

# Iowa Medicare Supplement Premium Comparison Guide

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The *2009 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.

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*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

Twelve standardized Medicare supplement plans, labeled A through L, plus two high deductible plans F and J, are currently sold in Iowa. 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 twelve 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! This Guide can help you choose a Medicare supplement policy. It lists the companies approved to sell Medicare supplements, their annual premiums and other important information.

If you have questions about Medicare supplement insurance or the use of 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

The premiums found in the web site version of this guide are updated at the beginning of each month.

### **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 policies.

### **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.**

**AUTOMATIC CROSSOVER CLAIMS FILING:**

If the letter "C" appears in the "Comments" 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 "Comments" 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.**

**AREA:**

When the letter "S" appears in the "Comments" 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 "Comments" 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.

**HIGH DEDUCTIBLE PLANS:**

Some companies offer high deductible options for Plans F and J. The benefits are the same as regular Plans F and J. The difference is that you must pay the first \$1,900, after Medicare's payment, before the policy will pay benefits. An "F" in the "Notes" column means the company offers the high deductible Plan F. A "J" in the "Notes" column means the company offers the high deductible Plan J.

**OPEN ENROLLMENT**

The first six months you are 65 or older and enrolled in Medicare Part B, you have a Medicare supplement **open enrollment** period. During this period you can buy any Medicare supplement policy available. You cannot be refused coverage. Premiums cannot vary due to your health. **However, the company can impose a waiting period of up to six months before covering pre-existing conditions.**

**PRE-X WAIT:**

The "Notes" 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 "Notes" 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 "Sales" 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**. 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 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 our Medicare Advantage guide on our web site, [www.shiip.state.ia.us](http://www.shiip.state.ia.us).

## Twelve Standard Medicare Supplement Plans

<b>Basic Benefits</b>	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L
<b>Part A Hospital</b>												
Day 61-90 Coinsurance	X	X	X	X	X	X	X	X	X	X	X	X
Day 91-150 Coinsurance	X	X	X	X	X	X	X	X	X	X	X	X
365 more days – 100%	X	X	X	X	X	X	X	X	X	X	X	X
<b>Part B Coinsurance or Copay</b>	X	X	X	X	X	X	X	X	X	X	50%*	75%*
<b>Parts A &amp; B Blood</b>	X	X	X	X	X	X	X	X	X	X	50%	75%
<b>Additional Benefits</b>	A	B	C	D	E	F	G	H	I	J	K	L
<b>Skilled Nursing Facility Coinsurance Day 21-100</b>			X	X	X	X	X	X	X	X	50%	75%
<b>Part A Deductible</b>		X	X	X	X	X	X	X	X	X	50%	75%
<b>Part B Deductible</b>			X			X				X		
<b>Part B Excess</b>						100%	80%		100%	100%		
<b>Foreign Travel Emergency</b>			X	X	X	X	X	X	X	X		
<b>At-Home Recovery</b>				X			X		X	X		
<b>Preventive Medical Care</b>					X					X		
<b>Out-of-pocket annual limit</b>											\$4,400	\$2,200

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

Insurance companies are limited to selling the 12 standard Medicare supplement plans shown above. All companies selling Medicare supplement insurance must sell Plan A. Companies may sell any or all of Plans B through L. All twelve standardized Medicare supplement plans are **guaranteed renewable**. This means the company cannot individually cancel your policy for any reason as long as you pay the premium and did not give false information on your application.

\*High deductible plans may be available for Plans F and J. The plan benefits are the same, but you must pay the first \$1,900 of out-of-pocket expenses before the plan will pay benefits.

## QUESTIONS THE CONSUMER SHOULD ASK THE INSURANCE COMPANY OR AGENT

\*\*\*\*\*

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 (A-L) 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	Age	Standardized Medicare Supplement Plans Available - Annual Premiums												Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K	L			
American National Life Ins. Co. of Texas 1-800-899-6503 www.anico.com (Smoker rates differ; Rates for females lower)	65	\$1,069	\$1,340	\$1,520	\$1,200	\$1,121	\$1,507	\$1,191							C	HighDeduct: None
	70	\$1,196	\$1,500	\$1,701	\$1,342	\$1,254	\$1,686	\$1,333							AA	Pre-X: None
	75	\$1,398	\$1,752	\$1,988	\$1,568	\$1,464	\$1,970	\$1,557							Z	
	80	\$1,608	\$2,016	\$2,287	\$1,805	\$1,685	\$2,268	\$1,792							\$20	GI: None Sales***: G, A
American Republic Corp Insurance Co. 1-888-755-3065 www.americanenterprise.com (Smoker rates differ; Rates for females are lower)	65	\$1,103									\$1,359				C	HighDeduct: None
	70	\$1,353									\$1,668				AA	Pre-X: None
	75	\$1,599									\$1,971				Z	
	80	\$1,829									\$2,254				\$0	GI: None Sales***: I, A
American Republic Insurance Co. 1-888-755-3065 www.americanenterprise.com	65	\$1,287													C	HighDeduct: Plan F
	70	\$1,548													AA	Pre-X: None
	75	\$1,741													Z	
	80	\$1,922													\$0	GI: None Sales***: I, A
Avera Health Plans 1-888-605-3229	65	\$782	\$1,020	\$1,178			\$1,186								C	HighDeduct: None
	70	\$1,018	\$1,330	\$1,531			\$1,546								AA	Pre-X: None
	75	\$1,345	\$1,758	\$2,024			\$2,043								S	
	80	\$1,634	\$2,135	\$2,458			\$2,480								\$0	GI: None Sales***: I, A
Bankers Fidelity Life Insurance Co. 1-866-458-7500 www.bflic.com (Smoker rates differ)	65	\$624	\$1,034	\$1,237	\$1,174	\$942	\$1,341	\$999		\$999					C	HighDeduct: Plan F
	70	\$698	\$1,136	\$1,339	\$1,296	\$1,018	\$1,444	\$1,080		\$1,080					IA	Pre-X: None
	75	\$762	\$1,253	\$1,538	\$1,469	\$1,170	\$1,565	\$1,241		\$1,241					S	
	80	\$799	\$1,335	\$1,656	\$1,609	\$1,261	\$1,653	\$1,338		\$1,338					\$0	GI: None Sales***: I, A
Bankers Life and Casualty Co. 1-800-621-3724 www.bankerslife.com	65	\$1,270	\$1,505	\$2,607	\$1,598	\$1,850	\$1,546	\$1,621			\$1,501	\$633	\$921			HighDeduct: Plan F
	70	\$1,442	\$1,778	\$3,072	\$1,917	\$2,200	\$1,874	\$1,996			\$1,852	\$781	\$1,137	AA	Pre-X: None	
	75	\$1,684	\$2,148	\$3,714	\$2,359	\$2,675	\$2,282	\$2,469			\$2,288	\$964	\$1,404	S		
	80	\$1,995	\$2,626	\$4,565	\$2,950	\$3,298	\$2,788	\$3,073			\$2,852	\$1,203	\$1,751	\$0	GI: None Sales***: I, A	

\*Comments: 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

\*\*Notes: High Deduct=Plans available with high deductible option; 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 the mail

Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums												Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K	L			
Central Reserve Life Insurance Co. 1-866-459-4272 www.centralreserve.com (Rates for females are lower)	65	\$1,836					\$2,228								C	HighDeduct: None
	70	\$2,054					\$2,494								AA	Pre-X: 6 Months
	75	\$2,369					\$2,872								Z	
	80	\$2,593					\$3,146								\$25	GI: None Sales***: I, A
Combined Insurance Company of America 1-800-544-5531 www.combinedinsurance.com	65	\$1,375	\$1,440	\$2,265	\$1,477		\$2,450								C	HighDeduct: None
	70	\$1,453	\$1,536	\$2,415	\$1,477		\$2,576								IA	Pre-X: None
	75	\$1,722	\$1,817	\$2,857	\$1,763		\$3,063								S	
	80	\$1,949	\$2,055	\$3,232	\$1,998		\$3,472								\$0	GI: None Sales***: I, A
Conseco Insurance Company 1-800-541-2254 (Smoker rates differ; Rates for females lower)	65	\$1,286			\$1,514		\$1,741	\$1,318			\$1,376				C	HighDeduct: None
	70	\$1,589			\$1,871		\$2,113	\$1,629			\$1,601				AA	Pre-X: None
	75	\$1,951			\$2,294		\$2,490	\$1,999			\$1,886				S	
	80	\$2,292			\$2,696		\$2,844	\$2,350			\$2,155				\$15	GI: None Sales***: I, A
Continental General Insurance Co. 1-866-459-4272 (Rates for females are lower)	65	\$1,480	\$1,314	\$1,688	\$1,355	\$1,217	\$1,573	\$1,484	\$1,172		\$1,469				C	HighDeduct: Plan F
	70	\$1,790	\$1,591	\$2,045	\$1,640	\$1,473	\$1,904	\$1,798	\$1,309		\$1,645				AA	Pre-X: 6 Months
	75	\$2,065	\$1,833	\$2,353	\$1,889	\$1,696	\$2,192	\$2,070	\$1,505		\$1,894				Z	
	80	\$2,261	\$2,008	\$2,580	\$2,071	\$1,860	\$2,402	\$2,268	\$1,648		\$2,075				\$25	GI: None Sales***: I, A
Continental Life Insurance Company (Smoker rates differ; Rates for females lower)	65	\$1,235	\$1,465	\$1,799	\$1,546	\$1,538	\$1,862	\$1,571							C	HighDeduct: None
	70	\$1,388	\$1,670	\$2,018	\$1,754	\$1,746	\$2,087	\$1,783							AA	Pre-X: 3 Months
	75	\$1,624	\$1,964	\$2,354	\$2,075	\$2,063	\$2,436	\$2,107							Z	
	80	\$1,780	\$2,198	\$2,616	\$2,327	\$2,309	\$2,702	\$2,358							\$20	GI: None Sales***: I, A
CSA Fraternal Life 877-237-9130 http://www.csafraternallife.org/ (Smoker rates differ; Rates for females are lower)	65	\$858					\$1,267	\$1,080							C	HighDeduct: None
	70	\$936					\$1,357	\$1,177							AA	Pre-X: 6 Months
	75	\$1,148					\$1,599	\$1,445							Z	
	80	\$1,349					\$1,827	\$1,698								GI: Sales***: I, A

\*Comments: 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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A=Policies sold by an agent; M=Policies sold directly from the company through the mail

Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K			L
Equitable Life & Casualty Insurance Company 1-800-352-5170 www.EquiLife.com	65	\$1,066	\$1,736	\$2,002	\$1,808	\$1,888	\$2,172	\$1,938	\$1,836	\$1,825	\$2,239			C	HighDeduct: Plans F
	70	\$1,264	\$2,076	\$2,418	\$2,222	\$2,297	\$2,628	\$2,370	\$2,240	\$2,242	\$2,715			AA	Pre-X: Plans A-G:
	75	\$1,410	\$2,370	\$2,851	\$2,621	\$2,694	\$3,100	\$2,834	\$2,633	\$2,683	\$3,205			S	None; Plans H-J: 6
	80	\$1,460	\$2,525	\$3,142	\$2,996	\$2,963	\$3,362	\$3,198	\$2,896	\$3,018	\$3,518			\$0	GI: None Sales***: I, A
Genworth Life Insurance Company 1-877-825-9337 (Smoker rates differ; Rates for females are lower)	65	\$1,121	\$1,350	\$1,626	\$1,354		\$1,676							C	HighDeduct: Plan F
	70	\$1,322	\$1,603	\$1,904	\$1,610		\$1,963							AA	Pre-X: None
	75	\$1,539	\$1,890	\$2,219	\$1,904		\$2,287							S	
	80	\$1,686	\$2,104	\$2,462	\$2,125		\$2,534							\$0	GI: None Sales***: I, A
Globe Life & Accident Insurance Company 1-800-801-6831 www.globecaremedsupp.com	65	\$736	\$1,121	\$1,303			\$1,310							C	HighDeduct: None
	70	\$982	\$1,453	\$1,633			\$1,640							AA	Pre-X: 2 Months
	75	\$1,043	\$1,608	\$1,882			\$1,891							S	
	80	\$1,046	\$1,623	\$1,986			\$1,999							\$0	GI: None Sales***: I, M
Golden Rule Insurance Company 1-800-474-4467 www.goldenrule.com (Smoker rates differ; Rates for females are lower)	65	\$1,209		\$1,926			\$1,509	\$1,444							HighDeduct: None
	70	\$1,369		\$2,172			\$1,712	\$1,626						AA	Pre-X: 6 Months
	75	\$1,594		\$2,514			\$1,979	\$1,883						Z	
	80	\$1,851		\$2,921			\$2,300	\$2,193						\$0	GI: None Sales***: I, A
Great American Life Ins. Co. 1-800-880-2745 www.galic.com (Smoker rates differ; Rates for females are lower)	65	\$830	\$976	\$1,213	\$1,019		\$1,225	\$1,041						C	HighDeduct: None
	70	\$1,206	\$1,415	\$1,732	\$1,482		\$1,750	\$1,514						AA	Pre-X: 6 Months
	75	\$1,480	\$1,723	\$2,041	\$1,818		\$2,061	\$1,857						Z	
	80	\$1,739	\$2,013	\$2,332	\$2,137		\$2,355	\$2,183						\$25	GI: None Sales***: I, A
Guarantee Trust Life Insurance Company 1-800-338-7452 www.gtlic.com (Rates for females are lower on Plan D only)	65	\$1,108	\$1,786	\$2,230	\$1,116		\$2,142	\$1,826							HighDeduct: Plan F
	70	\$1,305	\$2,095	\$2,618	\$1,311		\$2,522	\$2,144						AA	Pre-X: None
	75	\$1,500	\$2,399	\$3,001	\$1,504		\$2,897	\$2,456						S	
	80	\$1,677	\$2,684	\$3,354	\$1,681		\$3,245	\$2,747						\$20	GI: None Sales***: I, A

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Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K			L
Humana Insurance Company 1-888-310-8482 (Smoker rates differ)	65	\$1,452	\$1,536	\$1,788			\$1,800					\$864	\$1,248	C	HighDeduct: Plan F
	70	\$1,608	\$1,692	\$1,968			\$1,980					\$948	\$1,368	AA	Pre-X: 3 Months
	75	\$1,848	\$1,956	\$2,268			\$2,280					\$1,092	\$1,584	S	
	80	\$2,052	\$2,160	\$2,508			\$2,520					\$1,212	\$1,752	\$0	GI: None Sales***: I, A
Lincoln Heritage Life Ins. Co. 1-800-287-7319 (Smoker rates differ; Rates for females are lower)	65	\$1,267	\$1,645	\$1,973	\$1,700		\$2,033							C	HighDeduct: None
	70	\$1,428	\$1,865	\$2,214	\$1,931		\$2,282							AA	Pre-X: None
	75	\$1,661	\$2,200	\$2,582	\$2,282		\$2,660							Z	
	80	\$1,822	\$2,451	\$2,862	\$2,550		\$2,949							\$20	GI: None Sales***: I, A
Loyal American Life Insurance Co. 1-800-633-6752 www.gafri.com (Smoker rates differ; Rates for females are lower)	65	\$1,064	\$1,229	\$1,374	\$1,292		\$1,359	\$1,223	\$1,065	\$1,086	\$1,232			C	HighDeduct: None
	70	\$1,254	\$1,452	\$1,628	\$1,532		\$1,611	\$1,450	\$1,161	\$1,184	\$1,319			AA	Pre-X: 6 Months
	75	\$1,413	\$1,677	\$1,896	\$1,782		\$1,874	\$1,686	\$1,425	\$1,453	\$1,554			Z	
	80	\$1,513	\$1,914	\$2,182	\$2,052		\$2,157	\$1,942	\$1,675	\$1,708	\$1,775			\$25	GI: None Sales***: I, A
Marquette National Life Insurance Company 800-934-8203 www.marquettenationallife.com Rates for females are lower Smoker rates differ	65	\$1,199			\$1,580		\$1,673	\$1,603						C	HighDeduct: None
	70	\$1,563			\$2,067		\$2,141	\$2,099						AA	Pre-X: 6 Months
	75	\$1,750			\$2,459		\$2,514	\$2,496						S	
	80	\$1,798			\$2,798		\$2,834	\$2,841						\$35	GI: none Sales***: I, A
Medico Insurance Company 1-800-228-6080 www.gomedico.com (Smoker rates differ; Rates for females are lower)	65	\$841			\$1,106		\$1,209							C	HighDeduct: None
	70	\$949			\$1,263		\$1,368							AA	Pre-X: None
	75	\$1,107			\$1,502		\$1,608							Z	
	80	\$1,258			\$1,747		\$1,852							\$0	GI: Sales***: G, A

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Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums												Comments *	Notes **
		A	B	C	D	E	F	G	H	I	J	K	L		
Mennonite Mutual Aid Assoc. 1-800-348-7468 www.mma-online.org (Fraternal org. members only)	65	\$951		\$1,321		\$1,342	\$1,567						\$977		HighDeduct: None Pre-X: None GI: None Sales***: I, A
	70	\$1,064		\$1,565		\$1,554	\$1,781						\$1,116	IA	
	75	\$1,121		\$1,763		\$1,683	\$1,924						\$1,191	S	
	80	\$1,134		\$1,905		\$1,780	\$2,024						\$1,257	\$0	
Mutual of Omaha Insurance Co. 1-800-316-0842 www.mutualofomaha.com (Smoker rates differ; Rates for females are lower)	65	\$1,319			\$1,601	\$1,683								C	HighDeduct: None Pre-X: None GI: None Sales***: I, A
	70	\$1,563			\$1,898	\$1,996								AA	
	75	\$1,818			\$2,208	\$2,322								Z	
	80	\$2,094			\$2,543	\$2,673								\$0	
National States Insurance Company 1-800-868-6788 (Plan D & J--smoker rates differ; plans are AA; Rates for females lower)	65	\$994	\$2,031		\$1,017	\$1,986						\$1,204		C	HighDeduct: None Pre-X: None GI: None Sales***: I, A
	70	\$1,106	\$2,261		\$1,219	\$2,212						\$1,396		IA	
	75	\$1,149	\$2,354		\$1,392	\$2,300						\$1,579		Z	
	80	\$1,290	\$2,645		\$1,539	\$2,579						\$1,753		\$0	
Order of United Commercial Travelers of America 1-800-848-0123 (Smoker rates differ; Rates for females are lower)	65	\$957	\$1,240	\$1,361	\$1,207	\$1,375								C	HighDeduct: None Pre-X: None GI: None Sales***: I, A
	70	\$1,198	\$1,550	\$1,695	\$1,510	\$1,675								AA	
	75	\$1,400	\$1,812	\$1,949	\$1,763	\$1,925								Z	
	80	\$1,542	\$1,996	\$2,108	\$1,943	\$2,083								\$0	
PacifiCare Life & Health Ins. Co. 1-800-768-1479 www.securehorizons.com (Smoker rates differ)	65	\$1,130		\$1,516		\$1,516	\$1,247				\$1,602			C	HighDeduct: Plan F Pre-X: None GI: None Sales***: I, A
	70	\$1,313		\$1,757		\$1,757	\$1,445				\$1,856			AA	
	75	\$1,603		\$2,154		\$2,154	\$1,757				\$2,276			S	
	80	\$2,046		\$2,735		\$2,749	\$2,253				\$2,904			\$0	
Pekin Life Insurance Company 1-800-447-0122 www.pekininsurance.com	65	\$778		\$1,463		\$1,467									HighDeduct: None Pre-X: 6 Months GI: None Sales***: I, A
	70	\$906		\$1,715		\$1,717								AA	
	75	\$1,050		\$2,066		\$2,066								Z	
	80	\$1,206		\$2,448		\$2,442								\$0	

\*Comments: 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

\*\*Notes: High Deduct=Plans available with high deductible option; 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 the mail

Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **		
		A	B	C	D	E	F	G	H	I	J	K			L	
Pennsylvania Life Insurance Co. 1-888-802-9497 (Smoker rates differ; Rates for females are lower)	65	\$1,250	\$1,687	\$1,923	\$1,708	\$1,726	\$1,979	\$1,799							C	HighDeduct: Plan F
	70	\$1,475	\$2,004	\$2,250	\$2,035	\$2,052	\$2,317	\$2,142							AA	Pre-X: 6 Months
	75	\$1,715	\$2,362	\$2,622	\$2,402	\$2,424	\$2,699	\$2,528							Z	
	80	\$1,881	\$2,632	\$2,912	\$2,688	\$2,713	\$2,998	\$2,829							\$25	GI: None Sales***: I, A
Philadelphia American Life Insurance Company 1-800-552-7879 (Smoker rates differ; Rates for females are lower)	65	\$1,074	\$1,142	\$1,343	\$1,148		\$1,397									HighDeduct: None
	70	\$1,225	\$1,301	\$1,531	\$1,309		\$1,592								AA	Pre-X: 6 Months
	75	\$1,476	\$1,568	\$1,845	\$1,577		\$1,918								Z	
	80	\$1,878	\$1,995	\$2,347	\$2,007		\$2,441								\$20	GI: None Sales***: I, A
Physicians Life Insurance Co. 1-800-228-9100 www.physiciansmutual.com (Smoker rates differ)	65	\$1,040	\$1,184				\$1,536	\$1,295							C	HighDeduct: Plan F
	70	\$1,196	\$1,409				\$1,839	\$1,550							AA	Pre-X: None
	75	\$1,295	\$1,564				\$2,111	\$1,780							S	
	80	\$1,378	\$1,745				\$2,402	\$2,026							\$0	GI: None Sales***: I, A
Provident American Life & Health Insurance Co. 1-866-459-4272 (Rates for females are lower)	65	\$1,392			\$1,675		\$1,860	\$1,496	\$1,302	\$1,559	\$1,632				C	HighDeduct: Plan F
	70	\$1,684			\$2,028		\$2,252	\$1,674	\$1,454	\$1,744	\$1,827				AA	Pre-X: 6 Months
	75	\$1,942			\$2,334		\$2,593	\$1,927	\$1,672	\$2,008	\$2,104				S	
	80	\$2,126			\$2,558		\$2,840	\$2,112	\$1,831	\$2,200	\$2,305				\$25	GI: None Sales***: I, A
Pyramid Life Insurance Co. 1-800-777-1126 www.pyramidlife.com	65	\$1,766			\$1,708	\$1,508	\$2,184	\$1,816							C	HighDeduct: Plan F
	70	\$2,204			\$2,127	\$1,930	\$2,724	\$2,260							AA	Pre-X: 6 Months
	75	\$2,424			\$2,376	\$2,296	\$3,027	\$2,526							Z	
	80	\$2,570			\$2,575	\$2,607	\$3,262	\$2,740							\$0	GI: None Sales***: I, A
Reserve National Insurance Co. 1-800-654-9106 www.reservenational.com (Smoker rates differ)	65	\$889	\$1,440	\$1,754	\$1,200		\$2,046									HighDeduct: None
	70	\$1,033	\$1,653	\$2,074	\$1,463		\$2,407								AA	Pre-X: 6 Months
	75	\$1,181	\$1,868	\$2,398	\$1,806		\$2,768								S	
	80	\$1,386	\$2,178	\$2,812	\$2,129		\$3,240								\$15	GI: None Sales***: I, A

\*Comments: 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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\*\*Notes: High Deduct=Plans available with high deductible option; 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 the mail

Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **		
		A	B	C	D	E	F	G	H	I	J	K			L	
Royal Neighbors of America 1-877-815-8877 (Smoker rates differ) (Rates for females are lower)	65	\$1,055	\$1,330	\$1,496	\$1,343	\$1,355	\$1,545	\$1,353							C	HighDeduct: None
	70	\$1,195	\$1,505	\$1,687	\$1,521	\$1,534	\$1,734	\$1,531							AA	Pre-X: None
	75	\$1,396	\$1,759	\$1,947	\$1,777	\$1,792	\$1,994	\$1,789							Z	
	80	\$1,538	\$1,937	\$2,129	\$1,957	\$1,974	\$2,155	\$1,970							\$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	\$909		\$1,652			\$1,826								C	HighDeduct: Plan F
	70	\$1,093		\$1,986			\$2,195								AA	Pre-X: None
	75	\$1,318		\$2,394			\$2,647								S	
	80	\$1,550		\$2,816			\$3,113								\$0	GI: None Sales***: I, A
Shenandoah Life Insurance Co, 1-800-848-5433 ext. 2001 www.shenlife.com/web/home (Rates for females are lower; Smoker rates differ)	65	\$1,274	\$1,604	\$1,805	\$1,620	\$1,635	\$1,865	\$1,658							C	HighDeduct: None
	70	\$1,441	\$1,816	\$2,036	\$1,835	\$1,851	\$2,092	\$1,876							AA	Pre-X: None
	75	\$1,684	\$2,123	\$2,349	\$2,144	\$2,163	\$2,405	\$2,193							Z	
	80	\$1,856	\$2,338	\$2,569	\$2,361	\$2,382	\$2,599	\$2,416							\$25	GI: None Sales***: I, A
Sierra Health & Life Insurance Company, Inc. 1-866-217-8580 1-319-221-8580 (local) (Smoker rates differ)	65	\$1,109	\$1,397	\$1,600			\$1,642								C	HighDeduct: None
	70	\$1,451	\$1,833	\$2,097			\$2,153								AA	Pre-X: None
	75	\$1,707	\$2,158	\$2,468			\$2,531								Z	
	80	\$1,940	\$2,452	\$2,806			\$2,878								\$0	GI: None Sales***: I, A
Standard Life & Accident Ins. Co. 1-888-290-1085 (Smoker rates differ; Rates for females are lower)	65	\$1,289	\$1,617	\$1,860	\$1,285	\$1,214	\$1,871	\$1,291							C	HighDeduct: Plan F
	70	\$1,337	\$1,677	\$1,930	\$1,333	\$1,259	\$1,941	\$1,339							AA	Pre-X: None
	75	\$1,563	\$1,960	\$2,255	\$1,557	\$1,471	\$2,268	\$1,565							Z	
	80	\$1,798	\$2,255	\$2,594	\$1,792	\$1,693	\$2,610	\$1,801							\$20	GI: None Sales***: I, A
State Farm Mutual Automobile Insurance Company (Call your local State Farm agent) www.statefarm.com	65	\$935		\$1,607			\$1,623								C	HighDeduct: None
	70	\$1,179		\$2,025			\$2,046								AA	Pre-X: None
	75	\$1,366		\$2,346			\$2,370								S	
	80	\$1,534		\$2,636			\$2,662								\$0	GI: None Sales***: I, A

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Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums												Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K	L			
State Mutual Insurance Company 1-800-321-0102 (Smoker rates differ)	65	\$2,112	\$2,240	\$2,723	\$2,471		\$2,699								C	HighDeduct: None
	70	\$2,475	\$2,656	\$3,159	\$2,939		\$3,132								AA	Pre-X: None
	75	\$2,886	\$3,137	\$3,688	\$3,482		\$3,656								Z	
	80	\$3,165	\$3,510	\$4,097	\$3,897		\$4,059								\$20	GI: None Sales***: I, A
Sterling Life Insurance Company 1-800-688-0010 www.sterlingplans.com (Smoker rates differ plans F, G, K; Rates for females are lower plans F, G, K)	65	\$1,400	\$1,640	\$1,899			\$1,831	\$1,664				\$877		C	HighDeduct: None	
	70	\$1,598	\$1,913	\$2,219			\$2,160	\$1,971				\$1,041		AA	Pre-X: None	
	75	\$1,738	\$2,138	\$2,487			\$2,433	\$2,230				\$1,182		Z		
	80	\$1,827	\$2,362	\$2,759			\$2,711	\$2,506				\$1,334		\$0	GI: None Sales***: I, A	
Thrivent Financial for Lutherans 1-800-847-4836 (Must be eligible for membership) (Smoker rates differ)	65	\$1,003	\$1,185	\$1,517	\$1,238		\$1,522		\$2,094	\$2,153		\$948		C	HighDeduct: None	
	70	\$1,147	\$1,356	\$1,733	\$1,414		\$1,742		\$2,303	\$2,364		\$1,084		AA	Pre-X: None	
	75	\$1,308	\$1,546	\$1,978	\$1,613		\$1,985		\$2,485	\$2,552		\$1,236		S		
	80	\$1,451	\$1,715	\$2,193	\$1,791		\$2,202		\$2,638	\$2,707		\$1,370		\$0	GI: None Sales***: I, A	
UniCare Life & Health Insurance Co. 1-800-508-9355 www.unicare.com (Rates for females are lower)	65	\$1,080					\$1,368					\$876		C	HighDeduct: Plan F	
	70	\$1,332					\$1,680					\$1,068		AA	Pre-X: None	
	75	\$1,704					\$2,148					\$1,368		Z		
	80	\$2,088					\$2,640					\$1,680		\$5	GI: None Sales***: I, A	
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com (K&L rates for females are lower)	65	\$1,612	\$1,709	\$2,223	\$2,057		\$2,333	\$2,776				\$1,090	\$1,533	C	HighDeduct: Plan F	
	70	\$1,731	\$2,258	\$2,932	\$2,737		\$2,551	\$3,048				\$1,453	\$2,042	AA	Pre-X: 2 Months	
	75	\$1,731	\$2,448	\$3,220	\$3,022		\$2,648	\$3,165				\$1,618	\$2,276	S		
	80	\$1,731	\$2,472	\$3,405	\$3,207		\$2,713	\$3,244				\$1,720	\$2,417	\$0	GI: None Sales***: I, A	
United Health Care Insurance Co./AARP Health Care Options 1-800-523-5800 www.aarphealthcareoptions.com	65	\$798	\$1,182	\$1,384	\$1,281	\$1,283	\$1,392	\$1,289	\$1,317	\$1,329	\$1,541	\$632	\$872	C	HighDeduct: None	
	70	\$1,140	\$1,689	\$1,977	\$1,830	\$1,833	\$1,989	\$1,842	\$1,881	\$1,899	\$2,202	\$903	\$1,245	NA	Pre-X: 3 Months	
	75	\$1,254	\$1,858	\$2,175	\$2,013	\$2,016	\$2,188	\$2,026	\$2,069	\$2,089	\$2,422	\$993	\$1,369	S		
	80	\$1,254	\$1,858	\$2,175	\$2,013	\$2,016	\$2,188	\$2,026	\$2,069	\$2,089	\$2,422	\$993	\$1,369	\$0	GI: A-L except esrd Sales***: G, M	

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Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **		
		A	B	C	D	E	F	G	H	I	J	K			L	
United of Omaha Life Insurance Company 1-877-778-0829 www.mutualofomaha.com (Smoker rates differ; Rates for females are lower)	65	\$906					\$1,312	\$1,116							C	HighDeduct: None
	70	\$1,100					\$1,594	\$1,355							AA	Pre-X: None
	75	\$1,402					\$2,032	\$1,727							Z	
	80	\$1,635					\$2,370	\$2,015							\$0	GI: None Sales***: I, A
United Teacher Associates Ins. Co. 1-800-880-8824 (Smoker rates differ; Rates for females are lower)	65	\$1,822	\$2,190	\$2,500	\$2,079		\$2,467	\$2,086	\$1,795	\$1,808	\$2,153				C	HighDeduct: None
	70	\$2,067	\$2,492	\$2,852	\$2,373		\$2,815	\$2,382	\$2,049	\$2,145	\$2,553				AA	Pre-X: 6 Months
	75	\$2,442	\$2,977	\$3,424	\$2,857		\$3,379	\$2,868	\$2,467	\$2,494	\$2,970				Z	
	80	\$2,697	\$3,334	\$3,853	\$3,236		\$3,803	\$3,246	\$2,794	\$2,872	\$3,419				\$25	GI: None Sales***: I, A
United World Life Insurance Co. 1-877-845-0892 (Smoker rates differ; Rates for females are lower)	65	\$1,014	\$1,243	\$1,347	\$1,131		\$1,602	\$1,392							C	HighDeduct: None
	70	\$1,153	\$1,413	\$1,531	\$1,286		\$1,821	\$1,583							AA	Pre-X: None
	75	\$1,342	\$1,644	\$1,781	\$1,496		\$2,119	\$1,841							Z	
	80	\$1,463	\$1,793	\$1,942	\$1,632		\$2,310	\$2,008							\$0	GI: None Sales***: I, A
Wellmark Blue Cross and Blue Shield of Iowa 1-800-245-6106 www.wellmark.com	65	\$1,384		\$1,512		\$1,164	\$1,404						\$906		C	HighDeduct: None
	70	\$1,585		\$1,753		\$1,349	\$1,632						\$1,054		AA	Pre-X: None
	75	\$1,585		\$2,146		\$1,649	\$1,993						\$1,285		S	
	80	\$1,895		\$2,732		\$2,100	\$2,545						\$1,642		\$0	GI: A (C-higher rate) Sales***: I, A
Woodmen of the World/Assured Life Association 1-800-777-9777 www.denverwoodmen.com (Smoker rates differ; Rates for females lower)	65	\$1,103	\$1,250	\$1,410	\$1,291		\$1,396	\$1,289							C	HighDeduct: None
	70	\$1,300	\$1,477	\$1,672	\$1,529		\$1,655	\$1,462							AA	Pre-X: 6 Months
	75	\$1,465	\$1,706	\$1,947	\$1,778		\$1,924	\$1,698							Z	
	80	\$1,568	\$1,949	\$2,238	\$2,047		\$2,216	\$1,958							\$25	GI: None Sales***: I, A

\*Comments: 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

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

Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **	
		A	B	C	D	E	F	G	H	I	J	K			L
World Corp Insurance Co. 1-800-822-9993 www.americanenterprise.com (Smoker rate differ; Rates for females are lower)	65	\$1,034					\$1,395						\$707	C	HighDeduct: Plan F Pre-X: None
	70	\$1,269					\$1,700						\$868	AA	
	75	\$1,500					\$2,001						\$1,026	Z	GI: None Sales***: I, A
	80	\$1,715					\$2,245						\$1,173	\$25	

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S=Statewide Premium; Z=Premiums for Des Moines Zip Code Area; \$=One Time Policy Fee

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# Medicare Select

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

Medicare Select policies must be one of the twelve A-L 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	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **		
		A	B	C	D	E	F	G	H	I	J	K			L	
Avera Health Plans 1-888-605-3229	65	\$765	\$789	\$944			\$953								C	HighDeduct: None
	70	\$995	\$1,027	\$1,230			\$1,241								AA	Pre-X: None
	75	\$1,315	\$1,356	\$1,623			\$1,639								S	
	80	\$1,598	\$1,645	\$1,969			\$1,990								\$0	GI: None Sales***: I, A

**ServiceArea:** Dickinson, Emmet, Lyon, O'Brien, Osceola, Plymouth and Sioux counties

**Participating Providers:** Hospitalization for all plans--Avera Holy Family Health, Estherville; Avera McKennan Hospital, Sioux Falls; Floyd Valley Hospital, Le Mars; Avera Heart Hospital of S.D., Sioux Falls; Hegg Memorial Health Center, Rock Valley; Osceola Community Hospital, Sibley; Sioux Center Community Hospital, Sioux Center. You can use any physician; however, he or she must have admitting privileges to the participating hospital for services to be covered when hospitalized.

Sanford Health Plan 1-888-605-9277 www.sanfordhealthplan.com	65	\$695		\$1,241			\$1,165								C	HighDeduct: None
	70	\$860		\$1,536			\$1,444								AA	Pre-X: None
	75	\$1,044		\$1,734			\$1,752								S	
	80	\$1,189		\$1,974			\$1,994								\$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 Insurance Company Inc. 1-866-217-8580 1-319-221-8580 (local) (Smoker rates differ)	65	\$696	\$727	\$845			\$901								C	HighDeduct: None
	70	\$916	\$953	\$1,108			\$1,183								AA	Pre-X: None
	75	\$1,077	\$1,121	\$1,306			\$1,394									
	80	\$1,223	\$1,276	\$1,512			\$1,585								\$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.

\*Comments: 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

\*\*Notes: High Deduct=Plans available with high deductible option; 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  
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Insurance Company	Age	Standardized Medicare Supplement Plans Available - Annual Premiums											Comments *	Notes **		
		A	B	C	D	E	F	G	H	I	J	K			L	
Standard Life & Accident Ins. Co. 1-888-290-1085 (Smoker rates differ; Rates for females lower)	65			\$1,850	\$1,255		\$1,869	\$1,267							C	HighDeduct: Plan F
	70			\$1,919	\$1,302		\$1,939	\$1,315							AA	Pre-X: 3 Months
	75			\$2,242	\$1,521		\$2,265	\$1,536							Z	
	80			\$2,580	\$1,750		\$2,606	\$1,768							\$20	GI: None Sales***: I, A

**ServiceArea:** 40 mile radius from hospitals entered in Council Bluffs, Davenport, Des Moines and Oelwein

**Participating Providers:** Hospitalization for all plans--Broadlawns Medical Center, Des Moines; Jennie Edmundson Memorial Hospital, Council Bluffs; Mercy Hospital, Oelwein; Regional Medical Center, Manchester; Story County Hospital, Nevada; Trinity Medical Center North, Davenport

Sterling Life Insurance Company 1-800-688-0010 www.sterlingplans.com (Smoker rates differ plans F, G, K; Rates for females are lower plans F, G, K)	65	\$1,353	\$1,377	\$1,636			\$1,578	\$1,411					\$727			HighDeduct: None
	70	\$1,536	\$1,567	\$1,874			\$1,825	\$1,635					\$843	AA		Pre-X: None
	75	\$1,659	\$1,699	\$2,049			\$2,005	\$1,802					\$928	Z		
	80	\$1,721	\$1,775	\$2,173			\$2,136	\$1,931					\$993	\$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.

United Health Care Insurance Co./AARP Health Care Options 1-800-523-5800 www.aarphealthcareoptions.com	65			\$976											C	HighDeduct: None
	70			\$1,395											NA	Pre-X: 3 Months
	75			\$1,534											S	
	80			\$1,534											\$0	GI: C (except ESRD) Sales***: G, M

**ServiceArea:** 50 mile radius from hospitals centered in Manchester and Rock Island/Moline

**Participating Providers:** Hospitalization for all plans--Regional Medical Center of NE Iowa, Manchester, IA; Trinity Medical Center, Moline and Rock Island, IL.. Members are required to utilize a participating facility for non-emergency inpatient or outpatient hospital services. Members can utilize any physician with admitting privileges at a participating hospital or non hospital provider of medical services to be eligible for benefits under Medicare Select.

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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 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 3 for an explanation of the open enrollment period.

Insurance Company	Standardized Medicare Supplement Plans Available - Annual Premiums												Comments *	Notes **	
	A	B	C	D	E	F	G	H	I	J	K	L			
Bankers Fidelity Life Insurance Co. 1-866-458-7500 www.bflif.com	\$2,200	\$2,409	\$3,160	\$3,009		\$3,300	\$3,054							C IA S \$0	HighDeduct: Plan F Pre-X: None GI: None Sales***: I, A
Sterling Life Insurance Company 1-800-688-0010 www.sterlingplans.com	\$3,372													C AA Z \$0	HighDeduct: None Pre-X: None GI: None Sales***: I, A
United American Insurance Company 1-800-331-2512 www.unitedamerican.com	\$3,138	\$3,620												C IA S \$0	HighDeduct: Plan F Pre-X: 6 Months GI: None Sales***: I, A
United of Omaha Life Insurance Company 1-877-778-0829 www.mutualofomaha.com (Smoker rates differ; Rates for females are lower)	\$2,532					\$3,670	\$3,119							C AA Z \$0	HighDeduct: None Pre-X: None GI: None Sales***: I, A
Wellmark Blue Cross and Blue Shield of Iowa 1-800-245-6106 www.wellmark.com [See Medicare Select section for other options]	\$1,658		\$1,840		\$1,415	\$1,711						\$1,103	C AA S \$0	HighDeduct: None Pre-X: None GI: A (C-higher rate) Sales***: I, A	

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S=Statewide Premium; Z=Premiums for Des Moines Zip Code Area; \$=One Time Policy Fee

\*\*Notes: High Deduct=Plans available with high deductible option; Pre-X=Pre-existing Condition(s) Waiting Period; GI=Guaranteed Issue Plans Available

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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.state.ia.us](mailto:shiip@iid.state.ia.us)

website: [www.shiip.state.ia.us](http://www.shiip.state.ia.us)

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