105	1841-2302	1639-2050	1922-2401	1586-1982				1345-1681
	71		1352-1690	1749-2187	1905-2383	1702-2128	1988-2485	1647-2059				1391-1739
	72		1399-1748	1809-2261	1965-2457	1762-2202	2050-2562	1704-2130				1435-1793
	73		1443-1803	1867-2333	2018-2523	1817-2271	2106-2633	1757-2198				1474-1843
	74		1484-1855	1921-2401	2071-2588	1869-2337	2161-2700	1809-2260				1513-1890
	75		1522-1902	1969-2461	2118-2647	1916-2395	2209-2761	1855-2318				1547-1933
	76		1556-1945	2013-2517	2158-2697	1959-2450	2251-2814	1897-2371				1575-1970
	77		1589-1987	2058-2573	2195-2745	2001-2503	2290-2864	1937-2421				1603-2005
	78		1620-2026	2098-2621	2229-2787	2041-2551	2327-2907	1974-2468				1629-2035
79	1650-2060	2134-2668	2260-2827	2076-2596	2359-2948	2009-2511				1651-2064		
80 & up	1675-2489	2169-3221	2290-3351	2110-3136	2389-3494	2042-3033				1672-2446		

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			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Royal Neighbors of America 230 16th Street Rock Island, IL 61201  1-800-568-2382	65	Attained Age	1012-1123				1487-1650	1192-1323				
	66		1012-1123				1487-1650	1192-1323				
	67		1012-1123				1487-1650	1192-1323				
	68		1059-1176				1556-1727	1247-1385				
	69		1107-1228				1627-1805	1304-1447				
	70		1157-1285				1700-1887	1363-1513				
	71		1188-1319				1746-1938	1400-1554				
	72		1221-1355				1793-1991	1438-1596				
	73		1254-1392				1842-2045	1477-1639				
	74		1288-1430				1892-2100	1517-1683				
	75		1322-1469				1943-2157	1558-1729				
	76		1359-1508				1996-2216	1601-1776				
	77		1396-1549				2050-2276	1643-1824				
78	1434-1591				2106-2338	1688-1874						
79	1473-1635				2163-2401	1734-1924						
80 - 99	1512-2792				2221-4102	1781-3289						
Sentinel Security Life Insurance Company PO Box 16960 Clearwater, FL 33766-6960  1-888-510-0668	65	Attained Age	882	972	1198	988	1227					
	66		912	1004	1237	1020	1267					
	67		953	1046	1290	1063	1322					
	68		984	1080	1333	1099	1365					
	69		1014	1115	1377	1135	1410					
	70		1043	1149	1420	1171	1454					
	71		1071	1181	1461	1205	1496					
	72		1097	1212	1501	1238	1537					
	73		1120	1240	1537	1269	1574					
	74		1140	1266	1571	1297	1609					
	75		1169	1302	1617	1336	1656					
	76		1209	1351	1680	1389	1720					
	77		1224	1373	1709	1414	1750					
78	1251	1407	1754	1451	1796							
79	1265	1426	1781	1474	1823							
80	1279	1446	1808	1497	1851							
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550  1-888-350-1488	65	Attained Age	1633-1814	1859-2066	2114-2349	1274-1415	1738-1931	1283-1426				838-932
	66		1657-1841	1887-2096	2145-2383	1292-1436	1764-1960	1302-1447				851-945
	67		1681-1868	1914-2126	2176-2418	1311-1457	1789-1988	1321-1468				863-959
	68		1705-1894	1941-2157	2207-2452	1330-1478	1815-2016	1340-1489				875-973
	69		1724-1916	1963-2181	2232-2480	1345-1494	1836-2040	1355-1506				885-984
	70		1751-1945	1993-2215	2266-2518	1366-1517	1864-2071	1376-1529				899-999
	71		1783-1981	2030-2255	2307-2564	1390-1545	1898-2108	1401-1557				915-1017
	72		1806-2006	2056-2284	2337-2597	1408-1565	1922-2136	1419-1577				927-1030
	73		1843-2048	2099-2332	2386-2651	1438-1597	1962-2180	1449-1610				946-1051
	74		1886-2096	2148-2386	2442-2713	1471-1635	2008-2231	1483-1647				968-1076
	75		1943-2158	2212-2458	2515-2794	1515-1684	2068-2298	1527-1696				997-1108
	76		2005-2228	2283-2537	2596-2884	1564-1738	2135-2372	1576-1751				1030-1144
	77		2075-2305	2362-2625	2686-2984	1618-1798	2208-2454	1631-1812				1065-1183
78	2150-2389	2448-2720	2784-3093	1677-1864	2289-2543	1690-1878				1104-1227		
79	2230-2477	2538-2821	2886-3207	1739-1932	2373-2637	1752-1947				1145-1272		
80 & up	2317-3239	2639-3688	3000-4193	1808-2527	2467-3448	1821-2546				1190-1663		

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710  1-866-855-1212	65	Attained Age	905		1417		1431					
	66		969		1516		1531					
	67		1023		1601		1617					
	68		1068		1672		1689					
	69		1105		1729		1746					
	70		1141		1785		1803					
	71		1177		1842		1861					
	72		1213		1899		1918					
	73		1250		1955		1975					
	74		1286		2012		2032					
	75		1322		2069		2090					
	76		1358		2126		2147					
	77		1394		2182		2204					
78	1431		2239		2261							
79	1458		2281		2304							
80 & up		1485-1548		2324-2423		2347-2447						
State Mutual Insurance Company 210 E 2nd Ave Ste 301 Rome, GA 30162-0153  1-855-764-4000	65	Attained Age	889-987	1038-1152	1242-1380	1087-1208	1291-1435	1093-1216			978-1087	904-1004
	66		889-987	1038-1152	1242-1380	1087-1208	1291-1435	1093-1216			978-1087	904-1004
	67		932-1036	1087-1209	1301-1446	1140-1267	1349-1499	1146-1274			1027-1140	944-1049
	68		975-1082	1138-1263	1360-1511	1192-1325	1403-1559	1199-1332			1073-1192	982-1092
	69		1016-1129	1185-1318	1418-1576	1242-1381	1459-1621	1250-1389			1119-1243	1022-1135
	70		1056-1175	1234-1371	1478-1642	1294-1437	1517-1685	1300-1444			1164-1294	1061-1179
	71		1098-1220	1281-1424	1538-1710	1343-1492	1577-1753	1350-1501			1209-1342	1104-1228
	72		1138-1264	1328-1475	1601-1778	1393-1547	1640-1822	1400-1555			1253-1393	1148-1275
	73		1177-1309	1374-1527	1662-1847	1440-1601	1703-1892	1448-1610			1297-1140	1192-1325
	74		1217-1351	1421-1578	1721-1912	1489-1654	1760-1956	1497-1663			1340-1489	1233-1369
	75		1255-1395	1465-1628	1778-1976	1535-1707	1816-2018	1544-1716			1382-1536	1271-1413
	76		1293-1436	1509-1676	1832-2034	1582-1757	1868-2075	1590-1767			1424-1582	1308-1452
	77		1329-1476	1551-1724	1883-2093	1627-1807	1918-2130	1635-1817			1464-1627	1342-1491
78	1364-1517	1593-1769	1932-2147	1670-1855	1963-2182	1678-1865			1503-1670	1374-1528		
79	1396-1551	1629-1811	1978-2199	1709-1898	2010-2233	1718-1909			1537-1708	1407-1563		
80 & up		1427-1907	1664-2226	2021-2677	1745-2333	2050-2695	1754-2345			1571-2100	1436-1886	
Sterling Investors Life Insurance Company 210 E 2nd Ave Ste 105 Rome, GA 30161  1-877-896-6434	65	Attained Age	956-1062	1116-1239	1337-1485	1169-1299	1389-1543	1176-1308			1052-1169	972-1081
	66		956-1062	1116-1239	1337-1485	1169-1299	1389-1543	1176-1308			1052-1169	972-1081
	67		1002-1114	1169-1301	1400-1556	1227-1363	1451-1613	1234-1371			1104-1227	1016-1129
	68		1049-1164	1224-1359	1463-1626	1282-1425	1509-1677	1290-1433			1154-1282	1056-1174
	69		1093-1214	1275-1418	1526-1696	1337-1486	1570-1743	1345-1494			1204-1337	1098-1221
	70		1137-1264	1327-1475	1590-1767	1392-1546	1632-1813	1399-1554			1252-1392	1141-1269
	71		1181-1312	1378-1532	1655-1839	1445-1605	1697-1886	1452-1615			1301-1445	1188-1321
	72		1224-1360	1429-1587	1723-1913	1499-1664	1765-1959	1506-1673			1348-1499	1236-1372
	73		1266-1408	1478-1642	1788-1987	1549-1723	1832-2035	1558-1732			1395-1549	1282-1425
	74		1309-1453	1529-1698	1851-2056	1602-1780	1894-2105	1611-1789			1442-1602	1325-1473
	75		1350-1501	1576-1751	1913-2126	1652-1836	1953-2170	1661-1845			1487-1652	1367-1520
	76		1391-1545	1624-1803	1970-2189	1702-1891	2010-2232	1711-1901			1532-1702	1407-1562
	77		1430-1588	1669-1854	2026-2251	1750-1943	2063-2292	1759-1954			1575-1750	1444-1604
78	1467-1632	1714-1903	2079-2310	1797-1996	2112-2347	1805-2007			1617-1797	1478-1643		
79	1502-1669	1752-1948	2128-2365	1838-2041	2162-2403	1847-2053			1654-1838	1514-1682		
80 & up		1535-2051	1790-2394	2174-2880	1878-2511	2206-2899	1887-2524			1690-2260	1544-2030	

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Thrivent Financial for Lutherans 4321 N Ballard Rd Appleton, WI 54919-0001  1-800-847-4836	65	Attained Age	954	1129	1462	1221	1467	1257		902	1142	
	66		973	1150	1491	1246	1496	1282		919	1166	
	67		992	1174	1522	1270	1526	1307		938	1189	
	68		1025	1212	1570	1311	1574	1348		968	1226	
	69		1057	1250	1620	1354	1625	1392		999	1266	
	70		1091	1291	1672	1398	1678	1437		1031	1306	
	71		1123	1330	1722	1439	1728	1480		1062	1346	
	72		1154	1366	1769	1479	1777	1522		1092	1384	
	73		1184	1402	1815	1518	1823	1562		1120	1420	
	74		1215	1437	1860	1554	1868	1600		1149	1455	
	75		1245	1472	1906	1593	1912	1638		1176	1489	
	76		1273	1505	1950	1629	1957	1676		1202	1524	
	77		1302	1538	1992	1665	2000	1713		1230	1558	
	78		1328	1571	2034	1700	2042	1750		1255	1590	
	79		1354	1601	2074	1733	2084	1785		1279	1623	
	80 & up		1381-1609	1633-1901	2115-2462	1767-2057	2122-2470	1818-2116		1304-1519	1653-1924	
United American Insurance Company PO Box 8080 McKinney, TX 75070  1-800-331-2512	65	Attained Age	1178	1755	2015	1858	1959	1868	965	1355		1589
	66		1245	1863	2133	1977	2073	1988	1038	1456		1694
	67		1302	1958	2240	2086	2176	2096	1101	1546		1784
	68		1354	2048	2348	2194	2281	2205	1155	1624		1879
	69		1412	2148	2472	2317	2400	2329	1213	1707		1987
	70		1468	2241	2590	2435	2514	2447	1286	1804		2093
	71		1512	2323	2698	2544	2619	2554	1320	1854		2191
	72		1531	2373	2777	2624	2695	2635	1345	1892		2261
	73		1539	2403	2830	2678	2746	2688	1375	1933		2311
	74		1539	2422	2871	2718	2786	2728	1401	1966		2349
	75		1539	2439	2908	2755	2822	2766	1434	2012		2387
	76		1539	2449	2938	2785	2850	2796	1456	2042		2414
	77		1539	2449	2981	2828	2892	2838	1474	2069		2458
	78		1539	2449	3023	2871	2933	2881	1489	2091		2502
	79		1539	2449	3066	2914	2974	2924	1500	2108		2546
	80 & up		1539	2449	3142	2991	3048	3002	1527	2145		2627
United Healthcare Insurance Company/AARP PO Box 1017 Montgomeryville, PA 18936-0130  1-800-523-5800	65	No Age Rating	795	1167	1402		1410		551	829		957
	66		830	1218	1463		1472		576	865		999
	67		865	1269	1524		1533		601	902		1041
	68		900	1320	1585		1595		625	938		1083
	69		935	1371	1646		1656		650	975		1125
	70		970	1422	1707		1718		675	1011		1167
	71		1263	1847	2217		2230		880	1316		1517
	72		1263	1847	2217		2230		880	1316		1517
	73		1263	1847	2217		2230		880	1316		1517
	74		1263	1847	2217		2230		880	1316		1517
	75		1263	1847	2217		2230		880	1316		1517
	76		1263	1847	2217		2230		880	1316		1517
	77		1263	1847	2217		2230		880	1316		1517
	78		1263	1847	2217		2230		880	1316		1517
	79		1263	1847	2217		2230		880	1316		1517
	80 & up		1263	1847	2217		2230		880	1316		1517

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
			Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium	Annual Premium
United World Life Insurance Company 3316 Farnam St Omaha, NE 68175  1-877-845-0892	65	Attained Age	979	1178			1420	1224			1108	1058
	66		979	1178			1420	1224			1108	1058
	67		979	1178			1420	1224			1108	1058
	68		1023	1230			1482	1279			1158	1104
	69		1068	1285			1548	1335			1209	1153
	70		1113	1339			1614	1392			1260	1202
	71		1158	1393			1679	1448			1311	1251
	72		1204	1448			1745	1505			1362	1300
	73		1249	1502			1810	1561			1413	1348
	74		1272	1530			1844	1590			1439	1373
	75		1295	1558			1877	1619			1466	1399
	76		1318	1585			1910	1648			1492	1423
	77		1341	1613			1943	1676			1517	1448
	78		1364	1640			1977	1705			1543	1473
79	1389	1670			2013	1736			1571	1499		
80 & up	1413	1699			2047	1766			1599	1525		
USAA Life Insurance Company 9800 Fredericksburg Rd San Antonio, TX 78288  1-800-531-8722	65	Attained Age	1112				1707					
	66		1138				1740					
	67		1161				1777					
	68		1185				1814					
	69		1210				1850					
	70		1232				1881					
	71		1257				1918					
	72		1279				1952					
	73		1299				1981					
	74		1318				2011					
	75		1340				2046					
	76		1359				2075					
	77		1381				2103					
	78		1395				2134					
79	1412				2160							
80 & up	1426				2185							
Woodmen of the World PO Box 2397 Omaha, NE 68103-2397  1-877-223-3666	65	Attained Age	845	978	1201	960	1230	964				879
	66		874	1009	1240	992	1270	996				907
	67		913	1052	1293	1034	1325	1038				946
	68		943	1086	1336	1068	1368	1073				977
	69		972	1121	1380	1104	1413	1108				1010
	70		1000	1155	1423	1138	1458	1143				1042
	71		1026	1187	1465	1172	1500	1177				1073
	72		1051	1219	1505	1204	1541	1209				1103
	73		1073	1247	1541	1234	1578	1239				1131
	74		1092	1273	1575	1262	1613	1267				1157
	75		1109	1296	1606	1287	1645	1292				1181
	76		1124	1319	1636	1312	1675	1317				1205
	77		1139	1341	1665	1336	1705	1341				1227
	78		1153	1361	1692	1358	1732	1363				1248
79	1165	1380	1718	1380	1759	1385				1269		
80 & up	1178	1399	1745	1402	1786	1407				1290		

*Please note: The premium rates listed in this guide reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.*

**Companies with a High Deductible Plan F**

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
American Continental Insurance Company 101 Continental Place Brentwood, TN 37027  1-800-264-4000	65	Attained Age	640
	66		640
	67		640
	68		667
	69		693
	70		719
	71		743
	72		767
	73		787
	74		808
	75		826
	76		842
	77		856
	78		870
79	882		
80	893		
Bankers Fidelity Life Insurance Company PO Box 105185 Atlanta, GA 30348-5185  1-800-241-1439	65	Issue Age	516-624
	66		516-624
	67		528-636
	68		552-672
	69		564-684
	70		576-696
	71		588-708
	72		612-744
	73		624-756
	74		636-768
	75		648-780
	76		660-792
	77		672-816
	78		684-828
79	696-840		
80 & up	696-924		

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
American Republic Corp Insurance Company PO Box 14510 Des Moines, IA 50306-3510  1-888-755-3065	65	Attained Age	614
	66		614
	67		614
	68		617
	69		652
	70		683
	71		711
	72		736
	73		759
	74		780
	75		799
	76		818
	77		837
	78		856
79	877		
80 & up	899		
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601  1-800-447-7828	65	Attained Age	581
	66		600
	67		619
	68		638
	69		658
	70		685
	71		709
	72		733
	73		758
	74		783
	75		820
	76		849
77	879		
78	909		
79	941		
80	975		

**Companies with a High Deductible Plan F**

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601  1-800-447-7828	65	Issue Age	789
	66		789
	67		878
	68		878
	69		878
	70		996
	71		996
	72		996
	73		996
	74		996
	75		1137
	76		1137
	77		1137
	78		1137
79	1137		
80 & up	1326		
Humana Insurance Company 1611 Alderson Ave Billings, MT 59102  1-406-238-7130	65	Attained Age	582-858
	66		601-886
	67		624-920
	68		648-956
	69		669-988
	70		691-1021
	71		714-1055
	72		737-1090
	73		761--1126
	74		787-1164
	75		813-1203
	76		840-1243
	77		867-1285
	78		893-1323
79	914-1354		
80 & up	936-1560		

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
Colonial Penn Life Insurance Company 399 Market Street Philadelphia, PA 19181  1-800-800-2254	65	Attained Age	373
	66		388
	67		403
	68		419
	69		435
	70		452
	71		470
	72		489
	73		508
	74		528
	75		549
	76		571
	77		594
	78		618
79	636		
80 & up	655		
Liberty National Life Insurance Company PO Box 8080 McKinney, TX 75070  1-800-331-2512	65	Attained Age	488
	66		530
	67		571
	68		599
	69		630
	70		660
	71		688
	72		728
	73		760
	74		790
	75		819
	76		826
	77		839
	78		851
79	863		
80 - 99	926		

**Companies with a High Deductible Plan F**

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550  1-888-350-1488	65	Attained Age	253-281
	66		256-285
	67		260-289
	68		264-293
	69		267-297
	70		271-301
	71		276-307
	72		280-311
	73		285-317
	74		292-324
	75		301-334
	76		310-345
	77		321-357
	78		333-370
	79		345-383
80 & up	359-501		
Sterling Investors Life Insurance Company 210 E 2nd Ste 105 Rome, GA 30161  1-877-896-6434	65	Attained Age	546-607
	66		546-607
	67		571-635
	68		594-659
	69		618-686
	70		643-714
	71		668-743
	72		694-771
	73		720-800
	74		745-828
	75		769-854
	76		790-877
	77		812-902
	78		831-924
	79		849-944
80 & up	868-1140		

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
State Mutual Insurance Company 210 E 2nd Ste 301 Rome, GA 30162-0153  1-855-764-4000	65	Attained Age	508-564
	66		508-564
	67		531-590
	68		552-613
	69		574-638
	70		597-663
	71		621-690
	72		645-717
	73		669-743
	74		693-769
	75		715-794
	76		735-816
	77		754-839
	78		772-858
	79		790-878
80 & up	807-1060		
Thrivent Financial for Lutherans 4321 N Ballard Rd Appleton, WI 54919-0001  1-800-847-4836	65	Attained Age	480
	66		490
	67		499
	68		514
	69		531
	70		549
	71		565
	72		581
	73		596
	74		611
	75		626
	76		640
	77		654
	78		668
	79		682
80 & up	694-808		

**Companies with a High Deductible Plan F**

INSURANCE COMPANY NAME, ADDRESS & PHONE NUMBER	Age	Premium Method	High Deductible PLAN F Annual Premium
United American Insurance Company PO Box 8080 McKinney, TX 75070  1-800-331-2512	65	Attained Age	462
	66		503
	67		541
	68		567
	69		597
	70		625
	71		651
	72		687
	73		718
	74		746
	75		773
	76		782
	77		793
78	804		
79	815		
80 & up	836		

## Medicare Supplements for those under age 65

The following companies offer policies to those under age 65 and on Medicare for disability reasons:

Medicare Supplements for Under Age 65	Premium Method	Plan A	Plan B	Plan F
Liberty National Life Insurance Company 1-800-331-2512	Attained Age		4767	
Old Surety Insurance Company 1-800-272-5466	Issue Age	1281		
United American Insurance Company 1-800-331-2512	Issue Age		4393	2276

*(Please Note: The above annual premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included.)*

### For further information

Contact the State Health Insurance Assistance Program (SHIP) at 1-800-551-3191 or 444-7781 or the Office of the State Auditor, Policyholder Services Bureau, 1-800-332-6148 or 444-2040.

[www.csi.mt.gov](http://www.csi.mt.gov)

## Federal Health Care Reform

### High-Risk Pool:

Uninsured individuals with preexisting medical conditions will have increased access to coverage through a “high-risk” health insurance pool administered by the state and funded by premium payments of enrollees and the U.S. Department of Health and Human Services. To be eligible for the new *Montana Affordable Care Plan* (effective July 1, 2010) individuals must be uninsured for at least six months before applying and have a qualifying preexisting condition. The Montana Comprehensive Health Association (MCHA) will oversee this program. Please contact them for further details at 1-800-447-7828 ext. 2128, or 444-8305 in Helena, or use their website [www.mthealth.org](http://www.mthealth.org).

## Summary of Basic Medicare Supplement Changes

- The “at-home recovery” benefit was dropped from the 2010 Standardized Plans D and G. The benefit was deemed underutilized and outdated, given the limited availability of the benefit in the old plans.
- Preventive care was dropped from 2010 standardized policies. This was considered underutilized, given the enhanced benefits now available for preventive care under Medicare Part B that are not subject to Medicare’s deductible and co-payment requirements.
- Plan G now has 100% coverage for excess charges instead of the previous 80% coverage for such charges.
- A new hospice benefit was added to all plans except Plans K and L, which already include a hospice benefit. This ensures that hospice coverage is available to all beneficiaries. The new hospice benefit covers cost sharing for all Part A eligible hospice and respite care expenses. Medicare provides coverage for inpatient respite care up to 5 days, less a co-pay amount of 5% of the daily benefit. The new hospice benefit will pick up this 5% co-pay.
- Plan E will no longer be available for new sales because Plan E is the same as Plan D once benefit eliminations are made.
- Plans H, I and J will no longer be available for new sales, due to the elimination of the prescription benefit.
- Two new Supplement Plans – Plan M and Plan N – are now available for sale. The two new plans are designed to give beneficiaries higher cost-sharing responsibilities and lower estimated premiums. New Plan M includes 50% coverage of the Medicare Part A deductible, but does not cover the Medicare Part B deductible. New Plan N includes full 100% coverage of the Part A deductible, but no coverage for the Part B deductible, similar to Plan D. Coverage of the Part B deductible is subject to a new co-pay structure. The co-pay is up to \$20 for office visits and up to \$50 for emergency room visits (waived upon admission to the hospital).

### Compare Insurance Rates Online

If you prefer, use the Montana Commissioner of Securities & Insurance website for quick and easy comparisons of auto, homeowners, and long-term care insurance rates.

[www.csi.mt.gov](http://www.csi.mt.gov)



## **Contact us**

**Monica J. Lindeen**

Montana Commissioner of Securities & Insurance

**Office of the Montana State Auditor**

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**1-800-332-6148**

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