

Medicare Supplement Insurance: Medigap Options for Colorado Consumers



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP **Senior Health Insurance Assistance Program** **Colorado Division of Insurance**

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Dora
Department of Regulatory Agencies

The Colorado Senior Health Insurance Assistance Program (SHIP)

is a counseling program for Medicare beneficiaries and their families who wish assistance in understanding Medicare options to make informed choices, know their rights, and save money.

Services are provided through a statewide network of organizations that recruit counselors, publicize services, and operate the local programs. Many counselors donate their time and expertise.

Counselors will not recommend or endorse specific insurance policies, but will assist consumers to make informed insurance choices.

SHIP volunteers:

- ◆ Offer one-on-one, personalized service for your unique situation
- ◆ Are trained in Medicare, Medicaid, and long term care
- ◆ Can explain all parts of Medicare, including supplement plans and drug coverage
- ◆ Have resource information and can direct you to additional money-saving programs
- ◆ Will meet in person, over the phone, or with your group

All services are provided without charge.

This publication is produced by the Senior Health Insurance Assistance Program (SHIP) and the Colorado Division of Insurance, with financial assistance (in whole or in part) through grants from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services (CMS). CMS is the federal agency that administers Medicare.

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Introduction

Medicare is the national health insurance system for people aged 65 and older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare consists of:

- ◆ Medicare Part A (Hospital Insurance)
- ◆ Medicare Part B (Medical Insurance)
- ◆ Medicare Part C (Medicare Advantage Plans—like an HMO or PPO)
- ◆ Medicare Part D (Prescription Drug Insurance)

Medicare Part A and Part B are known as Original Medicare. Individuals with Medicare may opt to get their health care through Original Medicare, administered by the federal government, or through a private company offering Medicare Advantage plans. Individuals receiving their health care coverage through Original Medicare can choose to buy a Medigap policy (also known as Medicare Supplement Insurance) to fill the gaps in Original Medicare. Those covered through a Medicare Advantage Plan are not allowed to purchase supplement insurance unless they drop the Medicare Advantage Plan.

What is Medigap?

Medigap insurance (also known as Medicare Supplement Insurance) is a health insurance policy sold by private insurance companies to fill “gaps” in Original Medicare coverage. Medigap policies must follow federal and state laws that protect the beneficiary. The front of the Medigap policy must clearly identify it as “Medicare Supplemental Insurance”.

Medigap policies are standardized plans that can be compared easily. (See the *Medigap Plans Effective as of June 1, 2010* chart at the end of this document for an overview of plans available in Colorado.) If you currently have a plan that is no longer being sold, you can keep that plan. Please note that all plans, effective on or after June 1, 2010, have different benefits than plans purchased before June 1, 2010.

In Colorado, every company marketing Medigap policies must adhere to the standardized benefit packages. They are required to make Plan A available; if they offer any other Medigap plan, they must also offer either Medigap Plan C or Plan F. Cost is usually the only difference between Medigap policies with the same letter. Examples of monthly premium costs can be found in the charts at the back of this document.

While Medigap premiums may be more expensive than Medicare Advantage Plan premiums, purchasing a Medigap plan permits you to have free choice of any Medicare doctors or hospitals without referrals or prior authorizations. Medigap premiums can change throughout the year—consumers should verify current rates with the company marketing the plan.

Original Medicare
is made up of
Part A
(Hospital
Insurance)
&
Part B
(Medical
Insurance).

Medigap plans,
also known as
**Medicare
Supplement
Insurance,**
fill “gaps” in
Original
Medicare
coverage.

Medicare SELECT is a Medigap policy that requires you to use doctors and hospitals in its network.

Most beneficiaries would benefit from a Medigap policy.

Disabled Coloradans have the same rights as any other Medicare beneficiary!

What is Medicare SELECT?

Medicare SELECT is a Medigap plan that requires the beneficiary to use a network of providers. All of the standardized Medigap plans may be offered as Medicare SELECT policies; however, they may not be available to all Medicare consumers in Colorado. A Medicare SELECT plan may lower the cost of a Medigap policy through the use of contracted providers. If a beneficiary is enrolled in a Medicare SELECT plan, he or she must use a network provider in order to get full insurance benefits (except in an emergency).

Should I purchase a Medigap policy?

Although most Medicare beneficiaries would benefit from a Medigap policy, some do not. This includes individuals who are:

- ◆ Eligible for Medicaid or the QMB (Qualified Medicare Beneficiary) Medicare Savings Program because they have low income and few resources.
- ◆ Covered by insurance through their own, or their spouse's current employer, or by an employer group health plan for retirees
- ◆ Enrolled in a Medicare Advantage/Health Plan
- ◆ Receiving services from a VA facility or are enrolled in TRICARE for Life for military retirees

Medicare Advantage/Health Plans are private plans for Medicare beneficiaries that include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, and Programs of All-Inclusive Care for the Elderly. These plans are viable alternatives for health beneficiaries.

When is the best time to buy a Medigap policy?

Any Colorado consumer with Medicare, whether receiving Medicare benefits because of age or disability, is provided a Medigap Guaranteed Issue Period after first enrolling in Medicare Part B. Consumers have six months to enroll in a Medigap plan. During that six-month period insurers cannot deny coverage to any Colorado Medicare beneficiary, regardless of health status.

The insurance company cannot make you wait for your coverage to start, but it may be able to make you wait for coverage of a pre-existing condition. A pre-existing condition is a health problem you had before the date a new insurance policy starts. The insurance company may refuse to cover your out-of-pocket costs for up to six months for conditions treated or diagnosed within six months before the date your coverage starts.

If you recently had certain kinds of health coverage called "creditable coverage," it is possible to avoid or shorten pre-existing waiting periods. Many types of coverage may count as creditable, but they will only count if you did not have a break in coverage for more than 63 days. Ask your Medigap insurance company or SHIP counselor if your previous coverage will count as creditable coverage.

How do I choose an insurance company?

Since Medigap policies are sold according to standardized benefit packages, price is a very important consideration. Medigap policies can be priced or "rated" in three ways:

Medigap policies
can be priced
or rated
in three ways.

- ◆ Community-rated (not based on age)
Premiums are generally the same for everyone in your area who has the Medigap policy. Premiums may go up because of inflation and other factors, but not because of your age.
- ◆ Issue-age-rated (based on your age when you buy the policy)
Issue-age-rated premiums are lower for people who buy at a younger age and may increase because of inflation and other factors, but not because of your age.
- ◆ Attained-age-rated (based on your current age)
Premiums are low for younger buyers but go up as you get older. They can eventually become the most expensive. Premiums may also go up because of inflation and other factors.

Regardless of the type of plan, increases can occur any time of year.

Attained age systems automatically increase rates on certain anniversaries. Issue-age-rated policies usually increase in cost to reflect inflation rates and the company's claims payment experience. Very few companies charge the same rates at all ages (community-rated policies). These policies tend to be more expensive at younger ages, but are best buys for people of advanced age shopping for a new insurer.

Some companies sell plans with a high deductible option. If you buy one of these plans, your premiums will be greatly reduced, but you will have to pay more before the plan kicks in.

In Colorado, Medigap insurers must market to disabled Medicare beneficiaries under age 65. All beneficiaries have a six-month open enrollment beginning with the month they purchase Medicare Part B and during which a company cannot refuse to sell them a policy of their choice. Rates for disabled Medicare beneficiaries under age 65 may be higher than at age 65. (See charts at the back of this document.) At age 65, disabled Medicare beneficiaries are eligible for another guaranteed issue period and should review available policies to determine if they can get a better price on another policy.

Most consumer experts recommend doing business with companies that have high ratings from two or more rating services. You may call the rating company or visit the company's web site or your local library for information. Be sure to ask for an explanation of what each company's ratings mean. An "A" rating from one company will not mean the same thing as an "A" rating from another company. You can start by contacting:

- ◆ A.M. Best - 908.439.2200 - www.ambest.com
- ◆ Moody's - 212.553.0377 - www.moody's.com
- ◆ Standard & Poor's - 212.438.2400 - www.standardandpoors.com
- ◆ Weiss Research - 800.289.9222 - www.weissratings.com

When do I have guaranteed issue rights?

Consumers may have guaranteed rights to purchase a Medigap policy upon the involuntary loss of creditable coverage. You have a guaranteed issue right if:

Premium increases
can occur any
time of year.

Check company ratings!

**Guaranteed
Issue rights
offer additional
options!**

*Order a copy of
CMS publication
2011 Choosing
a Medigap
Policy: A Guide
for People with
Medicare.*

**Do you want to
switch your
Medigap
Policy?**

- ◆ You are in a Medicare Advantage Plan and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.
- ◆ 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 is ending. (If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.)
- ◆ You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.
- ◆ (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A, and within the first year of joining, you decide you want to switch to Original Medicare.
- ◆ (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back. (If your former Medigap policy is not available, you can buy a Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.)
- ◆ Your Medigap insurance company goes bankrupt and you lose coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- ◆ You leave a Medicare Advantage Plan or drop a Medigap policy because the company has not followed the rules, or it has misled you.

The Centers for Medicare & Medicaid Services *2011 Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* describes your rights in detail (such as when you have the right to buy a Medigap policy and when you can or must apply for a Medigap policy). Go to www.Medicare.gov or call Medicare at 1.800.633.4227 to order your free copy.

What if I want to switch Medigap policies?

If you decide to switch to a new Medigap policy, can pass the health questionnaire, and if you have had your old policy for at least six months, the new Medigap policy generally must cover you for all pre-existing conditions with no waiting period. If you have had the policy for less than six months, the new policy must give you credit for the time the older policy covered you. If your new policy has a benefit that was not in your old policy, the company can make you wait six months before covering that benefit.

If you are enrolled in a Medicare Health Plan and plan to switch to Medigap insurance, make sure you apply and are accepted by a Medigap plan before you drop your Medicare Health Plan. Then you must disenroll from your Medicare Health Plan by notifying your plan in writing or calling Medicare at 1.800.633.4227. You cannot disenroll simply by stopping payment of your monthly premiums.

You may also have guaranteed rights to change policies. (See "When do I have Guaranteed Issue Rights?" section above.)

Are you disabled and missed your enrollment period?

Colorado law obligates Medigap insurance companies to refund pre-paid premiums if the policyholder chooses to end coverage. The consumer should notify the Medigap plan at least 30 days before dropping the plan.

I am disabled and missed my guarantee issue enrollment opportunity

The CoverColorado Coordination of Benefits Plan allows individuals with a disability who missed their guarantee issue enrollment opportunity to enroll in a plan to assist in paying medical costs not paid by Medicare. You can contact CoverColorado at 303.863.1960 (toll free 1.866.787.9129) or via email at CoverColorado@CoverColorado.org. Additional details can be found on their website at www.covercolorado.org.

What if I need to suspend a Medigap policy?

Any person with Medicare who has a Medigap policy sold on or after November 5, 1990 and who qualifies for Medicaid may request that the Medigap policy be suspended for up to 24 months. The policy holder must request the suspension within 90 days of the date (s)he was determined to be eligible for Medicaid. The policy will be reinstated if the policyholder notifies the Medigap insurance company within 90 days of the loss of Medicaid eligibility.

Additionally, Section 1882 of the Social Security Act authorizes certain disabled individuals who return to work to suspend a Medigap policy while participating in employer-sponsored group health coverage.

Additional Resources for Medigap Information

The Medicare website at www.Medicare.gov has a multitude of publications (including many multilanguage publications) that you can read at your computer, order a hard copy, or print off the pages you need right on your own printer.

Here are two comprehensive publications that explain Medicare benefits, their cost, and how Medigap plans fill the gaps:

- ◆ 2011 Choosing A Medigap: A Guide to Health Insurance for People with Medicare (CMS product No. 02110)
- ◆ Medicare & You 2011 (CMS Product No. 10050)

Call Medicare at 1.800.633.4227 if you would like to order a publication and do not have a computer.

The Colorado Division of Insurance website offers information specific to Colorado at www.dora.state.co.us/insurance.

Check out Medicare's resources!

Medigap Plans Effective as of June 1, 2010

How to read the chart:

- If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit.
- If a column lists a percentage, the policy covers that percentage of the described benefit.
- If a column is blank, the policy doesn't cover that benefit.

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits:	A	B	C	D	F ¹	G	K	L	M	N
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance (Hospital costs up to an additional 365 days after Medicare benefits end.)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Excess Charges ²					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
							Out-of-Pocket Limit ³			
							\$4,640	\$2,320		

¹ Plan F also offers a high-deductible plan. The High Deductible Plan pays these benefits **after** the first \$2,000 of eligible out-of-pocket expenses.

² Excess charges refer to Part B charges that are over and above the amount Medicare approves for a medical service or supply provided by doctors and suppliers who do not accept Medicare assignment. The excess or "limiting" charge is 15% higher than what Medicare approves.

³ After you meet your out-of-pocket annual limit and your annual Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments

None of the standardized Medigap policies cover benefits for dental care, dentures, hearing aids, eyeglasses, acupuncture, or cosmetic surgery.

Medigap policies sold on or after January 1, 2006, don't include prescription drug coverage.

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	Female	61.87	115.77	139.05		139.75			56.27	87.95		98.80
	Male	61.87	115.77	139.05		139.75			56.27	87.95		98.80
Aetna Life Insurance Company 1-800-557-5078	Female	121.49	134.46			152.07						
	Male	131.59	146.47			165.38						
American Continental Insurance Company 1-800-264-4000	Female	91.75	115.72			134.35	52.83	117.64				93.41
	Male	105.57	132.95			154.55	60.79	135.22				107.41
American Republic Corp Insurance Company 1-888-755-3065	Female	118.00				160.00	62.00		83.00	114.00		
	Male	131.00				178.00	75.00		92.00	127.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	Female	108.00				150.00	53.00		75.00			
	Male	108.00				150.00	53.00		75.00			
Colonial Penn Life Insurance Company 1-800-800-2254	Female	109.99	140.19			160.08	39.18	142.93	60.77	100.00	122.12	89.55
	Male	109.99	140.19			160.08	39.18	142.93	60.77	100.00	122.12	89.55
Combined Insurance Company of America 1-800-490-1322	Female	109.51				156.44						109.51
	Male	109.51				156.44						109.51
Constitution Life Insurance Company 1-800-789-6364	Female	84.00			94.00	111.00		100.00				75.00
	Male	96.00			108.00	127.00		115.00				86.00
Continental General Insurance Company 1-866-459-4272	Female	89.73				110.40		95.73				89.37
	Male	96.89				119.28		103.46				96.53
Equitable Life & Casualty 1-800-352-5170	Female	96.75				137.00						96.42
	Male	111.25				157.59						111.00
Everence Association, Inc. 1-800-348-7468	Female	113.17				188.98				109.44		
	Male	124.48				207.85				120.36		
Family Life Insurance Company 1-800-877-7703	Female	87.17	106.00	121.67	111.25	126.75		111.83			100.17	88.75
	Male	100.33	122.00	140.00	128.00	145.75		128.50			115.17	102.00
Gerber Life Insurance Company 1-877-778-0839	Female	84.93				120.93		102.56				
	Male	97.62				139.00		117.88				
Globe Life and Accident Insurance Company 1-800-801-6831	Female	85.50	123.00	139.50		140.50						
	Male	85.50	123.00	139.50		140.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	Female	99.44		132.20		135.39		109.06				96.21
	Male	114.30		151.95		155.62		125.36				110.58
Heartland National Life Insurance Company 1-800-373-4000	Female	85.00			106.91	123.75		108.58			99.91	86.08
	Male	97.66			122.83	142.16		124.91			114.91	99.00
Humana Insurance Company 1-888-310-8482	Female	122.74	133.58	154.01		157.15	58.93		71.98	102.31		
	Male	123.04	133.92	154.40		157.55	59.08		72.16	102.57		
Liberty National Life Insurance Company 1-800-331-2512	Female	107.00	149.00			169.00	53.00					133.00
	Male	123.00	171.00			194.00	61.00					153.00
Loyal American Life Insurance Company 1-800-633-6752	Female	102.52				126.00		109.96				102.09
	Male	110.69				136.12		118.71				110.25
Medico Insurance Company 1-800-228-6080	Female	89.67		126.74				104.65			105.83	100.14
	Male	99.94		138.28				115.07			116.30	111.41
Mutual of Omaha Insurance Company 1-800-775-6000	Female	115.84		168.66	147.04	172.98		154.30				
	Male	133.15		193.87	169.01	198.83		177.36				

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Physicians Mutual Insurance Company 1-800-228-9100	Female	109.145				130.250	58.89	142.191				
	Male	109.145				130.250	58.89	142.191				
Reserve National Insurance Company 1-800-654-9106	Female	106.05		157.50		137.50	43.20					108.65
	Male	106.05		157.50		137.50	43.20					108.65
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	Female	96.48		141.01		148.43		155.85				99.45
	Male	111.53		163.01		171.59		180.17				114.97
Rocky Mountain Hospital and Medical Service, Inc. 1-877-831-3000	Female	92.47				132.10	45.10	123.51				91.15
	Male	107.17				153.10	50.70	143.15				105.64
Royal Neighbors of America 1-800-568-2382	Female	97.13	122.03	142.19	113.95	142.69		114.37				
	Male	108.79	136.61	159.27	127.62	159.77		128.03				
Sentinel Security Life Insurance Company 1-888-510-0668	Female	78.07	86.55	106.08	93.62	108.63						80.49
	Male	89.79	99.54	121.99	107.67	124.93						92.56
Standard Life & Accident Insurance Company 1-888-350-1488	Female	209.29	255.21	290.15	174.83	238.60	34.70	176.17				115.08
	Male	224.14	255.21	290.15	174.83	238.60	34.70	176.17				115.08
State Farm Mutual Automobile Insurance Company 1-866-855-1212	Female	97.15		146.54		147.98						
	Male	97.15		146.54		147.98						
State Mutual Insurance Company 1-855-765-4000	Female	98.42	115.00	137.67	120.42	143.00	56.33	121.17			108.33	100.08
	Male	113.25	132.17	158.42	138.28	164.58	64.75	139.33			124.83	115.17
Sterling Investors Life Insurance Company 1-800-321-0102	Female	105.92	123.75	148.08	129.58	153.83	60.58	130.33			116.58	107.75
	Male	121.83	142.17	170.33	149.08	177.08	69.67	149.83			134.17	123.92
Sterling Life Insurance Company 1-800-688-0010	Female	153.48	176.28	181.58		174.09			77.56			144.16
	Male	153.48	176.28	196.72		188.60			84.02			144.16
The Order of United Commercial Travelers of America 1-800-848-0123	Female	82.14	106.03	127.08	116.31	130.61		114.93				91.43
	Male	94.46	121.94	146.14	133.76	150.20		132.17				105.14
Thrivent Financial for Lutherans 1-800-847-4836	Female	96.90	114.61	148.40	123.95	148.97	48.74	127.60		91.62	115.99	
	Male	96.90	114.61	148.40	123.95	148.97	48.74	127.60		91.62	115.99	
Transamerica Life Insurance 1-800-752-9797	Female	104.00	135.00	160.00	148.00	161.00		149.00	74.00	110.00	135.00	127.00
	Male	104.00	135.00	160.00	148.00	161.00		149.00	74.00	110.00	135.00	127.00
United American Insurance Company 1-800-331-2512	Female	100.00	145.00	165.00	152.00	166.00	38.00	153.00	84.00	119.00		130.00
	Male	115.00	167.00	189.00	175.00	191.00	43.00	87.00	96.00	137.00		150.00
United World Life Insurance Company 1-877-845-0892	Female	124.53	152.47	166.10	141.18	170.36		162.19			135.43	
	Male	143.14	175.25	190.92	162.28	195.81		186.42			155.67	
UnitedHealthcare Insurance Company 1-800-768-1479	Female	111.06				149.38	48.11	134.61	70.78	97.26		100.11
	Male	111.06				149.38	48.11	134.61	70.78	97.26		100.11
USAA Life Insurance Company 1-800-531-8722	Female	75.31				137.70						
	Male	75.31				137.70						
Woodmen of the World 1-877-223-3666	Female	93.53	106.23	124.66	102.42	127.68		102.88				90.84
	Male	107.50	122.10	143.29	117.72	146.76		118.25				104.41
World Corp Insurance Company 1-800-822-9993	Female	104.00				138.00	55.00					
	Male	115.00				154.00	61.00					

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	Female	75.56	141.01	169.27		170.12			68.76	107.22		120.40
	Male	75.56	141.01	169.27		170.12			68.76	107.22		120.40
Aetna Life Insurance Company 1-800-557-5078	Female	146.37	164.51			186.58						
	Male	158.53	179.21			202.90						
American Continental Insurance Company 1-800-264-4000	Female	103.91	131.02			150.70	59.30	133.12				105.75
	Male	119.48	150.53			173.36	68.22	153.15				121.66
American Republic Corp Insurance Company 1-888-755-3065	Female	132.00				179.00	70.00		93.00	127.00		
	Male	147.00				199.00	84.00		103.00	142.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	Female	127.00				176.00	62.00		88.00			
	Male	127.00				176.00	62.00		88.00			
Colonial Penn Life Insurance Company 1-800-800-2254	Female	134.54	170.63			193.75	47.26	176.44	73.12	118.85	151.55	116.23
	Male	134.54	170.63			193.75	47.26	176.44	73.12	118.85	151.55	116.23
Combined Insurance Company of America 1-800-490-1322	Female	166.00				237.14						166.00
	Male	166.00				237.14						166.00
Constitution Life Insurance Company 1-800-789-6364	Female	105.00			121.00	138.00		128.00				98.00
	Male	121.00			139.00	159.00		147.00				112.00
Continental General Insurance Company 1-866-459-4272	Female	100.72				128.89		113.58				104.04
	Male	110.83				141.75		124.99				114.44
Equitable Life & Casualty 1-800-352-5170	Female	103.84				147.67						104.09
	Male	119.42				169.92						119.75
Everence Association, Inc. 1-800-348-7468	Female	122.28				204.79				119.79		
	Male	134.45				225.30				131.77		
Family Life Insurance Company 1-800-877-7703	Female	103.67	126.17	145.00	132.33	149.00		133.08			119.08	104.25
	Male	119.33	145.00	166.92	152.17	171.17		153.00			136.92	119.83
Gerber Life Insurance Company 1-877-778-0839	Female	100.46				143.33		121.57				
	Male	115.47				164.75		139.73				
Globe Life and Accident Insurance Company 1-800-801-6831	Female	114.50	155.00	171.00		172.00						
	Male	114.50	155.00	171.00		172.00						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	Female	108.87		145.40		148.92		120.03				105.96
	Male	125.14		167.13		171.17		137.96				121.79
Heartland National Life Insurance Company 1-800-373-4000	Female	103.83			132.83	149.74		135.08			124.16	106.25
	Male	119.08			152.66	172.08		155.16			142.66	122.33
Humana Insurance Company 1-888-310-8482	Female	145.07	157.89	182.04		185.75	69.66		85.08	120.93		
	Male	149.70	162.92	187.84		191.67	71.88		87.79	124.78		
Liberty National Life Insurance Company 1-800-331-2512	Female	131.00	186.00			213.00	70.00					171.00
	Male	150.00	214.00			244.00	81.00					197.00
Loyal American Life Insurance Company 1-800-633-6752	Female	115.09				147.10		130.12				118.75
	Male	126.58				161.84		143.13				130.70
Medico Insurance Company 1-800-228-6080	Female	98.25		138.46				115.27			116.29	109.95
	Male	109.50		151.17				126.75			127.80	122.21
Mutual of Omaha Insurance Company 1-800-775-6000	Female	137.35		199.97	174.34	205.10		182.96				
	Male	157.88		229.85	200.39	235.75		210.30				

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Physicians Mutual Insurance Company 1-800-228-9100	Female	130-162				153-290	75-110	167-222				
	Male	130-162				153-290	75-110	167-222				
Reserve National Insurance Company 1-800-654-9106	Female	125.95		187.05		163.35	51.30					129.05
	Male	125.95		187.05		163.35	51.30					129.05
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	Female	119.01		173.93		183.09		192.24				122.67
	Male	137.63		201.16		211.74		222.33				141.87
Rocky Mountain Hospital and Medical Service, Inc. 1-877-831-3000	Female	112.56				160.80	55.10	150.35				110.95
	Male	130.27				186.10	62.70	174.00				128.41
Royal Neighbors of America 1-800-568-2382	Female	111.04	139.44	162.60	130.28	163.02		130.70				
	Male	124.37	156.19	182.01	145.94	182.68		146.44				
Sentinel Security Life Insurance Company 1-888-510-0668	Female	92.35	102.24	125.72	110.97	128.76						95.43
	Male	106.20	117.57	144.58	127.61	148.07						109.74
Standard Life & Accident Insurance Company 1-888-350-1488	Female	214.53	261.60	297.42	179.21	244.58	35.57	180.58				117.96
	Male	259.31	295.25	335.68	202.27	276.04	40.14	203.81				133.13
State Farm Mutual Automobile Insurance Company 1-866-855-1212	Female	122.40		184.70		186.49						
	Male	122.40		184.70		186.49						
State Mutual Insurance Company 1-855-765-4000	Female	117.08	136.67	163.75	143.33	168.08	66.17	144.08			129.08	117.67
	Male	134.58	157.25	188.33	164.83	193.25	76.08	165.67			148.25	135.25
Sterling Investors Life Insurance Company 1-800-321-0102	Female	126.00	147.00	176.08	154.25	180.92	71.17	155.00			138.92	126.58
	Male	144.83	169.08	202.67	177.25	207.92	81.83	178.25			159.50	145.50
Sterling Life Insurance Company 1-800-688-0010	Female	175.50	205.46	210.30		201.57			90.42			154.92
	Male	175.50	205.46	232.44		222.79			99.94			171.23
The Order of United Commercial Travelers of America 1-800-848-0123	Female	101.73	132.76	156.75	146.57	161.06		141.73				112.74
	Male	116.98	152.68	180.26	168.55	185.22		162.99				129.65
Thrivent Financial for Lutherans 1-800-847-4836	Female	110.79	131.10	169.76	141.90	170.33	55.72	145.88		104.70	132.64	
	Male	110.79	131.10	169.76	141.90	170.33	55.72	145.88		104.70	132.64	
Transamerica Life Insurance 1-800-752-9797	Female	128.00	169.00	203.00	185.00	203.00		188.00	93.00	138.00	170.00	160.00
	Male	128.00	169.00	203.00	185.00	203.00		188.00	93.00	138.00	170.00	160.00
United American Insurance Company 1-800-331-2512	Female	122.00	181.00	208.00	196.00	209.00	50.00	196.00	111.00	157.00		168.00
	Male	140.00	208.00	239.00	225.00	240.00	58.00	226.00	127.00	181.00		193.00
United World Life Insurance Company 1-877-845-0892	Female	141.54	173.30	188.79	160.47	193.64		184.35			153.94	
	Male	162.69	199.19	217.00	184.45	222.57		211.89			176.94	
UnitedHealthcare Insurance Company 1-800-768-1479	Female	129.83				179.88	61.24	164.40	83.54	117.34		126.03
	Male	129.83				179.88	61.24	164.40	83.54	117.34		126.03
USAA Life Insurance Company 1-800-531-8722	Female	88.23				160.99						
	Male	88.23				160.99						
Woodmen of the World 1-877-223-3666	Female	110.63	125.49	147.74	121.39	151.31		121.93				107.68
	Male	127.16	144.24	169.82	139.53	173.92		140.15				123.77
World Corp Insurance Company 1-800-822-9993	Female	116.00				155.00	61.00					
	Male	129.00				173.00	68.00					

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	Female	98.37	183.07	219.65		220.75			89.57	139.35		156.40
	Male	98.37	183.07	219.65		220.75			89.57	139.35		156.40
Aetna Life Insurance Company 1-800-557-5078	Female	167.42	194.26			221.49						
	Male	181.32	211.60			240.87						
American Continental Insurance Company 1-800-264-4000	Female	121.49	153.06			173.27	68.14	155.60				123.68
	Male	139.68	175.89			199.33	78.37	178.95				142.13
American Republic Corp Insurance Company 1-888-755-3065	Female	157.00				213.00	83.00		110.00	152.00		
	Male	178.00				242.00	101.00		125.00	172.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	Female	152.00				211.00	74.00		106.00			
	Male	152.00				211.00	74.00		106.00			
Colonial Penn Life Insurance Company 1-800-800-2254	Female	163.68	206.09			234.92	57.14	217.79	91.31	144.50	188.31	149.36
	Male	163.68	206.09			234.92	57.14	217.79	91.31	144.50	188.31	149.36
Combined Insurance Company of America 1-800-490-1322	Female	201.96				288.51						201.96
	Male	201.96				288.51						201.96
Constitution Life Insurance Company 1-800-789-6364	Female	116.00			142.00	160.00		150.00				118.00
	Male	133.00			163.00	184.00		173.00				135.00
Continental General Insurance Company 1-866-459-4272	Female	110.92				145.51		129.83				118.35
	Male	127.52				167.33		149.27				136.12
Equitable Life & Casualty 1-800-352-5170	Female	113.42				162.34						114.34
	Male	130.50				186.84						131.50
Everence Association, Inc. 1-800-348-7468	Female	128.41				217.15				127.64		
	Male	141.16				238.90				140.49		
Family Life Insurance Company 1-800-877-7703	Female	123.17	149.83	174.50	157.08	178.25		157.83			141.42	124.75
	Male	141.58	172.33	200.83	180.58	205.00		181.67			162.58	143.42
Gerber Life Insurance Company 1-877-778-0839	Female	111.40				161.71		137.50				
	Male	128.05				185.88		158.05				
Globe Life and Accident Insurance Company 1-800-801-6831	Female	122.00	177.00	200.50		202.50						
	Male	122.00	177.00	200.50		202.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	Female	121.93		165.50		169.49		136.86				121.16
	Male	140.15		190.23		194.82		157.31				139.26
Heartland National Life Insurance Company 1-800-373-4000	Female	118.33			155.66	173.24		158.24			145.41	125.24
	Male	135.91			179.08	198.83		181.99			169.99	143.91
Humana Insurance Company 1-888-310-8482	Female	168.18	183.04	211.03		215.34	80.75		98.62	140.19		
	Male	182.14	198.23	228.55		233.21	87.46		106.81	151.82		
Liberty National Life Insurance Company 1-800-331-2512	Female	141.00	207.00			244.00	89.00					200.00
	Male	162.00	238.00			280.00	102.00					230.00
Loyal American Life Insurance Company 1-800-633-6752	Female	126.80				166.10		148.47				135.18
	Male	145.80				191.03		170.73				155.41
Medico Insurance Company 1-800-228-6080	Female	110.97		158.67				133.56			134.72	128.14
	Male	126.07		175.40				148.69			149.80	144.24
Mutual of Omaha Insurance Company 1-800-775-6000	Female	159.75		232.58	202.77	238.55		212.78				
	Male	183.62		267.33	233.06	274.20		244.58				

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Physicians Mutual Insurance Company 1-800-228-9100	Female	146-176				184-331	97-135	202-253				
	Male	146-176				184-331	97-135	202-253				
Reserve National Insurance Company 1-800-654-9106	Female	148.15		220.00		192.10	60.35					151.75
	Male	148.15		220.00		192.10	60.35					151.75
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	Female	145.11		212.08		223.24		234.40				149.57
	Male	167.75		245.17		258.08		270.98				172.91
Rocky Mountain Hospital and Medical Service, Inc. 1-877-831-3000	Female	144.90				207.00	69.30	193.55				142.83
	Male	168.00				240.00	81.50	224.40				165.60
Royal Neighbors of America 1-800-568-2382	Female	126.95	159.44	185.84	148.94	186.51		149.52				
	Male	142.11	178.60	208.17	166.77	208.83		167.43				
Sentinel Security Life Insurance Company 1-888-510-0668	Female	103.43	115.91	143.28	126.78	146.73						109.26
	Male	118.95	133.30	164.77	145.80	168.73						125.65
Standard Life & Accident Insurance Company 1-888-350-1488	Female	229.79	280.21	318.58	191.96	261.98	38.09	193.44				126.35
	Male	298.05	339.35	358.82	232.48	317.27	46.14	234.25				153.02
State Farm Mutual Automobile Insurance Company 1-866-855-1212	Female	141.86		213.94		216.15						
	Male	141.86		213.94		216.15						
State Mutual Insurance Company 1-855-765-4000	Female	139.08	162.33	196.92	170.17	201.17	79.17	171.08			153.17	140.83
	Male	159.92	186.58	226.58	195.67	231.33	91.00	196.97			176.08	161.92
Sterling Investors Life Insurance Company 1-800-321-0102	Female	149.58	174.58	211.83	183.00	216.42	85.25	184.08			164.67	151.50
	Male	171.92	200.75	243.75	210.58	248.83	97.92	211.67			189.58	174.17
Sterling Life Insurance Company 1-800-688-0010	Female	191.48	229.56	234.88		225.09			101.80			174.12
	Male	191.48	229.56	262.23		251.29			113.65			194.39
The Order of United Commercial Travelers of America 1-800-848-0123	Female	118.76	157.34	184.46	174.27	189.45		166.72				132.61
	Male	136.57	180.94	212.12	200.42	217.87		191.72				152.51
Thrivent Financial for Lutherans 1-800-847-4836	Female	126.39	149.45	193.56	161.72	194.13	63.52	166.27		119.40	151.16	
	Male	126.39	149.45	193.56	161.72	194.13	63.52	166.27		119.40	151.16	
Transamerica Life Insurance 1-800-752-9797	Female	165.00	215.00	256.00	233.00	255.00		235.00	117.00	173.00	213.00	201.00
	Male	165.00	215.00	256.00	233.00	255.00		235.00	117.00	173.00	213.00	201.00
United American Insurance Company 1-800-331-2512	Female	131.00	202.00	238.00	226.00	239.00	63.00	226.00	123.00	174.00		195.00
	Male	151.00	232.00	273.00	259.00	274.00	73.00	260.00	141.00	200.00		224.00
United World Life Insurance Company 1-877-845-0892	Female	164.66	201.60	219.63	186.69	225.27		214.46			179.09	
	Male	189.27	231.73	252.45	214.59	258.93		246.50			205.85	
UnitedHealthcare Insurance Company 1-800-768-1479	Female	145.13				216.53	77.81	199.71	96.98	141.82		156.44
	Male	145.13				216.53	77.81	199.71	96.98	141.82		156.44
USAA Life Insurance Company 1-800-531-8722	Female	105.23				191.93						
	Male	105.23				191.93						
Woodmen of the World 1-877-223-3666	Female	123.90	142.16	168.16	138.44	172.21		139.04				123.13
	Male	142.41	163.40	193.29	159.12	197.95		159.81				141.53
World Corp Insurance Company 1-800-822-9993	Female	139.00				185.00	73.00					
	Male	157.00				209.00	83.00					

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 80												Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202											
Company Name		Sex	A	B	C	D	F	Fhi	G	K	L	M	N										
AARP/UnitedHealthcare Insurance Company 1-800-523-5800		Female	98.37	183.07	219.65		220.75			89.57	139.35		156.40										
		Male	98.37	183.07	219.65		220.75			89.57	139.35		156.40										
Aetna Life Insurance Company 1-800-557-5078		Female	181.91	216.27			248.44																
		Male	197.02	235.58			270.18																
American Continental Insurance Company 1-800-264-4000		Female	133.82	168.46			187.35	73.73	171.34				136.18										
		Male	153.85	193.73			215.51	84.75	197.06				156.56										
American Republic Corp Insurance Company 1-888-755-3065		Female	176.00				240.00	94.00		124.00	171.00												
		Male	205.00				278.00	117.00		144.00	198.00												
Bankers Fidelity Life Insurance Company 1-800-241-1439		Female	172.00				238.00	83.00		119.00													
		Male	172.00				238.00	83.00		119.00													
Colonial Penn Life Insurance Company 1-800-800-2254		Female	189.95	239.73			278.22	67.97	263.12	110.47	172.11	225.27	185.67										
		Male	189.95	239.73			278.22	67.97	263.12	110.47	172.11	225.27	185.67										
Combined Insurance Company of America 1-800-490-1322		Female	228.50				326.69						228.50										
		Male	228.50				326.69						228.50										
Constitution Life Insurance Company 1-800-789-6364		Female	118.00			159.00	179.00		169.00				136.00										
		Male	135.00			183.00	205.00		194.00				156.00										
Continental General Insurance Company 1-866-459-4272		Female	117.33				163.14		147.03				134.67										
		Male	140.82				195.80		176.43				161.55										
Equitable Life & Casualty 1-800-352-5170		Female	120.25				172.92						121.92										
		Male	138.34				199.00						140.25										
Everence Association, Inc. 1-800-348-7468		Female	135.98				235.07				138.57												
		Male	149.59				258.55				152.37												
Family Life Insurance Company 1-800-877-7703		Female	140.00	170.25	198.50	178.58	201.25		179.42			160.75	140.83										
		Male	161.00	195.83	228.33	205.33	231.33		206.42			184.83	161.92										
Gerber Life Insurance Company 1-877-778-0839		Female	118.32				175.59		149.80														
		Male	136.00				201.83		172.18														
Globe Life and Accident Insurance Company 1-800-801-6831		Female	122.00	178.50	210.00		212.50																
		Male	122.00	178.50	210.00		212.50																
Government Personnel Mutual Life Insurance Company 1-866-865-7631		Female	133.36		184.79		189.21		153.15				136.05										
		Male	153.28		212.40		217.49		176.03				156.38										
Heartland National Life Insurance Company 1-800-373-4000		Female	127.58			174.91	192.33		177.49			162.24	141.58										
		Male	146.33			200.83	221.07		204.16			186.33	162.99										
Humana Insurance Company 1-888-310-8482		Female	191.18	208.07	239.89		244.79	91.80		112.11	159.36												
		Male	215.26	234.28	270.11		275.62	103.36		126.24	179.43												
Liberty National Life Insurance Company 1-800-331-2512		Female	141.00	211.00			269.00	115.00					225.00										
		Male	163.00	243.00			310.00	132.00					259.00										
Loyal American Life Insurance Company 1-800-633-6752		Female	134.10				186.26		167.91				153.82										
		Male	160.90				223.54		201.51				184.53										
Medico Insurance Company 1-800-228-6080		Female	112.42		178.83				151.71			152.86	144.99										
		Male	130.20		197.01				168.17			168.49	162.28										
Mutual of Omaha Insurance Company 1-800-775-6000		Female	183.95		267.83	233.49	274.70		245.03														
		Male	211.44		307.85	268.38	315.75		281.65														

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age 80		Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Physicians Mutual Insurance Company 1-800-228-9100	Female	160-190				214-375	122-163	235-287				
	Male	160-190				214-375	122-163	235-287				
Reserve National Insurance Company 1-800-654-9106	Female	171.75		255.05		222.70	69.95					175.95
	Male	171.75		255.05		222.70	69.95					175.95
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	Female	188.05		274.84		289.30		303.77				193.83
	Male	217.38		317.71		334.43		351.15				224.07
Rocky Mountain Hospital and Medical Service, Inc. 1-877-831-3000	Female	177.31				253.30	84.80	236.84				174.78
	Male	205.80				294.00	99.10	274.89				202.86
Royal Neighbors of America 1-800-568-2382	Female	145.11	182.26	212.42	170.27	213.16		170.93				
	Male	162.52	204.17	237.99	190.67	238.74		191.42				
Sentinel Security Life Insurance Company 1-888-510-0668	Female	113.12	128.76	160.23	142.22	164.06						122.90
	Male	130.08	148.08	184.26	163.55	188.67						141.34
Standard Life & Accident Insurance Company 1-888-350-1488	Female	272.64	332.47	377.99	227.76	310.84	45.20	229.50				149.91
	Male	357.92	407.52	463.32	279.18	381.01	55.40	281.31				183.76
State Farm Mutual Automobile Insurance Company 1-866-855-1212	Female	159.37		240.38		242.76						
	Male	159.37		240.38		242.76						
State Mutual Insurance Company 1-855-765-4000	Female	158.00	184.42	223.75	193.42	227.17	89.42	194.33			174.08	159.00
	Male	181.75	212.08	257.42	222.42	261.25	102.83	223.58			200.25	182.92
Sterling Investors Life Insurance Company 1-800-321-0102	Female	170.00	198.42	240.75	208.00	244.33	96.25	209.17			187.17	171.08
	Male	195.50	228.17	276.92	239.25	281.08	110.58	240.50			215.33	196.83
Sterling Life Insurance Company 1-800-688-0010	Female	202.29	253.21	259.95		249.00			114.22			194.79
	Male	202.29	253.21	293.14		280.79			128.80			219.65
The Order of United Commercial Travelers of America 1-800-848-0123	Female	130.71	175.94	206.29	195.91	211.87		186.45				148.31
	Male	150.31	202.33	237.23	225.30	243.65		214.41				170.56
Thrivent Financial for Lutherans 1-800-847-4836	Female	140.19	165.78	214.76	179.43	215.41	70.42	184.54		132.40	167.81	
	Male	140.19	165.78	214.76	179.43	215.41	70.42	184.54		132.40	167.81	
Transamerica Life Insurance 1-800-752-9797	Female	213.00	280.00	330.00	301.00	328.00		305.00	150.00	223.00	275.00	258.00
	Male	213.00	280.00	330.00	301.00	328.00		305.00	150.00	223.00	275.00	258.00
United American Insurance Company 1-800-331-2512	Female	132.00	204.00	262.00	250.00	263.00	74.00	251.00	130.00	184.00		219.00
	Male	152.00	236.00	301.00	287.00	302.00	85.00	288.00	149.00	212.00		252.00
United World Life Insurance Company 1-877-845-0892	Female	179.55	219.83	239.49	203.58	245.63		233.85			195.27	
	Male	206.38	252.68	275.27	234.00	282.33		268.79			224.45	
UnitedHealthcare Insurance Company 1-800-768-1479	Female	146.93				247.86	93.90	230.10	101.36	163.32		182.97
	Male	146.93				247.86	93.90	230.10	101.36	163.32		182.97
USAA Life Insurance Company 1-800-531-8722	Female	122.06				222.19						
	Male	122.06				222.19						
Woodmen of the World 1-877-223-3666	Female	135.50	157.76	187.75	154.92	192.25		155.58				138.27
	Male	155.75	181.33	215.80	178.07	220.98		178.83				158.93
World Corp Insurance Company 1-800-822-9993	Female	156.00				208.00	82.00					
	Male	181.00				241.00	95.00					

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age - Under 65 Disabled		Monthly Premium Rates for Under Age 65 Disabled Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	Female	162.25	300.75	360.75		362.50			147.75	229.25		257.25
	Male	162.25	300.75	360.75		362.50			147.75	229.25		257.25
Aetna Life Insurance Company 1-800-557-5078	Female	196.79	254.92			299.07						
	Male	213.12	277.70			325.25						
American Continental Insurance Company 1-800-264-4000	Female	104.17	131.37			150.44	59.13	133.56				106.10
	Male	119.83	150.96			173.01	68.05	153.50				121.93
American Republic Corp Insurance Company 1-888-755-3065	Female	115.00				145.00	66.00		90.00	122.00		
	Male	115.00				145.00	66.00		90.00	122.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	Female	137.00				191.00	66.00		95.00			
	Male	137.00				191.00	66.00		95.00			
Colonial Penn Life Insurance Company 1-800-800-2254	Female	111.64	141.89			162.01	39.65	146.35	61.72	100.54	125.40	94.46
	Male	111.64	141.89			162.01	39.65	146.35	61.72	100.54	125.40	94.46
Combined Insurance Company of America 1-800-490-1322	Female	147.58				157.65						147.58
	Male	147.58				157.65						147.58
Constitution Life Insurance Company 1-800-789-6364	Female	84.00			94.00	111.00		100.00				75.00
	Male	96.00			108.00	127.00		115.00				86.00
Continental General Insurance Company 1-866-459-4272	Female	125.93				161.12		141.97				130.05
	Male	138.50				177.23		156.20				143.06
Equitable Life & Casualty 1-800-352-5170	Female	163.75				231.92						163.34
	Male	188.42				266.84						187.84
Everence Association, Inc. 1-800-348-7468	Female	139.34				232.77				134.74		
	Male	153.33				255.96				148.25		
Family Life Insurance Company 1-800-877-7703	Female	112.33	136.83	158.42	143.42	162.33		144.08			129.08	113.58
	Male	129.33	157.25	182.17	164.83	186.58		165.75			148.42	130.58
Gerber Life Insurance Company 1-877-778-0839	Female	84.93				120.93		102.56				
	Male	97.62				139.00		117.88				
Globe Life and Accident Insurance Company 1-800-801-6831	Female	185.50	314.50	259.00		325.50						
	Male	185.50	314.50	259.00		325.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	Female	99.44		132.20		135.39		109.06				96.21
	Male	114.30		151.95		155.62		125.36				110.58
Heartland National Life Insurance Company 1-800-373-4000	Female	110.83			142.91	160.08		145.16			133.49	114.33
	Male	127.41			164.24	183.99		166.91			153.49	131.41
Humana Insurance Company 1-888-310-8482	Female	150.12	163.38	188.37		192.21	72.08		89.03	122.13		
	Male	150.12	163.38	188.37		192.21	72.08		89.03	122.13		
Liberty National Life Insurance Company 1-800-331-2512	Female	193.00	333.00			354.00	70.00					225.00
	Male	222.00	382.00			408.00	81.00					259.00
Loyal American Life Insurance Company 1-800-633-6752	Female	115.09				147.10		130.12				118.85
	Male	126.58				161.84		143.13				130.70
Medico Insurance Company 1-800-228-6080	Female	352.88		486.18				401.45			405.95	384.15
	Male	352.88		486.18				401.45			405.95	384.15
Mutual of Omaha Insurance Company 1-800-775-6000	Female	326.40		263.62	254.37	330.60		219.68				
	Male	375.17		303.01	292.37	380.00		252.51				

Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Age - Under 65 Disabled		Monthly Premium Rates for Under Age 65 Disabled Non-Smoker Residing in Zip Code 80202										
Company Name	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Physicians Mutual Insurance Company 1-800-228-9100	Female	419-472				244-395	121-140	250-283				
	Male	419-472				244-395	121-140	250-283				
Reserve National Insurance Company 1-800-654-9106	Female	158.40		235.20		207.35	65.10					162.25
	Male	158.40		235.20		207.35	65.10					162.25
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	Female	140.87		205.89		216.73		227.56				145.21
	Male	162.84		238.00		250.53		263.06				167.85
Rocky Mountain Hospital and Medical Service, Inc. 1-877-831-3000	Female	124.88				178.40	59.40	166.80				123.10
	Male	144.90				207.00	69.30	193.55				142.83
Royal Neighbors of America 1-800-568-2382	Female	168.35	211.58	261.73	197.59	262.64		198.25				
	Male	188.59	236.99	293.13	221.24	294.22		222.16				
Sentinel Security Life Insurance Company 1-888-510-0668	Female	78.07	86.55	106.08	93.62	108.63						80.49
	Male	89.79	99.54	121.99	107.67	124.93						92.56
Standard Life & Accident Insurance Company 1-888-350-1488	Female	226.64	276.37	314.22	189.34	258.39	37.57	190.78				124.62
	Male	271.41	309.02	351.33	211.70	288.91	42.01	213.31				139.34
State Farm Mutual Automobile Insurance Company 1-866-855-1212	Female	194.31		293.08		296.05						
	Male	194.31		293.08		296.05						
State Mutual Insurance Company 1-855-765-4000	Female	129.92	148.17	178.75	155.33	183.17	72.00	156.17			139.75	128.25
	Male	145.92	170.33	205.67	178.58	210.58	82.75	179.50			160.75	147.42
Sterling Investors Life Insurance Company 1-800-321-0102	Female	134.50	156.92	192.33	167.00	197.00	77.42	168.00			150.42	137.92
	Male	154.67	180.50	221.25	192.08	226.58	89.08	193.17			172.92	158.58
Sterling Life Insurance Company 1-800-688-0010	Female	202.29	253.21	259.95		249.00			114.22			194.79
	Male	202.29	253.21	293.14		280.79			128.80			219.65
The Order of United Commercial Travelers of America 1-800-848-0123	Female	145.76	190.30	221.67	210.85	238.59		214.22				167.01
	Male	167.63	218.84	254.92	242.47	274.37		246.36				192.06
Thrivent Financial for Lutherans 1-800-847-4836	Female	140.28	114.61	173.42	134.26	163.75	70.50	138.16		94.06	125.57	
	Male	140.28	114.61	173.42	134.26	163.75	70.50	138.16		94.06	125.57	
Transamerica Life Insurance 1-800-752-9797	Female	139.00	187.00	224.00	206.00	224.00		208.00	102.00	152.00	187.00	176.00
	Male	139.00	187.00	224.00	206.00	224.00		208.00	102.00	152.00	187.00	176.00
United American Insurance Company 1-800-331-2512	Female	204.00	358.00	301.00	291.00	363.00	84.00	242.00	130.00	184.00		219.00
	Male	234.00	411.00	346.00	335.00	417.00	97.00	278.00	149.00	212.00		252.00
United World Life Insurance Company 1-877-845-0892	Female	169.95	142.83	178.47	228.61	284.00		270.38			225.78	
	Male	195.35	164.18	205.14	262.78	326.43		310.78			259.52	
UnitedHealthcare Insurance Company 1-800-768-1479	Female	126.49				182.77	63.19	167.07	83.41	119.50		128.30
	Male	126.49				182.77	63.19	167.07	83.41	119.50		128.30
USAA Life Insurance Company 1-800-531-8722	Female	134.64				190.57						
	Male	134.64				190.57						
Woodmen of the World 1-877-223-3666	Female	93.53	106.23	124.66	102.42	127.68		102.88				90.84
	Male	107.50	122.10	143.29	117.72	146.76		118.25				140.41
World Corp Insurance Company 1-800-822-9993	Female	113.00				150.00	60.00					
	Male	113.00				150.00	60.00					

Additional Medicare Supplement Information - July 14, 2011

Company Name	Type of Pricing	Notes
AARP/UnitedHealthcare Insurance Company	Community-rated (Premium is generally not based on age.)	
Aetna Life Insurance Company	Attained-age-rated	
American Continental Insurance Company	Attained-age-rated	
American Republic Corp Insurance Company	Attained-age-rated	
Bankers Fidelity Life Insurance Company	Attained-age-rated	
Colonial Penn Life Insurance Company	Attained-age-rated	
Combined Insurance Company of America	Attained-age-rated	
Constitution Life Insurance Company	Attained-age-rated	
Continental General Insurance Company	Attained-age-rated	
Equitable Life & Casualty	Attained-age-rated	
Everence Association, Inc.	Issue-age-rated	
Family Life Insurance Company	Attained-age-rated	
Gerber Life Insurance Company	Attained-age-rated	
Globe Life and Accident Insurance Company	Attained-age-rated	
Government Personnel Mutual Life Insurance Company	Attained-age-rated	
Heartland National Life Insurance Company	Attained-age-rated	
Humana Insurance Company	Issue-age-rated for under 65; Attained-age-rated for 65 and over	
Liberty National Life Insurance Company	Over 65 - Attained-age; Under 65 Issue-age	
Loyal American Life Insurance Company	Attained-age-rated	
Medico Insurance Company	Attained-age-rated	
Mutual of Omaha Insurance Company	Attained-age-rated	
Physicians Mutual Insurance Company	Attained-age-rated and Issue-age-rated	
Reserve National Insurance Company	Attained-age-rated	
Rocky Mountain HealthCare Options, Inc.	Attained-age-rated	
Rocky Mountain Hospital and Medical Service, Inc.	Attained-age-rated	
Royal Neighbors of America	Attained-age-rated	
Sentinel Security Life Insurance Company	Attained-age-rated	
Standard Life & Accident Insurance Company	Attained-age-rated	
State Farm Mutual Automobile Insurance Company	Attained-age-rated	
State Mutual Insurance Company	Attained-age-rated	
Sterling Investors Life Insurance Company	Attained-age-rated	
Sterling Life Insurance Company	Attained-age-rated	
The Order of United Commercial Travelers of America	Attained-age-rated	
Thrivent Financial for Lutherans	Consumer may choose Attained-age-rated or Issue-age-rated	
Transamerica Life Insurance	Issue-age-rated	
United American Insurance Company	Attained-age-rated	
United World Life Insurance Company	Attained-age-rated	
UnitedHealthcare Insurance Company	Attained-age-rated	
USAA Life Insurance Company	Attained-age-rated	
Woodmen of the World	Attained-age-rated	
World Corp Insurance Company	Attained-age-rated	