MEDICARE SUPPLEMENT INSURANCE

2015-2016 Rate Comparison Guide

Office of the Montana State Auditor

CSI

Commissioner of Securities & Insurance

COMMISSIONER OF SECURITIES & INSURANCE

MONICA J. LINDEEN
COMMISSIONER

MONTANA STATE AUDITOR

One of my goals as Commissioner of Securities & Insurance is to help you be an informed buyer.

Dear Montana Senior:

My office is pleased to provide you with the *Medicare Supplement Insurance 2015-2016 Rate Comparison Guide.* I hope you will find it useful as you begin the process of determining which insurer is right for you. As always, being an informed consumer will help you make the best possible choice.

This guide gives you a general idea of rates available in Montana. The annual premium rates listed in this rate guide reflect data from surveys completed by the insurers and only those insurers who chose to respond to the survey are included in this guide.

For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. I encourage you to put this guide to work for you. Shop carefully, and contact our office if you have questions. Our knowledgeable staff is dedicated to assisting you with a wide range of insurance issues. Please call us toll-free at 1-800-332-6148 or from Helena at 444-2040. You will also find more useful information on our website at www.csi.mt.gov.

Sincerely,

Monica J. Lindeen

Commissioner of Securities & Insurance
Office of the Montana State Auditor

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Introduction

What is Medicare Supplement Insurance?

Medicare Supplement insurance, sold by private companies, can help pay some of the health care costs that Medicare does not cover, such as copayments, coinsurance and deductibles.

Some policies also offer coverage for services that Medicare does not cover, like medical care when you travel outside the U.S. If you have Medicare and you buy a supplemental policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs; then your Medicare Supplement policy pays its share.

Eight things to know about Medicare Supplement Insurance Policies

1. You must have Medicare Part A and Part B.
2. If you have a Medicare Advantage Plan, you can apply for a Medicare Supplement policy, but make sure you can leave the Medicare Advantage Plan before your supplement policy begins.
3. You pay the private insurance company a monthly premium for your supplemental policy in addition to the monthly Part B premium that you pay to Medicare.
4. A supplemental policy only covers one person; if you and your spouse want supplemental coverage, you each must buy separate policies.

5. You can buy a Medicare Supplement policy from any insurance company that is licensed in Montana to sell one.
6. Any standardized Medicare Supplement is guaranteed renewable even if you have health problems. (This means the insurance company cannot cancel your policy as long as you pay the premium.)
7. Since January 1, 2006, supplemental policies are not allowed to cover prescription drugs. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
8. It is illegal for anyone to sell you a supplemental policy if you have a Medicare Medical Savings Account (MSA) Plan.

How to compare Medicare Supplement Policies

Medicare Supplement policies are standardized. Every Medicare Supplement policy must follow federal and state laws designed to protect you. Insurance companies can only sell a "standardized" policy identified with a letter (Plan A, for example). All policies offer the same basic benefits but some feature additional benefits, so you can choose which one meets your needs. Please refer to the chart on the following page for an outline of benefits.

Medicare Supplements for under age 65

Several of the featured companies also offer policies to those under age 65 and *on Medicare for disability reasons*. These rates are highlighted in blue on the charts.

Definitions

These definitions apply to the **Premium Method** listing in the rate charts on pages 4-22.

Attained age: Premium increases annually.
Issue age: Premium is based on the age that you purchased the policy.
No-age: Everyone pays the same premium regardless of their age.

Compare Insurance Rates Online

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

www.csi.mt.gov

Medicare Supplement Benefit Plans At-a-Glance

Basic Benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance (Days 61 - 90)	X	X	X	X	X	X	X	X	X	X
Part A: Hospice care coinsurance	X	X	X	X	X	X	50%	75%	X	X
Medicare preventive care Part B coinsurance	X	X	X	X	X	X	X	X	X	X
Parts A and B: Blood	X	X	X	X	X	X	50%	75%	X	X
Part B: Coinsurance	X	X	X	X	X	X	50%	75%	X	X**
Additional Benefits	**A**	**B**	**C**	**D**	**F***	**G**	**K**	**L**	**M**	**N**
Skilled nursing facility care			X	X	X	X	50%	75%	X	X
Part A deductible		X	X	X	X	X	50%	75%	50%	X
Part B deductible			X		X					
Part B excess charges					X	X				
Foreign travel emergency			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit							$4,940	$2,470		

Core benefits pay the patient's share of Medicare's approved amount for physician services 20% after a $147 annual deductible in 2015, the patient's cost of a long hospital stay ($315/day for days 61-90, $630/day for days 91-150, all approved costs not paid by Medicare after day 150 to a total of 365 days lifetime) and charges for the first three pints of blood not covered by Medicare.

*In addition, Plan F offers a *high-deductible* plan. You pay for Medicare covered costs up to the deductible amount ($2,180 in 2015) before your Medicare Supplement plan pays anything. Out-of-pocket expenses include the Medicare deductibles for Part A and B that would ordinarily be paid by the policy, but do not include the foreign emergency travel deductible.

**Plan N pays 100% of the Part B coinsurance except up to $20 co-pays for office visits and up to $50 co-pays for emergency room visits (if the hospital admits you, the plan waives your emergency room co-pays).

[Please note: Plans H, I and J are no longer sold to new policyholders. Current policyholders may choose to remain in their existing plan H, I or J, or they may retain the plan without the drug benefit and enroll in Part D, or they may choose to change to a different Medicare supplement plan or enroll in a Medicare Advantage Plan.]

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
AARP/United Healthcare Insurance Company PO Box 1017 Montgomeryville, PA 18936-0130 1-800-523-5800	Under 65	No Age Rating	2604	3489	4173		4194		1431	2418		3015
	65		960	1285	1537		1546		527	890		1111
	66		1001	1340	1603		1612		550	929		1158
	67		1042	1395	1669		1678		572	967		1206
	68		1083	1450	1735		1744		595	1005		1254
	69		1124	1506	1801		1811		617	1043		1301
	70		1165	1561	1867		1877		640	1081		1349
	71		1508	2020	2416		2429		828	1399		1746
	72		1508	2020	2416		2429		828	1399		1746
	73		1508	2020	2416		2429		828	1399		1746
	74		1508	2020	2416		2429		828	1399		1746
	75		1508	2020	2416		2429		828	1399		1746
	76		1508	2020	2416		2429		828	1399		1746
	77		1508	2020	2416		2429		828	1399		1746
	78		1508	2020	2416		2429		828	1399		1746
	79		1508	2020	2416		2429		828	1399		1746
	80 & up		1508	2020	2416		2429		828	1399		1746
Aetna Health and Life Insurance Company 800 Crescent Centre Drive, Ste 200 Franklin, TN 37067 1-800-264-4000	Under 65	Attained Age	3668	4201			4915	4534				3570
	65		1081	1216			1414	1300				1020
	66		1111	1255			1461	1344				1056
	67		1140	1293			1508	1388				1091
	68		1170	1331			1554	1431				1126
	69		1198	1368			1599	1474				1160
	70		1227	1405			1644	1516				1194
	71		1255	1442			1688	1558				1227
	72		1283	1478			1732	1600				1261
	73		1306	1514			1778	1643				1297
	74		1329	1549			1822	1686				1332
	75		1352	1585			1867	1729				1367
	76		1375	1619			1911	1771				1402
	77		1397	1654			1954	1813				1436
	78		1411	1685			1997	1856				1472
	79		1424	1717			2039	1898				1507
	80 & up		1438	1748			2081	1939				1542
American Republic Corp. Insurance Company PO Box 14510 Des Moines, IA 50306-3510 1-888-755-3065	Under 65	Attained Age	3991				4635		2318	3476		
	65		1309				1696		803	1106		
	66		1309				1696		803	1106		
	67		1309				1696		803	1106		
	68		1309				1696		803	1106		
	69		1381				1789		847	1166		
	70		1445				1872		887	1221		
	71		1504				1948		922	1270		
	72		1557				2018		955	1316		
	73		1607				2081		985	1357		
	74		1653				2141		1014	1396		
	75		1697				2198		1041	1434		
	76		1740				2254		1067	1470		
	77		1783				2310		1094	1506		
	78		1827				2367		1121	1543		
	79		1872				2426		1148	1582		
	80 & up		1918				2485		1177	1621		

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
American Retirement Life Insurance Company 11200 Lakeline Blvd, Suite 100 Austin, TX 78717 1-866-459-4272	Under 65		4835				5990	5313				4218
	65	Attained Age	1192				1468	1263				1006
	66		1192				1468	1263				1006
	67		1245				1532	1325				1053
	68		1298				1593	1384				1099
	69		1350				1656	1444				1145
	70		1401				1714	1500				1188
	71		1442				1770	1554				1231
	72		1484				1826	1607				1275
	73		1526				1882	1661				1318
	74		1568				1938	1715				1361
	75		1612				1997	1771				1406
	76		1649				2057	1827				1453
	77		1687				2118	1884				1501
	78		1728				2182	1944				1551
	79		1769				2247	2006				1602
	80 & up		1810				2314	2068				1654
Assured Life Association PO Box 2397 Omaha, NE 68103 1-877-223-3666	Under 65		3400	3963	4904	3855	5021	3797				3117
	65	Attained Age	1156	1335	1640	1287	1679	1268				1006
	66		1156	1335	1640	1287	1679	1268				1006
	67		1207	1391	1710	1342	1752	1322				1006
	68		1247	1436	1767	1386	1809	1366				1040
	69		1285	1482	1825	1433	1869	1411				1074
	70		1322	1527	1882	1477	1927	1455				1118
	71		1356	1570	1937	1521	1983	1498				1163
	72		1389	1611	1990	1563	2038	1540				1209
	73		1419	1649	2038	1602	2087	1578				1253
	74		1444	1684	2083	1638	2133	1613				1291
	75		1466	1714	2124	1670	2175	1646				1320
	76		1487	1744	2164	1703	2216	1677				1346
	77		1506	1773	2202	1733	2254	1707				1374
	78		1524	1799	2237	1762	2291	1736				1401
	79		1541	1825	2272	1790	2326	1764				1429
	80 & up		1558-1790	1850-2268	2307-2925	1819-2337	2362-2994	1791-2300				1452-1837
Bankers Fidelity Life Insurance Company PO Box 105185 Atlanta, GA 30348-5185 1-800-241-1439	65	Attained Age						1320	768			
	66							1320	768			
	67							1392	804			
	68							1428	828			
	69							1488	864			
	70							1560	900			
	71							1608	936			
	72							1680	972			
	73							1740	1008			
	74							1800	1044			
	75							1860	1080			
	76							1920	1104			
	77							1956	1128			
	78							2004	1164			
	79							2064	1188			
	80							2100+	1200+			

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Bankers Fidelity Life Insurance Company PO Box 105185 Atlanta, GA 30348-5185 1-800-241-1439	65	Issue Age	1344				1872					
	66		1344				1872					
	67		1368				1920					
	68		1428				1956					
	69		1452				2016					
	70		1500				2076					
	71		1524				2124					
	72		1572				2172					
	73		1620				2244					
	74		1644				2280					
	75		1680				2316					
	76		1716				2388					
	77		1740				2424					
	78		1764				2448					
	79		1800				2484					
	80		1812				2520					
Blue Cross Blue Shield of Montana 560 N. Park Avenue Helena, MT 59601 1-800-447-7828	65	Attained Age	1101		1524		1545				1296	1117
	66		1136		1575		1596				1339	1152
	67		1173		1625		1647				1381	1190
	68		1210		1677		1699				1425	1228
	69		1249		1730		1753				1471	1267
	70		1299		1800		1825				1530	1319
	71		1345		1865		1890				1585	1366
	72		1393		1930		1956				1640	1412
	73		1440		1996		2024				1696	1461
	74		1489		2065		2092				1756	1511
	75		1559		2163		2191				1839	1582
	76		1615		2240		2270				1904	1639
	77		1673		2320		2351				1972	1696
	78		1732		2405		2436				2043	1757
	79		1794		2491		2523				2116	1819
	80 & up		1859		2582		2616				2193	1886
Blue Cross Blue Shield of Montana 560 N. Park Avenue Helena, MT 59601 1-800-447-7828	Under 65		2786		3857		3874				3280	2827
	65	Issue Age	1495		2070		2079				1760	1517
	66		1495		2070		2079				1760	1517
	67		1662		2302		2311				1959	1687
	68		1662		2302		2311				1959	1687
	69		1662		2302		2311				1959	1687
	70		1886		2612		2622				2221	1914
	71		1886		2612		2622				2221	1914
	72		1886		2612		2622				2221	1914
	73		1886		2612		2622				2221	1914
	74		1886		2612		2622				2221	1914
	75		2153		2981		2993				2535	2184
	76		2153		2981		2993				2535	2184
	77		2153		2981		2993				2535	2184
	78		2153		2981		2993				2535	2184
	79		2153		2981		2993				2535	2184
	80 & up		2508		3474		3488				2952	2545

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Central States Indemnity Company of Omaha 1212 N. 96th Street Omaha, NE 68114-2274 1-866-644-3988	Under 65		3113	3635	4356		4524	3891				3139
	65	Attained Age	920	1075	1288		1337	1150				928
	66		920	1075	1288		1337	1150				928
	67		920	1075	1288		1337	1150				928
	68		980	1143	1368		1410	1199				978
	69		1021	1192	1426		1467	1247				1017
	70		1058	1235	1479		1517	1290				1054
	71		1095	1277	1534		1572	1337				1091
	72		1129	1317	1587		1627	1383				1128
	73		1162	1358	1643		1683	1430				1167
	74		1197	1397	1693		1731	1471				1200
	75		1224	1428	1734		1770	1505				1227
	76		1260	1471	1786		1821	1548				1263
	77		1302	1519	1845		1878	1596				1301
	78		1342	1566	1901		1931	1642				1339
	79		1374	1602	1946		1976	1680				1370
	80 & up		1410	1645	1997		2026	1722				1404
Colonial Penn Life Insurance Company 111 East Wacker Dr Chicago, IL 60601 1-800-800-2254	Under 65		3554	3942			5561	4447	1818	3200	4075	3615
	65	Attained Age	1409	1555			1977	1457	581	1150	1402	977
	66		1460	1616			2055	1518	594	1183	1466	1028
	67		1524	1682			2135	1584	619	1226	1533	1085
	68		1589	1751			2219	1653	645	1271	1602	1144
	69		1657	1822			2306	1725	673	1319	1673	1206
	70		1726	1895			2396	1799	703	1370	1748	1270
	71		1797	1970			2490	1877	734	1424	1826	1337
	72		1870	2047			2588	1958	768	1480	1907	1406
	73		1945	2126			2690	2042	803	1540	1991	1479
	74		2023	2207			2796	2130	841	1603	2080	1554
	75		2102	2291			2908	2222	880	1669	2172	1634
	76		2184	2377			3024	2318	922	1739	2269	1716
	77		2267	2466			3146	2419	966	1813	2370	1803
	78		2353	2557			3274	2525	1013	1891	2477	1894
	79		2398	2612			3367	2602	1050	1949	2552	1960
	80 & up		2444	2669			3469	2685	1070	1993	2600	2032
Combined Insurance Company of America PO Box 14207 Clearwater, FL 33766 1-800-544-5531	Under 65		4517				5421	4332				4632
	65	Attained Age	1270				1464	1170				1251
	66		1313				1513	1209				1290
	67		1371				1563	1250				1345
	68		1416				1616	1292				1389
	69		1459				1671	1336				1436
	70		1500				1727	1382				1482
	71		1539				1795	1435				1527
	72		1576				1865	1492				1570
	73		1609				1938	1549				1610
	74		1638				2014	1610				1648
	75		1661				2092	1673				1683
	76		1684				2144	1714				1717
	77		1705				2200	1760				1750
	78		1725				2255	1804				1780
	79		1743				2313	1850				1810
	80		1760				2372	1897				1840

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Equitable Life and Casualty Insurance Co 3 Triad Center Salt Lake City, UT 84180 1-877-358-4060	Under 65		3965				5681					3779
	65	Issue Age	1226				1735					1154
	66		1226				1735					1155
	67		1237				1754					1168
	68		1237				1169					1169
	69		1255				1783					1187
	70		1271				1807					1203
	71		1283				1828					1216
	72		1292				1844					1228
	73		1301				1857					1234
	74		1314				1878					1248
	75		1322				1894					1260
	76		1333				1909					1269
	77		1339				1920					1278
	78		1344				1930					1285
	79		1354				1944					1293
	80-89		1361-1397				1958-2044					1303-1360
	90-99		1396-1473				2048-2214					1362-1470
Everence Association PO Box 483 Goshen, IN 46527 1-800-348-7468	Under 65		4648				5682	5117				4348
	65	Attained Age	1162				1421	1279				1087
	66		1162				1421	1279				1087
	67		1220				1491	1343				1134
	68		1273				1566	1410				1183
	69		1316				1634	1472				1231
	70		1355				1698	1532				1276
	71		1392				1759	1588				1322
	72		1424				1816	1642				1369
	73		1456				1871	1693				1414
	74		1484				1922	1741				1458
	75		1511				1972	1789				1502
	76		1537				2021	1833				1545
	77		1563				2068	1879				1589
	78		1587				2113	1921				1632
	79		1609				2156	1963				1674
	80 & up		1631+				2199+	2003+				1716+
Family Life Insurance Company 10777 Northwest Freeway Houston, TX 77092 1-800-877-7703	65	Attained Age	1779	2164	2458	2267	2563	2281			2038	1793
	66		1779	2164	2458	2267	2563	2281			2038	1793
	67		1866	2267	2583	2379	2674	2391			2137	1876
	68		1950	2372	2696	2489	2783	2500			2240	1950
	69		2032	2472	2814	2592	2892	2605			2332	2027
	70		2115	2573	2933	2696	3008	2712			2427	2107
	71		2196	2672	3056	2800	3129	2817			2520	2190
	72		2277	2769	3176	2904	3253	2919			2612	2279
	73		2357	2867	3301	3005	3379	3022			2703	2368
	74		2435	2962	3415	3105	3490	3121			2794	2447
	75		2511	3057	3528	3204	3602	3220			2882	2524
	76		2587	3147	3634	3297	3703	3316			2968	2595
	77		2659	3236	3736	3392	3802	3410			3048	2664
	78		2730	3322	3835	3484	3896	3501			3133	2730
	79		2794	3398	3927	3562	3984	3581			3205	2792
	80		3217	3913	4513	4103	4547	4125			3691	3186

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Gerber Life Insurance Company PO Box 2271 Omaha, NE 68103-2271 1-877-778-0839	Under 65		4422				6440	5053				
	65	Attained Age	1395				2009	1574				
	66		1442				2075	1625				
	67		1507				2164	1694				
	68		1556				2235	1750				
	69		1604				2309	1809				
	70		1649				2381	1865				
	71		1693				2450	1920				
	72		1733				2517	1974				
	73		1770				2578	2023				
	74		1802				2635	2068				
	75		1829				2686	2110				
	76		1855				2736	2151				
	77		1879				2784	2190				
	78		1901				2829	2227				
	79		1921				2873	2263				
	80 - 89		1943				2917	2299				
Globe Life and Accident Insurance Company PO Box 8080 McKinney, TX 75070-9814 1-800-801-6831	Under 65		2793	5456	5110		3926					
	65	Attained Age	807	1246	1464		1470					
	66		871	1324	1537		1548					
	67		933	1413	1632		1638					
	68		992	1505	1723		1732					
	69		1042	1583	1803		1811					
	70		1095	1659	1878		1888					
	71		1120	1720	1958		1965					
	72		1126	1742	2035		2043					
	73		1139	1770	2079		2088					
	74		1149	1793	2115		2125					
	75		1167	1826	2162		2173					
	76		1177	1857	2204		2217					
	77		1177	1857	2232		2245					
	78		1177	1859	2260		2272					
	79		1182	1869	2292		2307					
	80 & up		1182	1869	2328		2342					
Humana Market Point 1611 Alderson Ave Billings, MT 59102 1-406-238-7130	Under 65		3468	3768	4428		4512		2040	2892		2808
	65	Attained Age	1404	1524	1788		1824		828	1176		1140
	66		1452	1572	1848		1884		864	1212		1176
	67		1500	1632	1920		1956		888	1260		1224
	68		1560	1704	1992		2028		924	1308		1272
	69		1620	1752	2064		2100		960	1356		1308
	70		1668	1812	2124		2172		984	1392		1356
	71		1728	1872	2196		2244		1020	1440		1404
	72		1788	1944	2268		2316		1056	1488		1452
	73		1848	2004	2352		2400		1092	1536		1500
	74		1908	2076	2436		2484		1128	1596		1548
	75		1968	2148	2508		2568		1164	1644		1596
	76		2040	2220	2592		2652		1200	1704		1656
	77		2112	2292	2688		2736		1248	1764		1716
	78		2172	2364	2760		2820		1284	1812		1764
	79		2220	2412	2832		2892		1308	1860		1800
	80 & up		2268	2472	2904		2964		1344	1896		1836

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Humana Insurance Company 500 West Main Louisville, KY 75070 1-888-310-8482	Under 65		3441	3745	4399		4489		2018	2868		2789
	65	Attained Age	1376	1498	1760		1795		807	1147		1116
	66		1423	1549	1819		1857		835	1186		1154
	67		1480	1611	1892		1931		868	1234		1200
	68		1539	1675	1968		2008		903	1283		1248
	69		1592	1732	2035		2076		933	1327		1290
	70		1646	1792	2104		2147		965	1372		1334
	71		1702	1853	2176		2220		998	1419		1379
	72		1760	1916	2250		2296		1032	1467		1427
	73		1820	1981	2327		2374		1067	1517		1475
	74		1882	2049	2406		2455		1104	1569		1526
	75		1947	2119	2489		2539		1142	1623		1578
	76		2013	2191	2574		2626		1181	1678		1632
	77		2082	2266	2662		2716		1221	1736		1687
	78		2145	2334	2741		2797		1288	1788		1738
	79		2197	2391	2808		2865		1319	1831		1780
	80 & up		2250	2449	2876		2935		1352	1875		1823
KSKJ Life, American Slovenian Catholic Union 2439 Glenwood Ave Joliet, IL 60435 1-800-321-0102	Under 65		3481	4234	4809	4084	5012	4103			3673	2847
	65	Attained Age	1160	1411	1603	1360	1671	1368			1224	949
	66		1160	1411	1603	1360	1671	1368			1224	949
	67		1217	1481	1685	1427	1745	1435			1285	991
	68		1272	1547	1761	1492	1816	1501			1343	1031
	69		1326	1613	1835	1556	1887	1563			1400	1072
	70		1381	1680	1914	1618	1963	1628			1456	1115
	71		1433	1742	1992	1680	2041	1689			1512	1159
	72		1486	1808	2072	1743	2121	1751			1568	1205
	73		1538	1870	2153	1803	2204	1812			1622	1252
	74		1590	1932	2229	1862	2278	1873			1676	1294
	75		1639	1994	2302	1921	2350	1932			1729	1335
	76		1688	2053	2371	1980	2418	1990			1782	1373
	77		1736	2111	2439	2035	2481	2046			1831	1409
	78		1782	2166	2501	2090	2541	2101			1881	1443
	79		1823	2217	2561	2137	2601	2150			1924	1477
	80		1862	2265	2617	2184	2653	2196			1966	1507
Liberty National Life Insurance Company PO Box 8080 McKinney, TX 75070 1-800-331-2512	Under 65		4761	7032			6426					6215
	65	Attained Age	1492	2136			2441					1863
	66		1576	2267			2585					1986
	67		1647	2381			2708					2089
	68		1714	2492			2842					2204
	69		1786	2611			2991					2330
	70		1858	2725			3133					2452
	71		1914	2824			3265					2569
	72		1941	2900			3367					2656
	73		1952	2928			3430					2713
	74		1952	2952			3481					2760
	75		1952	2972			3527					2804
	76		1952	2979			3556					2834
	77		1952	2979			3611					2885
	78		1952	2979			3664					2940
	79		1952	2979			3717					2992
	80 & up		1952	2979			3817					3097

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Loyal American Life Insurance Company 1102 Lakeline Blvd. Suite 100 Austin, TX 78717 1-866-459-4272	65	Attained Age	1433				1763	1538				1427
	66		1468				1825	1596				1473
	67		1505				1888	1658				1521
	68		1543				1950	1716				1571
	69		1582				2014	1777				1622
	70		1621				2074	1834				1674
	71		1661				2136	1894				1725
	72		1703				2200	1955				1777
	73		1741				2261	2013				1830
	74		1781				2323	2073				1884
	75		1821				2387	2133				1941
	76		1857				2453	2196				1999
	77		1889				2520	2261				2059
	78		1918				2590	2326				2121
	79		1942				2660	2395				2184
	80 & up		1961				2727	2458				2250
Manhattan Life Insurance Company 10777 Northwest Freeway Houston, TX 77092 1-800-877-7705	Under 65		4229		5673		5647	5142				4271
	65	Attained Age	1208		1621		1613	1469				1220
	66		1208		1621		1613	1469				1220
	67		1208		1621		1613	1469				1220
	68		1262		1694		1685	1534				1284
	69		1313		1762		1753	1601				1343
	70		1366		1832		1823	1663				1405
	71		1420		1905		1896	1723				1469
	72		1478		1981		1972	1783				1536
	73		1522		2041		2031	1843				1588
	74		1568		2102		2091	1903				1642
	75		1614		2165		2155	1965				1697
	76		1663		2230		2220	2026				1753
	77		1713		2297		2285	2088				1813
	78		1764		2366		2354	2152				1873
	79		1817		2437		2425	2218				1935
	80 & up		2160		2896		2882	2983				2337
Medico Insurance Company P.O. Box 10386 Des Moines, IA 50306 1-800-228-6080	Under 65		4164				5705					4230
	65	Attained Age	1068				1404					1028
	66		1068				1404					1028
	67		1068				1404					1028
	68		1107				1460					1075
	69		1147				1518					1110
	70		1188				1578					1160
	71		1232				1644					1209
	72		1274				1709					1259
	73		1315				1774					1309
	74		1353				1839					1359
	75		1388				1902					1410
	76		1419				1964					1461
	77		1445				2024					1511
	78		1466				2083					1561
	79		1484				2141					1609
	80 & up		1497				2197					1655

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
New West Health Services 130 Neill Ave Helena, MT 59601 1-888-873-8049	Under 65		3372		4692	3972	4704					3696
	65	Attained Age	1140		1572	1332	1572					1248
	66		1176		1644	1404	1644					1296
	67		1224		1692	1452	1704					1344
	68	*Non-tobacco*	1260		1752	1512	1764					1416
	69		1308		1812	1572	1824					1476
	70		1356		1896	1656	1896					1536
	71		1416		1956	1728	1968					1596
	72		1464		2028	1800	2040					1680
	73		1512		2112	1872	2112					1740
	74		1560		2196	1956	2196					1812
	75		1596		2268	2040	2280					1872
	76		1644		2340	2112	2352					1956
	77		1680		2436	2208	2448					2040
	78		1704		2520	2280	2520					2124
	79		1728		2592	2364	2604					2232
	80 & up		1740		2688	2448	2688					2328
New West Health Services 130 Neill Ave Helena, MT 59601 1-888-873-8049	Under 65		3984		5532	4692	5544					4356
	65	Attained Age	1332		1860	1572	1860					1464
	66		1392		1932	1644	1932					1524
	67		1440		1992	1716	2004					1584
	68	*Tobacco*	1488		2064	1788	2076					1668
	69		1548		2148	1860	2160					1740
	70		1596		2232	1944	2232					1812
	71		1668		2304	2028	2316					1896
	72		1728		2400	2112	2412					1980
	73		1788		2496	2220	2496					2052
	74		1836		2580	2304	2592					2124
	75		1896		2676	2412	2688					2220
	76		1944		2772	2508	2784					2304
	77		1980		2868	2592	2868					2412
	78		2016		2964	2700	2976					2508
	79		2040		3060	2796	3072					2616
	80 & up		2052		3168	2880	3180					2760
Old Surety Life Insurance Company PO Box 54407 Oklahoma City, OK 73154 1-800-272-5466	Under 65		1495				2942					
	65	Issue Age	894				1543					
	66		932				1597					
	67		962				1657					
	68		994				1729					
	69		1038				1801					
	70		1073				1874					
	71		1107				1949					
	72		1140				2026					
	73		1166				2102					
	74		1188				2176					
	75		1208				2242					
	76		1230				2295					
	77		1251				2350					
	78		1279				2407					
	79		1304				2465					
	80 - 90		1331-1495				2514-2942					

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Order of United Commercial Travelers of America 1801 Watermark Drive Suite 100 Columbus, OH 43215 1-800-848-0123	Under 65		4206-5256	5445-6807	5975-7468	5304-6627	6377- 7974	5129-6413				4464- 5582
	65	Attained Age	1402- 1752	1815-2269	1992-2489	1768- 2209	2126- 2658	1710-2138				1488-1861
	66		1475- 1843	1909-2387	2089-2613	1857-2321	2216-2767	1796-2245				1550-1937
	67		1549- 1937	2005-2507	2193-2742	1950- 2439	2307- 2883	1886-2360				1615-2018
	68		1614-2018	20 89- 2611	2296- 2870	2032-2541	2404- 3004	1967-2460				1683-2103
	69		1687-2109	2183-2729	2395- 2993	2125-2656	2498- 3123	2057-2570				1749-2186
	70		1754-2191	2269-2836	2481-3102	2209-2762	2589- 3236	2138-2671				1812-2265
	71		1822-2277	2356-2946	2567-3211	2293-2867	2678- 3348	2219-2775				1875- 2344
	72		1885- 2355	2437-3047	2648- 3311	2374-2967	2762-3452	2296-2870				1933-2417
	73		1945-2429	2515-3144	2719- 3400	2449-3060	2838-3548	2368-2961				1986-2484
	74		2000- 2499	2588-3235	2791- 3488	2519-3149	2912-3639	2437-3045				2038-2547
	75		2050-2562	2653-3316	2854-3567	2582-3227	2977- 3721	2499-3123				2064-2605
	76		2097- 2621	2713-3392	2907-3634	2640-3301	3032- 3791	2556-3194				2123- 2654
	77		2141-2677	2773-3467	2958-3698	2697-3373	3086-3859	2609- 3262				2160-2701
	78		2183-2729	2826-3531	3003- 3755	2750-3437	3135-3917	2660-3326				2194-2742
	79		2224- 2776	2875- 3595	3045- 3809	2797-3497	3178-3973	2707-3384				2225-2781
	80 & up		2258 -3353	2922-4340	3086-4515	2843-4225	3219-4708	2752-4087				2253-3296
Oxford Life Insurance 2721 N. Central Ave. Phoenix, AZ 85004 602-263-6666	Under 65											
	65	Attained Age	1185				1325	913				
	66		1202				1362	939				
	67		1219				1400	965				
	68		1282				1455	1006				
	69		1346				1510	1046				
	70		1409				1565	1087				
	71		1472				1620	1128				
	72		1535				1675	1169				
	73		1579				1735	1215				
	74		1624				1794	1262				
	75		1669				1854	1308				
	76		1716				1913	1354				
	77		1761				1973	1401				
	78		1782				2029	1447				
	79		1804				2086	1493				
	80 & up		1826				2145	1539				
Reserve National Insurance Company 601 E. Britton Road Oklahoma City, OK 73114 1-800-874-1431	Under 65		3460		6528		6588	5916				4872
	65	Attained Age	1404		1668		1692	1476				1224
	66		1494		1668		1692	1476				1224
	67		1404		1668		1692	1476				1224
	68		1464		1740		1752	1536				1272
	69		1524		1812		1824	1608				1320
	70		1584		1872		1884	1668				1380
	71		1632		1932		1944	1728				1428
	72		1680		1992		2016	1788				1476
	73		1728		2052		2076	1848				1524
	74		1776		2112		2136	1908				1572
	75		1824		2172		2196	1968				1620
	76		1848		2220		2244	2016				1668
	77		1872		2268		2280	2052				1704
	78		1896		2304		2328	2100				1740
	79		1920		2352		2376	2148				1776
	80 & up		1944		2388		2412	2184				1812

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Sentinel Security Life 1405 W 2200 South Salt Lake City, UT 84119 1-800-247-1423	Under 65		3288	3612	4452	3600	4812					
	65	Attained Age	1140	1260	1548	1248	1668					
	66		1140	1260	1548	1248	1668					
	67		1188	1308	1608	1308	1740					
	68		1224	1344	1668	1344	1800					
	69		1272	1392	1716	1392	1860					
	70		1308	1440	1776	1440	1920					
	71		1332	1476	1824	1476	1968					
	72		1368	1512	1872	1524	2028					
	73		1404	1548	1920	1560	2076					
	74		1428	1584	1968	1596	2112					
	75		1464	1632	2016	1644	2184					
	76		1512	1692	2100	1704	2268					
	77		1524	1716	2136	1728	2304					
	78		1560	1764	2196	1776	2364					
	79		1584	1788	2220	1812	2400					
	80 & up		1596-1908	1812-2292	2256-2964	1836-2448	2436-3204					
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550 1-888-350-1488	Under 65		6429	7320	8322	5015	6844	5053				3301
	65	Attained Age	2081	2369	2694	1623	2215	1636				1068
	66		2112	2404	2733	1647	2248	1660				1084
	67		2142	2439	2773	1671	2280	1684				1100
	68	*Non -Tobacc*	2173	2474	2812	1695	2313	1708				1115
	69		2197	2502	2845	1714	2339	1727				1128
	70		2231	2540	2888	1740	2375	1754				1146
	71		2272	2586	2941	1772	2418	1785				1166
	72		2301	2620	2979	1795	2450	1809				1181
	73		2349	2674	3041	1832	2500	1846				1206
	74		2404	2737	3112	1875	2559	1889				1234
	75		2476	2819	3205	1931	2635	1946				1271
	76		2556	2910	3308	1993	2720	2009				1312
	77		2644	3010	3422	2062	2814	2078				1357
	78		2740	3120	3547	2137	2917	2154				1407
	79		2841	3235	3678	2216	3025	2233				1459
	80 - 85+		2953-3715	3363-4230	3823-4809	2304-2898	3144-3955	2321-2920				1516-1907
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550 1-888-350-1488	Under 65		7144	8133	9247	5572	7604	N/A				3668
	65	Attained Age	2312	2633	2993	1804	2461	1817				1187
	66		2346	2671	3037	1830	2498	1844				1205
	67		2380	2710	3081	1857	2534	1871				1222
	68	*Tobacco*	2414	2749	3125	1883	2570	1897				1239
	69		2442	2780	3161	1904	2599	1919				1254
	70		2479	2823	3209	1934	2639	1948				684
	71		2524	2874	3267	1969	2687	1984				1296
	72		2557	2911	3310	1994	2722	2010				1313
	73		2607	2972	3378	2036	2778	2051				1340
	74		2671	3041	3458	2083	2843	2099				1371
	75		2751	3132	3561	2146	2928	2162				1412
	76		2840	3233	3676	2215	3023	2232				1458
	77		2938	3345	3803	2291	3127	2309				1508
	78		3045	3467	3941	2375	3241	2393				1563
	79		3157	3594	4087	2462	3361	2481				1621
	80 - 85+		3282-4128	3736-4700	4248-5344	2560-3220	3493-4394	2579-3244				1685-2119

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710 *Contact a local State Farm agent*	Under 65		3902		4538		4584					
	65	Attained Age	902		1412		1427					
	66		965		1511		1526					
	67		1019		1596		1612					
	68		1065		1666		1683					
	69		1101		1723		1740					
	70		1138		1779		1797					
	71		1173		1837		1854					
	72		1209		1893		1911					
	73		1245		1950		1968					
	74		1282		2006		2025					
	75		1318		2063		2082					
	76		1353		2119		2139					
	77		1390		2175		2196					
	78		1426		2232		2253					
	79		1453		2274		2297					
	80 & up		1480		2317		2339					
State Mutual Insurance Company 210 East Second Ave. Suite 301 Rome, GA 30131 1-888-764-1936	Under 65		3696	4309	5164	4518	5361	4537			4067	3751
	65	Attained Age	1232	1436	1722	1506	1787	1513			1355	1250
	66		1232	1436	1722	1506	1787	1513			1355	1250
	67		1291	1506	1802	1579	1868	1587			1422	1308
	68		1350	1575	1884	1649	1942	1660			1485	1359
	69		1408	1641	1963	1722	2020	1732			1549	1415
	70		1462	1709	2046	1792	2101	1800			1613	1470
	71		1521	1773	2129	1861	2183	1870			1674	1531
	72		1575	1838	2218	1930	2271	1938			1736	1591
	73		1631	1904	2303	1995	2357	2005			1796	1649
	74		1685	1968	2383	2061	2438	2073			1855	1708
	75		1739	2030	2464	2127	2515	2139			1915	1760
	76		1791	2090	2537	2191	2589	2203			1972	1811
	77		1840	2148	2607	2252	2656	2265			2029	1859
	78		1890	2206	2677	2314	2719	2326			2081	1904
	79		1933	2256	2740	2367	2783	2379			2129	1948
	80 & up		1976	2305	2799	2417	2840	2429			2177	1989
Sterling Life Insurance Company Bellingham, WA 98227-5348 1-800-688-0010 ** An innovative Plan F is also available. Please contact a local agent.*	Under 65		4418-4931	4498-5793	5071-8011		4478-7360	3359-4687	1728-2744			3149-4737
	65	Attained Age	1523-1700	1551-1998	1749-2762		1544-2538	1158-1616	596-946			1086-1633
	66		1563-1746	1592-2061	1798-2852		1588-2620	1191-1670	613-978			1117-1688
	67		1603-1793	1634-2126	1849-2944		1632-2705	1225-1725	630-1011			1149-1745
	68		1644-1841	1677-2193	1901-3040		1678-2792	1260-1782	648-1045			1182-1804
	69		1686-1890	1721-2263	1954-3138		1725-2883	1296-1841	667-1081			1216-1865
	70		1729-1941	1766-2335	2009-3240		1774-2976	1333-1902	686-1117			1251-1928
	71		1774-1993	1812-2409	2066-3345		1824-3072	1371-1965	706-1155			1287-1993
	72		1819-2047	1860-2485	2124-3453		1875-3172	1410-2030	726-1194			1325-2060
	73		1848-2082	1891-2542	2164-3536		1911-3248	1437-2081	740-1224			1350-2112
	74		1877-2118	1922-2601	2205-3621		1946-3325	1465-2132	754-1256			1377-2166
	75		1907-2154	1954-2661	2246-3707		1983-3405	1493-2185	769-1288			1404-2222
	76		1937-2191	1986-2722	2288-3796		2020-3486	1522-2240	784-1321			1431-2278
	77		1967-2229	2019-2785	2331-3887		2058-3570	1551-2295	799-1354			1459-2336
	78		1982-2252	2037-2844	2363-3975		2086-3650	1573-2350	811-1389			1481-2395
	79		1997-2275	2055-2903	2394-4064		2113-3732	1595-2407	822-1424			1503-2455
	80 & up		2012-2546	2074-3648	2426-5190		2142-4762	1618-3123	834-1872			1525-3225

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
Thrivent Financial for Lutherans 4321 N Ballard Road Appleton, WI 54919-0001 1-800-847-4836	Under 65	Attained Age	2582	3052	4290	3738	4306	3758		2440	3088	
	65		1082	1213	1434	1234	1441	1242		884	1166	
	66		1112	1235	1472	1272	1480	1281		911	1202	
	67		1142	1284	1514	1312	1521	1319		941	1238	
	68		1190	1341	1574	1371	1582	1379		983	1294	
	69		1239	1399	1636	1431	1644	1440		1026	1350	
	70		1286	1457	1698	1493	1706	1502		1070	1405	
	71		1330	1513	1761	1554	1769	1562		1114	1461	
	72		1373	1566	1823	1614	1833	1624		1158	1518	
	73		1411	1620	1887	1676	1897	1686		1202	1571	
	74		1447	1670	1952	1740	1962	1750		1248	1630	
	75		1479	1718	2017	1804	2027	1814		1294	1688	
	76		1505	1762	2085	1869	2095	1880		1342	1746	
	77		1528	1803	2152	1936	2162	1948		1390	1804	
	78		1547	1840	2222	2003	2233	2016		1439	1864	
	79		1563	1875	2293	2073	2304	2085		1490	1922	
	80 & up		1577-1660	1906-2300	2364-319	2142-2978	2375-3231	2155-2993		1539-2147	1982-2658	
United American Insurance Company PO Box 8080 McKinney, TX 75070 1-800-331-2512	Under 65	Attained Age	3758	6844	7365	7149	5150	7029	3692	5155		5930
	65		1178	1899	2245	2071	1959	1924	1024	1438		1686
	66		1245	2017	2378	2203	2073	2048	1101	1545		1797
	67		1302	2120	2496	2325	2176	2159	1168	1640		1893
	68		1354	2215	2617	2446	2281	2271	1226	1723		1993
	69		1412	2324	2755	2584	2400	2399	1286	1811		2108
	70		1468	2425	2887	2713	2514	2520	1365	1914		2221
	71		1512	2514	3007	2836	2619	2631	1401	1967		2325
	72		1531	2567	3095	2925	2695	2714	1427	2007		2399
	73		1539	2600	3154	2985	2746	2769	1458	2051		2451
	74		1539	2621	3200	3030	2786	2810	1486	2086		2492
	75		1539	2639	3242	3071	2822	2849	1521	2134		2533
	76		1539	2650	3275	3105	2850	2880	1545	2166		2561
	77		1539	2650	3322	3152	2892	2923	1564	2195		2608
	78		1539	2650	3369	3200	2933	2967	1580	2219		2654
	79		1539	2650	3418	3248	2974	3012	1591	2236		2701
	80 & up		1539	2650	3502	3333	3048	3092	1620	2275		2787
United Healthcare Insurance Company/ AARP PO Box 1017 Montgomeryville, PA 18936-0130 1-800-523-5800	Under 65	No Age Rating	2604	3489	4173		4194		1431	2418		3015
	65		960	1285	1537		1546		527	890		1111
	66		1001	1340	1603		1612		550	929		1158
	67		1042	1395	1669		1678		572	967		1206
	68		1083	1450	1735		1744		595	1005		1254
	69		1124	1506	1801		1811		617	1043		1301
	70		1165	1561	1867		1877		640	1081		1349
	71		1508	2020	2416		2429		828	1399		1746
	72		1508	2020	2416		2429		828	1399		1746
	73		1508	2020	2416		2429		828	1399		1746
	74		1508	2020	2416		2429		828	1399		1746
	75		1508	2020	2416		2429		828	1399		1746
	76		1508	2020	2416		2429		828	1399		1746
	77		1508	2020	2416		2429		828	1399		1746
	78		1508	2020	2416		2429		828	1399		1746
	79		1508	2020	2416		2429		828	1399		1746
	80 & up		1508	2020	2416		2429		828	1399		1746

INSURANCE COMPANY NAME ADDRESS & PHONE NUMBER	AGE	Premium Method	PLAN A Annual Premium	PLAN B Annual Premium	PLAN C Annual Premium	PLAN D Annual Premium	PLAN F Annual Premium	PLAN G Annual Premium	PLAN K Annual Premium	PLAN L Annual Premium	PLAN M Annual Premium	PLAN N Annual Premium
United of Omaha Life Insurance Company Mutual of Omaha Plaza Omaha, NE 68175 1-800-667-2937	Under 65		3348				4853	3937				
	65	Attained Age	1116				1618	1312				
	66		1116				1618	1312				
	67		1116				1618	1312				
	68		1164				1687	1369				
	69		1212				1756	1425				
	70		1260				1826	1481				
	71		1307				1895	1537				
	72		1355				1964	1593				
	73		1403				2034	1650				
	74		1451				2103	1706				
	75		1489				2158	1751				
	76		1527				2214	1796				
	77		1585				2297	1864				
	78		1642				2380	1931				
	79		1700				2463	1999				
	80 & up		1757				2546	2066				
USAA Life Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-8722	Under 65		2024				2305					1703
	65	Attained Age	1510				1720					1271
	66		1544				1752					1295
	67		1575				1789					1322
	68		1608				1828					1350
	69		1640				1865					1379
	70		1671				1895					1401
	71		1705				1932					1428
	72		1736				1967					1452
	73		1763				1993					1475
	74		1789				2026					1497
	75		1818				2060					1524
	76		1844				2089					1544
	77		1875				2118					1565
	78		1891				2150					1589
	79		1914				2175					1608
	80 & up		1934 -2124				2199-2389					1626-1767

Companies with a HIGH DEDUCTIBLE PLAN F

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1966
Aetna Health and Life Insurance Company 800 Crescent Centre Drive, Ste 200 Franklin, TN 37067 1-800-264-4000	65	Attained Age	566
	66		584
	67		603
	68		621
	69		640
	70		658
	71		675
	72		693
	73		711
	74		729
	75		747
	76		764
	77		782
	78		799
	79		816
	80 & up		832
Bankers Fidelity Life Insurance Company PO Box 105185 Atlanta, GA 30348-5185 1-800-241-1439	65	Issue Age	648
	66		648
	67		672
	68		696
	69		708
	70		720
	71		744
	72		768
	73		780
	74		804
	75		816
	76		828
	77		840
	78		864
	79		876
	80		876

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1854
American Republic Corp Insurance Company PO Box 14510 Des Moines, IA 50306-3510 1-888-755-3065	65	Attained Age	613
	66		613
	67		613
	68		615
	69		650
	70		682
	71		710
	72		735
	73		757
	74		778
	75		797
	76		816
	77		835
	78		854
	79		875
	80 & up		897
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601 1-800-447-7828	65	Attained Age	704
	66		726
	67		750
	68		772
	69		797
	70		829
	71		858
	72		887
	73		917
	74		948
	75		992
	76		1028
	77		1063
	78		1100
	79		1139
	80 & up		1181

Companies with a HIGH DEDUCTIBLE PLAN F

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1781
Blue Cross Blue Shield of Montana 560 N Park Ave Helena, MT 59601 1-800-447-7828	65	Issue Age	955
	66		955
	67		1062
	68		1062
	69		1062
	70		1206
	71		1206
	72		1206
	73		1206
	74		1206
	75		1376
	76		1376
	77		1376
	78		1376
	79		1376
	80 & up		1604
	Under 65		2728
Globe Life and Accident Insurance Company PO Box 8080 McKinney, TX 75070-9814 1-800-801-6831	65	Attained Age	331
	66		359
	67		387
	68		406
	69		427
	70		447
	71		465
	72		491
	73		513
	74		533
	75		553
	76		560
	77		567
	78		575
	79		582
	80 & up		598

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1052
Colonial Penn Life Insurance Company 111 East Wacker Drive Chicago, IL 60601 1-800-800-2254	65	Attained Age	373
	66		388
	67		403
	68		419
	69		435
	70		452
	71		470
	72		489
	73		508
	74		528
	75		549
	76		571
	77		594
	78		618
	79		636
	80 & up		655
	Under 65		1478
Humana Insurance Company West Main Louisville, KY 40202 1-888-310-8482	65	Attained Age	591
	66		611
	67		636
	68		661
	69		684
	70		707
	71		731
	72		756
	73		782
	74		808
	75		836
	76		865
	77		894
	78		921
	79		943
	80 & up		966

Companies with a HIGH DEDUCTIBLE PLAN F

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1500
Humana Market Point 1611 Alderson Avenue Billings, MT 59102 1-406-238-7130	65	Attained Age	612
	66		636
	67		660
	68		684
	69		708
	70		732
	71		756
	72		780
	73		804
	74		828
	75		864
	76		888
	77		924
	78		948
	79		972
	80 - 85+		996
	Under 65		2148
New West Health Services 130 Neill Avenue Helena, MT 59601 1-888-873-8049	65	Attained Age	720
	66		744
	67		768
	68	Non-Tobacco	804
	69		828
	70		852
	71		900
	72		936
	73		972
	74		996
	75		1032
	76		1068
	77		1104
	78		1152
	79		1188
	80 & up		1224

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		3005
Liberty National Life Insurance Company PO Box 8080 McKinney, TX 75070 1-800-331-2512	65	Attained Age	418
	66		454
	67		488
	68		512
	69		539
	70		564
	71		589
	72		623
	73		650
	74		676
	75		700
	76		707
	77		717
	78		727
	79		738
	80 & up		792
	Under 65		2520
New West Health Services 130 Neill Avenue Helena, MT 59601 1-888-873-8049	65	Attained Age	840
	66		888
	67		912
	68	Tobacco	948
	69		984
	70		1020
	71		1056
	72		1092
	73		1140
	74		1188
	75		1224
	76		1260
	77		1308
	78		1344
	79		1404
	80 & up		1452

Companies with a HIGH DEDUCTIBLE PLAN F

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		2472
Reserve National Insurance Company 601 East Britton Rd Oklahoma City, OK 73114 1-800-874-1431	65	Attained Age	600
	66		600
	67		600
	68		636
	69		660
	70		696
	71		720
	72		744
	73		768
	74		792
	75		828
	76		840
	77		864
	78		876
	79		900
	80 & up		912
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550 1-888-350-1488	65	Attained Age Tobacco	358
	66		363
	67		368
	68		374
	69		378
	70		384
	71		391
	72		396
	73		404
	74		413
	75		426
	76		440
	77		455
	78		471
	79		489
	80 & up		508-639

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
Standard Life and Accident Insurance Company One Moody Plaza Galveston, TX 77550 1-888-350-1488	65	Attained Age Non Tobacco	322
	66		327
	67		332
	68		336
	69		340
	70		345
	71		352
	72		356
	73		364
	74		372
	75		383
	76		396
	77		409
	78		424
	79		440
	80 & up		457-575
	Under 65		2108
State Mutual Insurance Company 210 East 2nd, Suite 301 Rome, GA 30161 1-888-764-1936	65	Attained Age	703
	66		703
	67		735
	68		765
	69		795
	70		827
	71		859
	72		894
	73		928
	74		959
	75		990
	76		1018
	77		1044
	78		1069
	79		1095
	80 & up		1119

Companies with a HIGH DEDUCTIBLE PLAN F

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		1298
Thrivent Financial for Lutherans 4321 N Ballard Road Appleton, WI 54919-0001 1-800-847-4836	65	Attained Age	430
	66		444
	67		460
	68		482
	69		505
	70		528
	71		552
	72		577
	73		601
	74		626
	75		653
	76		679
	77		707
	78		735
	79		764
	80 & up		794-1136

INSURANCE COMPANY, ADDRESS & PHONE NUMBER	AGE	Premium Method	High Deductible PLAN F Annual Premium
	Under 65		2871
United American Insurance Company PO Box 8080 McKinney, TX 75070 1-800-331-2512	65	Attained Age	348
	66		378
	67		407
	68		427
	69		449
	70		471
	71		489
	72		517
	73		540
	74		561
	75		582
	76		589
	77		597
	78		605
	79		613
	80 & up		629

Notes

Need more help?

Contact the Montana State Health Insurance Assistance Program (SHIP) at 1-800-551-3191 or 444-7781. Trained counselors are available to answer your questions. Knowledgeable staff is also available to assist you at the Office of the Montana State Auditor, Commissioner of Securities and Insurance, 1-800-332-6148 or, in Helena, 444-2040.

www.csi.mt.gov

Contact Us

Monica J. Lindeen
Commissioner of Securities & Insurance
Office of the Montana State Auditor

840 Helena Avenue, Helena, MT 59601

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406-444-2040
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1-800-332-6148

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