

MONTANA



MEDICARE SUPPLEMENT INSURANCE

2020-2021 Rate Comparison Guide



COMMISSIONER OF SECURITIES & INSURANCE

MATT M. ROSENDALE
COMMISSIONER



OFFICE OF THE
MONTANA STATE AUDITOR

Dear Montanan:

My office is pleased to provide you with the *2020-2021 Medicare Supplement Insurance Rate Comparison Guide*. I hope you will find it useful as you begin the process of determining which insurer is right for you. As always, being an informed consumer will help you make the best possible choice.

This guide gives you a general idea of rates available in Montana. The monthly 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. **The rates may change throughout the year, so this guide is only a snapshot of what the rates are when the survey was completed.**

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

Comparison shopping takes time, but it 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 at (406) 444-2040. You can also find additional useful information on our website at www.csimt.gov.

Sincerely,

Matt Rosendale
Commissioner of Securities & Insurance
Montana State Auditor



As Commissioner of Securities & Insurance, I'm here to serve you. Please let my office know if you need anything.

What is Medicare Supplement Insurance?



Medicare Supplement insurance is sold by private insurance companies and can help pay some health care costs that Medicare does not cover such as:

- Copays
- Coinsurance
- Deductibles

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.

How to compare Medicare Supplement Policies:

Medicare Supplement policies are standardized meaning 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 G, for example). All policies offer the same basic benefits but some feature additional benefits. This allows you to choose which plan best meets your needs.

Some policies also offer additional coverage, like medical care when you travel outside the U.S.

Medicare Supplement for under age 65

All companies are required to provide policies for people who are under age 65 and eligible for Medicare due to disability.

How do companies base their premiums?

Companies base their premiums on one of three ways: **Attained age**, **Issue age**, or **Community-rated**.

Attained age =

Premium is based on your age and will automatically increase as you get older.

Issue age =

Premium is based on the age you were when you purchased the policy and will only increase when a rate increase is approved.

Community-rated =

Premium is generally priced the same for everyone who has that Medicare Supplement plan. The age of the beneficiary does not affect the premium price.

Things to know about Medicare Supplement Insurance Policies:

1. You must have Medicare Part A and Part B.
2. In addition to the monthly Part B premium that you pay to Medicare, you pay the private insurance company a monthly premium for your supplemental policy.
3. A supplemental policy only covers one person. If you and your spouse both want supplemental coverage, you must each buy separate policies. Some companies offer household discounts.
4. You can buy a Medicare Supplement policy from any insurance company that is licensed in Montana to sell one.
5. All standardized Medicare Supplement policies are guaranteed renewable even if you have health problems. This means the insurance company cannot cancel your policy as long as you pay the premium.
6. Since January 1, 2006, supplemental policies are not allowed to cover prescription drugs. If you want prescription drug coverage, you must sign up for a Medicare Prescription Drug Plan (Part D).
7. 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.
8. It is illegal for anyone to sell you a supplemental policy if you have a Medicare Medical Savings Account (MSA) Plan.

Starting 1/1/2020:

- Congress will no longer allow Medicare Supplement plans C, F, and F High Deductible (HD) to be sold to newly eligible beneficiaries since these plans cover the part B deductible. NOTE: As long as you turned 65 prior to January 1, 2020 or become eligible to Medicare due to disability prior to this date you can continue to enroll in these first-dollar coverage plans after they have been discontinued.
- Companies can begin offering a Plan G High Deductible (HD).

For beneficiaries that are not eligible for Medicare until January 1, 2020, you still have alternatives that will keep your out of pocket costs low. The only difference between the alternative plans listed below and first-dollar coverage plans is the Part B deductible, which is \$198 for 2020:

Plan C = Plan D + Part B deductible

Plan F = Plan G + Part B deductible

Plan F HD = Plan G HD + Part B deductible

For Plans C, F, & F HD the Part B deductible is covered under the plan.
For Plans D, G, & G HD you will be required to pay the Part B deductible.

What is the Part B Deductible?

The Part B deductible is the annual amount you pay before Medicare Part B covers any services. Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A. The Part B annual deductible for 2020 is \$198.

What does it mean to be ‘Newly Eligible’ for Medicare Supplement in 2020?

“Newly eligible” Medicare beneficiaries are individuals who turn 65 on or after January 1, 2020; or first become eligible for Medicare due to age, disability or end-stage renal disease, on or after January 1, 2020.

Example: Meet Sarah Johnson and Dave Smith – Sarah is newly eligible for Medicare in 2020 and Dave is not. See the differences below to help you understand what makes a person newly eligible.



Sarah (Newly Eligible) -

- Turns 65 years old on 4/18/2020 and therefore *is* eligible for Medicare on or after 1/1/2020.
- Since Sarah is newly eligible, she **cannot** purchase plans C, F, or F HD but can purchase D, G, and HD G.

Dave (Not Newly Eligible)

- Turns 65 years old on 10/12/2019 and therefore *was* eligible for Medicare before 1/1/2020.
- Dave **can** purchase Plans C, F, or F HD and any of the other plans offered.

After January 1, 2020 **and** regardless of when Sarah or Dave purchase a Medicare Supplement plan, the following chart shows which plans are available for each to purchase.

	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan G HD
Sarah		✓			✓	✓
Dave	✓	✓	✓	✓	✓	✓

If you currently have a Plan C, F, or F HD policy, these changes will not affect you. You will continue to be covered by your plan as long as you continue to pay the premium.

Shopping Tips:

Before you start comparing policies, consider these suggestions:

1. Learn about Medicare's basic coverage and gaps.
2. Study the standard Medicare Supplement insurance plans. Decide which coverage best meets your health needs and financial circumstances now and in the future.



You cannot easily switch plans without being underwritten (i.e., health status taken into account) after your one-time open enrollment or a guaranteed issue period.

3. Compare only the policies that meet your needs. Although the benefits are identical for all Medicare Supplement insurance plans of the same type, premiums vary widely among companies and so does the potential for premium increases.
4. Consider your alternatives. If you have limited income and assets, you may qualify for free coverage through other government programs. To find out if you qualify, call State Health Insurance Assistance Program (SHIP) at **1-800-551-3191**.

NEW TO THIS RATE GUIDE:

This rate guide has been revised to include:

- A Company Rate History chart
- The Company Contact List has been modified to include the effective dates of the rates provided by the companies
- The rates are provided in two different formats for ages Under 65 to 73
 1. By Age – showing the plans and rates for a specific age
 2. By Plan – showing the companies offering that particular plan

NOTE: All ages (Under 65 through 99) are displayed in both formats on our website at <https://csimt.gov/your-insurance/medicare/>

Benefit Chart of Medicare Supplement Plans:

Note: ✓ = policy covers 100% of benefit
 % = policy covers that percentage of the benefit
 Blank = policy does not cover that benefit

Benefits	Plans Available to All Applicants								Medicare Newly Eligible before 2020	
	A	B	D	G*	K	L	M	N	C	F*
Part A: Coinsurance & hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓****	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency			✓	✓			✓	✓	✓	✓
Out-of-pocket yearly limit					\$5,560**	\$2,780**				

Core benefits pay the patient's share of Medicare's approved amount for physician services 20% after a \$185 annual deductible in 2019, the patient's cost of a long hospital stay (\$341/day for days 61-90, \$682/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.

*Plans F and G also offer a High Deductible option which require first paying a plan deductible of \$2,300 in 2019 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. Plan G High Deductible does not cover the Medicare Part B deductible. However, high deductible G counts your payment of the Medicare Part B deductible toward meeting the plan deductible.

**Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

***Plan N pays 100% of the Part B coinsurance, except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that do not result in an inpatient admission.

The following pages contain:

Rates – By Age

Non Tobacco Rates (Monthly Premium) Disabled - Under Age 65												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$420	NA	NA	NA	\$526	NA	\$403	NA	NA	NA	NA	\$315
Assured Life Association	\$403	\$470	\$582	\$449	\$596	NA	\$442	NA	NA	NA	NA	\$275
Blue Cross Blue Shield of Montana	\$491	NA	\$680	NA	\$683	\$314	\$616	\$243	NA	NA	\$578	\$499
Central States Health & Life Co. of Omaha	\$427	NA	\$526	NA	NA	NA	\$431	NA	NA	NA	NA	\$342
Colonial Penn Life Insurance Company	\$480	\$417	NA	\$360	\$585	\$90	\$412	\$90	\$175	\$332	\$431	\$371
Continental Life Insurance Company of Brentwood, Tennessee	\$310	\$317	NA	NA	\$431	\$144	\$317	NA	NA	NA	NA	\$264
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$386	NA	NA	NA	\$492	NA	\$390	NA	NA	NA	NA	\$293
Everence Association	\$534	NA	NA	NA	\$653	NA	\$588	NA	NA	NA	NA	\$500
Globe Life And Accident Insurance Company	\$315	\$614	\$575	NA	\$442	\$307	\$423	\$307	NA	NA	NA	\$362
GPM Health and Life Insurance Company	\$387	NA	NA	NA	\$529	NA	\$410	NA	NA	NA	NA	\$332
Guarantee Trust Life Insurance Company	\$403	NA	NA	NA	\$570	NA	\$463	NA	NA	NA	NA	\$373
Humana Insurance Company	\$328	\$360	\$469	NA	\$479	\$111	\$442	\$105	\$194	\$276	NA	\$318
Individual Assurance Company, Life, Health & Accident	\$514	NA	NA	NA	\$606	NA	\$429	NA	NA	NA	NA	\$362
Montana Health Co-op	\$485	NA	NA	NA	\$623	NA	\$485	NA	NA	NA	NA	\$398
Mutual of Omaha Insurance Company	\$446	NA	\$722	NA	NA	NA	\$503	NA	NA	NA	NA	\$377
Pan-American Life Insurance Company	\$355	NA	NA	NA	\$476	NA	\$355	NA	NA	NA	NA	\$298
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$485	NA	NA	NA	\$601	NA	\$479	NA	NA	NA	NA	\$310
Renaissance Life & Health Insurance Company of America	\$371	NA	NA	NA	\$482	NA	\$395	NA	NA	NA	NA	\$336
S.USA Life Insurance Company, Inc.	\$362	NA	NA	NA	\$449	NA	\$369	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$329	\$362	\$447	\$361	\$482	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$1,252	NA	\$1,581	\$1,524	\$1,597	NA	\$1,527	NA	NA	NA	NA	\$1,168
The Order of United Commercial Travelers of America (UCT)	\$469	\$607	\$678	\$591	\$724	NA	\$572	NA	NA	NA	NA	\$497
Thrivent Financial for Lutherans	\$261	\$277	\$389	\$339	\$434	\$73	\$341	NA	NA	\$221	\$280	NA
Union Security Insurance Company	\$409	NA	NA	NA	\$526	NA	\$414	NA	NA	NA	NA	\$337
United American Insurance Company	\$346	\$638	\$629	\$617	\$475	\$236	\$612	\$236	\$321	\$449	NA	\$531
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$265	\$390	\$466	NA	\$469	NA	\$451	NA	\$142	\$281	NA	\$322
USAA Life Insurance Company	\$316	NA	NA	NA	\$308	NA	\$500	NA	NA	NA	NA	\$228

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.
Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Non Tobacco Rates (Monthly Premium) 65												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$146	NA	NA	NA	\$182	NA	\$140	NA	NA	NA	NA	\$110
Assured Life Association	\$137	\$159	\$195	\$150	\$200	NA	\$148	NA	NA	NA	NA	\$89
Blue Cross Blue Shield of Montana	\$123	NA	\$171	NA	\$173	\$74	\$127	\$74	NA	NA	\$145	\$125
Central States Health & Life Co. of Omaha	\$107	NA	\$131	NA	NA	NA	\$108	NA	NA	NA	NA	\$86
Colonial Penn Life Insurance Company	\$190	\$165	NA	\$109	\$208	\$32	\$135	\$32	\$56	\$119	\$148	\$100
Continental Life Insurance Company of Brentwood, Tennessee	\$110	\$113	NA	NA	\$153	\$51	\$113	NA	NA	NA	NA	\$89
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$129	NA	NA	NA	\$164	NA	\$130	NA	NA	NA	NA	\$98
Everence Association	\$134	NA	NA	NA	\$163	NA	\$147	NA	NA	NA	NA	\$125
Globe Life And Accident Insurance Company	\$91	\$140	\$165	NA	\$166	\$37	\$146	\$37	NA	NA	NA	\$124
GPM Health and Life Insurance Company	\$111	NA	NA	NA	\$151	NA	\$117	NA	NA	NA	NA	\$95
Guarantee Trust Life Insurance Company	\$128	NA	NA	NA	\$162	NA	\$131	NA	NA	NA	NA	\$106
Humana Insurance Company	\$132	\$144	\$188	NA	\$191	\$44	\$177	\$42	\$78	\$110	NA	\$127
Individual Assurance Company, Life, Health & Accident	\$142	NA	NA	NA	\$172	NA	\$118	NA	NA	NA	NA	\$100
Montana Health Co-op	\$108	NA	NA	NA	\$138	NA	\$108	NA	NA	NA	NA	\$88
Mutual of Omaha Insurance Company	\$112	NA	\$181	NA	NA	NA	\$126	NA	NA	NA	NA	\$95
Pan-American Life Insurance Company	\$109	NA	NA	NA	\$146	NA	\$109	NA	NA	NA	NA	\$92
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$162	NA	NA	NA	\$200	NA	\$160	NA	NA	NA	NA	\$103
Renaissance Life & Health Insurance Company of America	\$108	NA	NA	NA	\$140	NA	\$115	NA	NA	NA	NA	\$98
S.USA Life Insurance Company, Inc.	\$121	NA	NA	NA	\$150	NA	\$123	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$114	\$126	\$155	\$125	\$167	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$287	NA	\$487	\$405	\$492	NA	\$406	NA	NA	NA	NA	\$311
The Order of United Commercial Travelers of America (UCT)	\$156	\$202	\$226	\$197	\$241	NA	\$191	NA	NA	NA	NA	\$166
Thrivent Financial for Lutherans	\$109	\$110	\$130	\$112	\$145	\$24	\$113	NA	NA	\$80	\$106	NA
Union Security Insurance Company	\$126	NA	NA	NA	\$162	NA	\$127	NA	NA	NA	NA	\$104
United American Insurance Company	\$109	\$169	\$192	\$179	\$181	\$29	\$157	\$29	\$89	\$125	NA	\$151
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$89	\$131	\$157	NA	\$158	NA	\$124	\$48	\$95	NA	\$109	\$109
USAA Life Insurance Company	\$114	NA	NA	NA	\$153	NA	\$118	NA	NA	NA	NA	\$106

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Non Tobacco Rates (Monthly Premium)						66						
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$146	NA	NA	NA	\$182	NA	\$140	NA	NA	NA	NA	\$110
Assured Life Association	\$137	\$159	\$195	\$150	\$200	NA	\$148	NA	NA	NA	NA	\$89
Blue Cross Blue Shield of Montana	\$127	NA	\$176	NA	\$179	\$77	\$131	\$77	NA	NA	\$150	\$129
Central States Health & Life Co. of Omaha	\$107	NA	\$131	NA	NA	NA	\$108	NA	NA	NA	NA	\$86
Colonial Penn Life Insurance Company	\$197	\$171	NA	\$115	\$216	\$33	\$141	\$39	\$57	\$123	\$155	\$105
Continental Life Insurance Company of Brentwood, Tennessee	\$110	\$113	NA	NA	\$153	\$51	\$113	NA	NA	NA	NA	\$89
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$129	NA	NA	NA	\$164	NA	\$130	NA	NA	NA	NA	\$98
Everence Association	\$134	NA	NA	NA	\$163	NA	\$147	NA	NA	NA	NA	\$125
Globe Life And Accident Insurance Company	\$98	\$149	\$173	NA	\$174	\$40	\$155	\$40	NA	NA	NA	\$132
GPM Health and Life Insurance Company	\$111	NA	NA	NA	\$151	NA	\$117	NA	NA	NA	NA	\$95
Guarantee Trust Life Insurance Company	\$128	NA	NA	NA	\$162	NA	\$131	NA	NA	NA	NA	\$106
Humana Insurance Company	\$137	\$149	\$194	NA	\$198	\$46	\$183	\$43	\$80	\$114	NA	\$132
Individual Assurance Company, Life, Health & Accident	\$142	NA	NA	NA	\$172	NA	\$118	NA	NA	NA	NA	\$100
Montana Health Co-op	\$108	NA	NA	NA	\$138	NA	\$108	NA	NA	NA	NA	\$88
Mutual of Omaha Insurance Company	\$112	NA	\$181	NA	NA	NA	\$126	NA	NA	NA	NA	\$95
Pan-American Life Insurance Company	\$109	NA	NA	NA	\$146	NA	\$109	NA	NA	NA	NA	\$92
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$162	NA	NA	NA	\$200	NA	\$160	NA	NA	NA	NA	\$103
Renaissance Life & Health Insurance Company of America	\$108	NA	NA	NA	\$140	NA	\$115	NA	NA	NA	NA	\$98
S.USA Life Insurance Company, Inc.	\$121	NA	NA	NA	\$150	NA	\$123	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$114	\$126	\$155	\$125	\$167	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$307	NA	\$521	\$428	\$527	NA	\$429	NA	NA	NA	NA	\$327
The Order of United Commercial Travelers of America (UCT)	\$164	\$213	\$237	\$207	\$251	NA	\$200	NA	NA	NA	NA	\$173
Thrivent Financial for Lutherans	\$112	\$112	\$134	\$115	\$149	\$25	\$116	NA	NA	\$83	\$109	NA
Union Security Insurance Company	\$126	NA	NA	NA	\$162	NA	\$127	NA	NA	NA	NA	\$104
United American Insurance Company	\$115	\$179	\$203	\$190	\$191	\$31	\$168	\$31	\$96	\$134	NA	\$161
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$93	\$138	\$164	NA	\$165	NA	\$130	NA	\$50	\$99	NA	\$114
USAA Life Insurance Company	\$117	NA	NA	NA	\$156	NA	\$125	NA	NA	NA	NA	\$108

NA = Plan Not Available

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NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Non Tobacco Rates (Monthly Premium) 67												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$146	NA	NA	NA	\$182	NA	\$140	NA	NA	NA	NA	\$110
Assured Life Association	\$144	\$165	\$203	\$157	\$208	NA	\$154	NA	NA	NA	NA	\$89
Blue Cross Blue Shield of Montana	\$131	NA	\$182	NA	\$184	\$79	\$135	\$79	NA	NA	\$155	\$133
Central States Health & Life Co. of Omaha	\$107	NA	\$131	NA	NA	NA	\$108	NA	NA	NA	NA	\$86
Colonial Penn Life Insurance Company	\$206	\$178	NA	\$121	\$225	\$35	\$147	\$35	\$59	\$127	\$162	\$111
Continental Life Insurance Company of Brentwood, Tennessee	\$110	\$113	NA	NA	\$153	\$51	\$113	NA	NA	NA	NA	\$89
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$129	NA	NA	NA	\$164	NA	\$130	NA	NA	NA	NA	\$98
Everence Association	\$140	NA	NA	NA	\$171	NA	\$154	NA	NA	NA	NA	\$130
Globe Life And Accident Insurance Company	\$105	\$159	\$184	NA	\$184	\$44	\$165	\$44	NA	NA	NA	\$140
GPM Health and Life Insurance Company	\$111	NA	NA	NA	\$151	NA	\$117	NA	NA	NA	NA	\$95
Guarantee Trust Life Insurance Company	\$129	NA	NA	NA	\$164	NA	\$133	NA	NA	NA	NA	\$107
Humana Insurance Company	\$142	\$155	\$202	NA	\$206	\$48	\$190	\$45	\$83	\$118	NA	\$137
Individual Assurance Company, Life, Health & Accident	\$142	NA	NA	NA	\$172	NA	\$118	NA	NA	NA	NA	\$100
Montana Health Co-op	\$108	NA	NA	NA	\$139	NA	\$108	NA	NA	NA	NA	\$89
Mutual of Omaha Insurance Company	\$112	NA	\$181	NA	NA	NA	\$126	NA	NA	NA	NA	\$95
Pan-American Life Insurance Company	\$109	NA	NA	NA	\$146	NA	\$109	NA	NA	NA	NA	\$92
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$162	NA	NA	NA	\$200	NA	\$160	NA	NA	NA	NA	\$103
Renaissance Life & Health Insurance Company of America	\$108	NA	NA	NA	\$140	NA	\$115	NA	NA	NA	NA	\$98
S.USA Life Insurance Company, Inc.	\$121	NA	NA	NA	\$150	NA	\$123	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$119	\$131	\$162	\$131	\$175	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$324	NA	\$550	\$450	\$556	NA	\$451	NA	NA	NA	NA	\$344
The Order of United Commercial Travelers of America (UCT)	\$173	\$223	\$249	\$217	\$262	NA	\$210	NA	NA	NA	NA	\$180
Thrivent Financial for Lutherans	\$115	\$116	\$137	\$119	\$153	\$26	\$120	NA	NA	\$85	\$112	NA
Union Security Insurance Company	\$126	NA	NA	NA	\$162	NA	\$127	NA	NA	NA	NA	\$106
United American Insurance Company	\$120	\$188	\$213	\$201	\$201	\$33	\$177	\$33	\$102	\$143	NA	\$170
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$98	\$144	\$172	NA	\$173	NA	\$136	NA	\$52	\$103	NA	\$119
USAA Life Insurance Company	\$119	NA	NA	NA	\$159	NA	\$131	NA	NA	NA	NA	\$110

NA = Plan Not Available

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Non Tobacco Rates (Monthly Premium) 68												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$146	NA	NA	NA	\$182	NA	\$140	NA	NA	NA	NA	\$110
Assured Life Association	\$148	\$171	\$210	\$162	\$215	NA	\$159	NA	NA	NA	NA	\$92
Blue Cross Blue Shield of Montana	\$136	NA	\$188	NA	\$190	\$82	\$139	\$82	NA	NA	\$160	\$138
Central States Health & Life Co. of Omaha	\$107	NA	\$132	NA	NA	NA	\$108	NA	NA	NA	NA	\$86
Colonial Penn Life Insurance Company	\$215	\$185	NA	\$127	\$233	\$36	\$153	\$36	\$62	\$132	\$170	\$117
Continental Life Insurance Company of Brentwood, Tennessee	\$112	\$115	NA	NA	\$156	\$52	\$115	NA	NA	NA	NA	\$92
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$129	NA	NA	NA	\$164	NA	\$130	NA	NA	NA	NA	\$101
Everence Association	\$146	NA	NA	NA	\$180	NA	\$162	NA	NA	NA	NA	\$136
Globe Life And Accident Insurance Company	\$112	\$169	\$194	NA	\$195	\$46	\$176	\$46	NA	NA	NA	\$149
GPM Health and Life Insurance Company	\$113	NA	NA	NA	\$155	NA	\$120	NA	NA	NA	NA	\$97
Guarantee Trust Life Insurance Company	\$131	NA	NA	NA	\$165	NA	\$134	NA	NA	NA	NA	\$108
Humana Insurance Company	\$148	\$161	\$210	NA	\$214	\$50	\$198	\$47	\$87	\$123	NA	\$142
Individual Assurance Company, Life, Health & Accident	\$148	NA	NA	NA	\$179	NA	\$124	NA	NA	NA	NA	\$105
Montana Health Co-op	\$112	NA	NA	NA	\$141	NA	\$113	NA	NA	NA	NA	\$91
Mutual of Omaha Insurance Company	\$116	NA	\$186	NA	NA	NA	\$130	NA	NA	NA	NA	\$97
Pan-American Life Insurance Company	\$109	NA	NA	NA	\$146	NA	\$109	NA	NA	NA	NA	\$92
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$166	NA	NA	NA	\$204	NA	\$164	NA	NA	NA	NA	\$106
Renaissance Life & Health Insurance Company of America	\$111	NA	NA	NA	\$146	NA	\$120	NA	NA	NA	NA	\$102
S.USA Life Insurance Company, Inc.	\$121	NA	NA	NA	\$150	NA	\$123	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$123	\$135	\$167	\$135	\$180	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$338	NA	\$575	\$473	\$581	NA	\$473	NA	NA	NA	NA	\$361
The Order of United Commercial Travelers of America (UCT)	\$180	\$233	\$261	\$226	\$273	NA	\$219	NA	NA	NA	NA	\$188
Thrivent Financial for Lutherans	\$120	\$122	\$143	\$124	\$160	\$27	\$125	NA	NA	\$89	\$117	NA
Union Security Insurance Company	\$128	NA	NA	NA	\$163	NA	\$129	NA	NA	NA	NA	\$109
United American Insurance Company	\$125	\$197	\$223	\$211	\$210	\$35	\$186	\$35	\$107	\$150	NA	\$179
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$102	\$150	\$179	NA	\$180	NA	\$142	NA	\$54	\$108	NA	\$124
USAA Life Insurance Company	\$122	NA	NA	NA	\$162	NA	\$137	NA	NA	NA	NA	\$113

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Non Tobacco Rates (Monthly Premium)						69						
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$152	NA	NA	NA	\$189	NA	\$147	NA	NA	NA	NA	\$114
Assured Life Association	\$153	\$176	\$217	\$167	\$222	NA	\$165	NA	NA	NA	NA	\$95
Blue Cross Blue Shield of Montana	\$140	NA	\$194	NA	\$196	\$84	\$144	\$84	NA	NA	\$165	\$142
Central States Health & Life Co. of Omaha	\$111	NA	\$133	NA	NA	NA	\$112	NA	NA	NA	NA	\$89
Colonial Penn Life Insurance Company	\$224	\$193	NA	\$134	\$242	\$37	\$160	\$37	\$65	\$137	\$177	\$124
Continental Life Insurance Company of Brentwood, Tennessee	\$114	\$117	NA	NA	\$159	\$53	\$117	NA	NA	NA	NA	\$96
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$131	NA	NA	NA	\$166	NA	\$132	NA	NA	NA	NA	\$104
Everence Association	\$151	NA	NA	NA	\$188	NA	\$169	NA	NA	NA	NA	\$141
Globe Life And Accident Insurance Company	\$117	\$178	\$203	NA	\$204	\$48	\$185	\$48	NA	NA	NA	\$157
GPM Health and Life Insurance Company	\$118	NA	NA	NA	\$161	NA	\$125	NA	NA	NA	NA	\$101
Guarantee Trust Life Insurance Company	\$133	NA	NA	NA	\$169	NA	\$137	NA	NA	NA	NA	\$110
Humana Insurance Company	\$153	\$166	\$217	NA	\$221	\$51	\$204	\$48	\$90	\$127	NA	\$147
Individual Assurance Company, Life, Health & Accident	\$154	NA	NA	NA	\$186	NA	\$129	NA	NA	NA	NA	\$109
Montana Health Co-op	\$117	NA	NA	NA	\$145	NA	\$117	NA	NA	NA	NA	\$94
Mutual of Omaha Insurance Company	\$120	NA	\$191	NA	NA	NA	\$133	NA	NA	NA	NA	\$100
Pan-American Life Insurance Company	\$113	NA	NA	NA	\$151	NA	\$114	NA	NA	NA	NA	\$95
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$172	NA	NA	NA	\$212	NA	\$170	NA	NA	NA	NA	\$110
Renaissance Life & Health Insurance Company of America	\$115	NA	NA	NA	\$152	NA	\$125	NA	NA	NA	NA	\$106
S.USA Life Insurance Company, Inc.	\$121	NA	NA	NA	\$150	NA	\$126	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$127	\$140	\$173	\$140	\$186	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$350	NA	\$594	\$494	\$600	NA	\$495	NA	NA	NA	NA	\$377
The Order of United Commercial Travelers of America (UCT)	\$188	\$243	\$272	\$237	\$284	NA	\$229	NA	NA	NA	NA	\$195
Thrivent Financial for Lutherans	\$125	\$127	\$148	\$130	\$166	\$28	\$131	NA	NA	\$93	\$122	NA
Union Security Insurance Company	\$132	NA	NA	NA	\$167	NA	\$133	NA	NA	NA	NA	\$112
United American Insurance Company	\$130	\$206	\$235	\$223	\$221	\$37	\$196	\$37	\$112	\$158	NA	\$189
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$106	\$156	\$186	NA	\$188	NA	\$148	NA	\$57	\$112	NA	\$129
USAA Life Insurance Company	\$124	NA	NA	NA	\$166	NA	\$143	NA	NA	NA	NA	\$115

NA = Plan Not Available

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*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Non Tobacco Rates (Monthly Premium) 70												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$158	NA	NA	NA	\$196	NA	\$152	NA	NA	NA	NA	\$119
Assured Life Association	\$157	\$181	\$224	\$172	\$229	NA	\$170	NA	NA	NA	NA	\$99
Blue Cross Blue Shield of Montana	\$146	NA	\$202	NA	\$204	\$88	\$150	\$88	NA	NA	\$171	\$148
Central States Health & Life Co. of Omaha	\$115	NA	\$134	NA	NA	NA	\$116	NA	NA	NA	NA	\$92
Colonial Penn Life Insurance Company	\$233	\$200	NA	\$141	\$252	\$39	\$167	\$39	\$67	\$142	\$185	\$130
Continental Life Insurance Company of Brentwood, Tennessee	\$117	\$120	NA	NA	\$163	\$54	\$120	NA	NA	NA	NA	\$99
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$134	NA	NA	NA	\$169	NA	\$135	NA	NA	NA	NA	\$107
Everence Association	\$156	NA	NA	NA	\$195	NA	\$176	NA	NA	NA	NA	\$147
Globe Life And Accident Insurance Company	\$123	\$187	\$212	NA	\$213	\$50	\$194	\$50	NA	NA	NA	\$165
GPM Health and Life Insurance Company	\$122	NA	NA	NA	\$167	NA	\$129	NA	NA	NA	NA	\$105
Guarantee Trust Life Insurance Company	\$136	NA	NA	NA	\$172	NA	\$140	NA	NA	NA	NA	\$113
Humana Insurance Company	\$158	\$172	\$224	NA	\$229	\$53	\$211	\$50	\$93	\$132	NA	\$152
Individual Assurance Company, Life, Health & Accident	\$160	NA	NA	NA	\$193	NA	\$134	NA	NA	NA	NA	\$113
Montana Health Co-op	\$121	NA	NA	NA	\$151	NA	\$122	NA	NA	NA	NA	\$101
Mutual of Omaha Insurance Company	\$123	NA	\$196	NA	NA	NA	\$137	NA	NA	NA	NA	\$103
Pan-American Life Insurance Company	\$117	NA	NA	NA	\$157	NA	\$118	NA	NA	NA	NA	\$99
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$178	NA	NA	NA	\$218	NA	\$176	NA	NA	NA	NA	\$114
Renaissance Life & Health Insurance Company of America	\$119	NA	NA	NA	\$159	NA	\$130	NA	NA	NA	NA	\$111
S.USA Life Insurance Company, Inc.	\$123	NA	NA	NA	\$151	NA	\$130	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$131	\$144	\$178	\$144	\$192	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$361	NA	\$614	\$515	\$620	NA	\$516	NA	NA	NA	NA	\$393
The Order of United Commercial Travelers of America (UCT)	\$195	\$253	\$282	\$246	\$294	NA	\$238	NA	NA	NA	NA	\$202
Thrivent Financial for Lutherans	\$130	\$132	\$154	\$135	\$172	\$29	\$136	NA	NA	\$97	\$127	NA
Union Security Insurance Company	\$135	NA	NA	NA	\$171	NA	\$137	NA	NA	NA	NA	\$116
United American Insurance Company	\$135	\$215	\$247	\$234	\$232	\$39	\$206	\$39	\$119	\$167	NA	\$199
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$110	\$162	\$194	NA	\$195	NA	\$153	NA	\$59	\$117	NA	\$134
USAA Life Insurance Company	\$126	NA	NA	NA	\$168	NA	\$150	NA	NA	NA	NA	\$117

NA = Plan Not Available

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*State Farm is shown as a quarterly rate. Monthly rates are not available.

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Non Tobacco Rates (Monthly Premium) 71												
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$162	NA	NA	NA	\$202	NA	\$158	NA	NA	NA	NA	\$123
Assured Life Association	\$161	\$187	\$230	\$177	\$236	NA	\$175	NA	NA	NA	NA	\$103
Blue Cross Blue Shield of Montana	\$151	NA	\$209	NA	\$212	\$91	\$155	\$91	NA	NA	\$178	\$153
Central States Health & Life Co. of Omaha	\$119	NA	\$138	NA	NA	NA	\$120	NA	NA	NA	NA	\$95
Colonial Penn Life Insurance Company	\$243	\$208	NA	\$148	\$262	\$40	\$174	\$40	\$70	\$148	\$193	\$137
Continental Life Insurance Company of Brentwood, Tennessee	\$121	\$123	NA	NA	\$168	\$56	\$123	NA	NA	NA	NA	\$103
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$138	NA	NA	NA	\$174	NA	\$139	NA	NA	NA	NA	\$111
Everence Association	\$160	NA	NA	NA	\$202	NA	\$182	NA	NA	NA	NA	\$152
Globe Life And Accident Insurance Company	\$126	\$194	\$220	NA	\$221	\$52	\$202	\$52	NA	NA	NA	\$172
GPM Health and Life Insurance Company	\$127	NA	NA	NA	\$174	NA	\$135	NA	NA	NA	NA	\$109
Guarantee Trust Life Insurance Company	\$137	NA	NA	NA	\$175	NA	\$143	NA	NA	NA	NA	\$115
Humana Insurance Company	\$163	\$178	\$232	NA	\$237	\$55	\$219	\$52	\$96	\$136	NA	\$157
Individual Assurance Company, Life, Health & Accident	\$165	NA	NA	NA	\$199	NA	\$139	NA	NA	NA	NA	\$117
Montana Health Co-op	\$125	NA	NA	NA	\$156	NA	\$126	NA	NA	NA	NA	\$106
Mutual of Omaha Insurance Company	\$127	NA	\$201	NA	NA	NA	\$140	NA	NA	NA	NA	\$105
Pan-American Life Insurance Company	\$121	NA	NA	NA	\$162	NA	\$122	NA	NA	NA	NA	\$102
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$182	NA	NA	NA	\$225	NA	\$182	NA	NA	NA	NA	\$117
Renaissance Life & Health Insurance Company of America	\$121	NA	NA	NA	\$166	NA	\$136	NA	NA	NA	NA	\$116
S.USA Life Insurance Company, Inc.	\$124	NA	NA	NA	\$153	NA	\$135	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$134	\$148	\$183	\$148	\$198	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$372	NA	\$633	\$536	\$640	NA	\$537	NA	NA	NA	NA	\$410
The Order of United Commercial Travelers of America (UCT)	\$203	\$263	\$291	\$256	\$304	NA	\$247	NA	NA	NA	NA	\$209
Thrivent Financial for Lutherans	\$134	\$137	\$160	\$141	\$178	\$31	\$142	NA	NA	\$101	\$133	NA
Union Security Insurance Company	\$140	NA	NA	NA	\$177	NA	\$142	NA	NA	NA	NA	\$120
United American Insurance Company	\$139	\$223	\$257	\$245	\$241	\$40	\$215	\$40	\$122	\$171	NA	\$208
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$114	\$168	\$201	NA	\$202	NA	\$159	NA	\$61	\$121	NA	\$139
USAA Life Insurance Company	\$129	NA	NA	NA	\$172	NA	\$156	NA	NA	NA	NA	\$119

NA = Plan Not Available

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*State Farm is shown as a quarterly rate. Monthly rates are not available.

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Non Tobacco Rates (Monthly Premium)						72						
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$167	NA	NA	NA	\$209	NA	\$163	NA	NA	NA	NA	\$127
Assured Life Association	\$165	\$191	\$236	\$182	\$242	NA	\$180	NA	NA	NA	NA	\$107
Blue Cross Blue Shield of Montana	\$156	NA	\$216	NA	\$219	\$94	\$160	\$94	NA	NA	\$184	\$158
Central States Health & Life Co. of Omaha	\$123	NA	\$142	NA	NA	NA	\$125	NA	NA	NA	NA	\$99
Colonial Penn Life Insurance Company	\$253	\$217	NA	\$156	\$272	\$42	\$182	\$42	\$74	\$153	\$202	\$144
Continental Life Insurance Company of Brentwood, Tennessee	\$124	\$127	NA	NA	\$173	\$58	\$127	NA	NA	NA	NA	\$106
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$143	NA	NA	NA	\$179	NA	\$144	NA	NA	NA	NA	\$114
Everence Association	\$164	NA	NA	NA	\$209	NA	\$189	NA	NA	NA	NA	\$157
Globe Life And Accident Insurance Company	\$127	\$196	\$229	NA	\$230	\$55	\$211	\$55	NA	NA	NA	\$180
GPM Health and Life Insurance Company	\$132	NA	NA	NA	\$181	NA	\$140	NA	NA	NA	NA	\$114
Guarantee Trust Life Insurance Company	\$141	NA	NA	NA	\$182	NA	\$148	NA	NA	NA	NA	\$119
Humana Insurance Company	\$169	\$184	\$240	NA	\$245	\$57	\$226	\$54	\$99	\$141	NA	\$163
Individual Assurance Company, Life, Health & Accident	\$169	NA	NA	NA	\$205	NA	\$144	NA	NA	NA	NA	\$121
Montana Health Co-op	\$128	NA	NA	NA	\$161	NA	\$131	NA	NA	NA	NA	\$110
Mutual of Omaha Insurance Company	\$131	NA	\$206	NA	NA	NA	\$144	NA	NA	NA	NA	\$108
Pan-American Life Insurance Company	\$124	NA	NA	NA	\$167	NA	\$126	NA	NA	NA	NA	\$106
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$187	NA	NA	NA	\$231	NA	\$188	NA	NA	NA	NA	\$121
Renaissance Life & Health Insurance Company of America	\$123	NA	NA	NA	\$173	NA	\$142	NA	NA	NA	NA	\$121
S.USA Life Insurance Company, Inc.	\$125	NA	NA	NA	\$156	NA	\$139	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$137	\$152	\$188	\$152	\$203	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$384	NA	\$653	\$556	\$659	NA	\$557	NA	NA	NA	NA	\$425
The Order of United Commercial Travelers of America (UCT)	\$210	\$272	\$301	\$265	\$314	NA	\$256	NA	NA	NA	NA	\$215
Thrivent Financial for Lutherans	\$139	\$142	\$165	\$146	\$185	\$32	\$147	NA	NA	\$105	\$138	NA
Union Security Insurance Company	\$145	NA	NA	NA	\$182	NA	\$147	NA	NA	NA	NA	\$126
United American Insurance Company	\$141	\$228	\$264	\$252	\$248	\$42	\$222	\$42	\$124	\$175	NA	\$215
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$118	\$175	\$209	NA	\$210	NA	\$165	NA	\$63	\$126	NA	\$144
USAA Life Insurance Company	\$131	NA	NA	NA	\$175	NA	\$160	NA	NA	NA	NA	\$121

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Non Tobacco Rates (Monthly Premium)						73						
Insurance Company Name†	Plans											
	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	\$172	NA	NA	NA	\$215	NA	\$169	NA	NA	NA	NA	\$132
Assured Life Association	\$169	\$196	\$242	\$187	\$248	NA	\$184	NA	NA	NA	NA	\$111
Blue Cross Blue Shield of Montana	\$161	NA	\$224	NA	\$227	\$97	\$166	\$97	NA	NA	\$190	\$164
Central States Health & Life Co. of Omaha	\$128	NA	\$147	NA	NA	NA	\$129	NA	NA	NA	NA	\$102
Colonial Penn Life Insurance Company	\$263	\$225	NA	\$164	\$283	\$44	\$189	\$44	\$77	\$160	\$211	\$152
Continental Life Insurance Company of Brentwood, Tennessee	\$128	\$131	NA	NA	\$178	\$60	\$131	NA	NA	NA	NA	\$110
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$148	NA	NA	NA	\$185	NA	\$150	NA	NA	NA	NA	\$118
Everence Association	\$167	NA	NA	NA	\$215	NA	\$195	NA	NA	NA	NA	\$163
Globe Life And Accident Insurance Company	\$128	\$199	\$234	NA	\$235	\$58	\$216	\$58	NA	NA	NA	\$185
GPM Health and Life Insurance Company	\$137	NA	NA	NA	\$188	NA	\$145	NA	NA	NA	NA	\$118
Guarantee Trust Life Insurance Company	\$144	NA	NA	NA	\$188	NA	\$153	NA	NA	NA	NA	\$123
Humana Insurance Company	\$175	\$190	\$248	NA	\$253	\$59	\$234	\$55	\$103	\$146	NA	\$168
Individual Assurance Company, Life, Health & Accident	\$174	NA	NA	NA	\$211	NA	\$149	NA	NA	NA	NA	\$125
Montana Health Co-op	\$132	NA	NA	NA	\$165	NA	\$135	NA	NA	NA	NA	\$114
Mutual of Omaha Insurance Company	\$135	NA	\$213	NA	NA	NA	\$149	NA	NA	NA	NA	\$112
Pan-American Life Insurance Company	\$128	NA	NA	NA	\$172	NA	\$131	NA	NA	NA	NA	\$110
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$192	NA	NA	NA	\$238	NA	\$194	NA	NA	NA	NA	\$125
Renaissance Life & Health Insurance Company of America	\$124	NA	NA	NA	\$179	NA	\$147	NA	NA	NA	NA	\$125
S.USA Life Insurance Company, Inc.	\$129	NA	NA	NA	\$160	NA	\$143	NA	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$140	\$155	\$193	\$156	\$208	NA	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company*	\$395	NA	\$673	\$576	\$679	NA	\$577	NA	NA	NA	NA	\$440
The Order of United Commercial Travelers of America (UCT)	\$217	\$280	\$309	\$273	\$322	NA	\$264	NA	NA	NA	NA	\$221
Thrivent Financial for Lutherans	\$142	\$147	\$171	\$152	\$191	\$34	\$153	NA	NA	\$109	\$143	NA
Union Security Insurance Company	\$151	NA	NA	NA	\$189	NA	\$152	NA	NA	NA	NA	\$132
United American Insurance Company	\$142	\$231	\$269	\$257	\$253	\$44	\$227	\$44	\$127	\$178	NA	\$220
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$123	\$181	\$216	NA	\$217	NA	\$171	NA	\$66	\$130	NA	\$149
USAA Life Insurance Company	\$133	NA	NA	NA	\$177	NA	\$165	NA	NA	NA	NA	\$123

NA = Plan Not Available

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*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

The following pages contain:

Rates – By Plan

Rates - By Plan

Plan A	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Americo Financial Life and Annuity Insurance Company	\$420	\$146	\$146	\$146	\$146	\$152	\$158	\$162	\$167	\$172
Assured Life Association	\$403	\$137	\$137	\$144	\$148	\$153	\$157	\$161	\$165	\$169
Blue Cross Blue Shield of Montana	\$491	\$123	\$127	\$131	\$136	\$140	\$146	\$151	\$156	\$161
Central States Health & Life Co. of Omaha	\$427	\$107	\$107	\$107	\$107	\$111	\$115	\$119	\$123	\$128
Colonial Penn Life Insurance Company	\$480	\$190	\$197	\$206	\$215	\$224	\$233	\$243	\$253	\$263
Continental Life Insurance Company of Brentwood, Tennessee	\$310	\$110	\$110	\$110	\$112	\$114	\$117	\$121	\$124	\$128
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$386	\$129	\$129	\$129	\$129	\$131	\$134	\$138	\$143	\$148
Everence Association	\$534	\$134	\$134	\$140	\$146	\$151	\$156	\$160	\$164	\$167
Globe Life And Accident Insurance Company	\$315	\$91	\$98	\$105	\$112	\$117	\$123	\$126	\$127	\$128
GPM Health and Life Insurance Company	\$387	\$111	\$111	\$111	\$113	\$118	\$122	\$127	\$132	\$137
Guarantee Trust Life Insurance Company	\$403	\$128	\$128	\$129	\$131	\$133	\$136	\$137	\$141	\$144
Humana Insurance Company	\$328	\$132	\$137	\$142	\$148	\$153	\$158	\$163	\$169	\$175
Individual Assurance Company, Life, Health & Accident	\$514	\$142	\$142	\$142	\$148	\$154	\$160	\$165	\$169	\$174
Montana Health Co-op	\$485	\$108	\$108	\$108	\$112	\$117	\$121	\$125	\$128	\$132
Mutual of Omaha Insurance Company	\$446	\$112	\$112	\$112	\$116	\$120	\$123	\$127	\$131	\$135
Pan-American Life Insurance Company	\$355	\$109	\$109	\$109	\$109	\$113	\$117	\$121	\$124	\$128
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$485	\$162	\$162	\$162	\$166	\$172	\$178	\$182	\$187	\$192
Renaissance Life & Health Insurance Company of America	\$371	\$108	\$108	\$108	\$111	\$115	\$119	\$121	\$123	\$124
S.USA Life Insurance Company, Inc.	\$362	\$121	\$121	\$121	\$121	\$121	\$123	\$124	\$125	\$129
Sentinel Security Life Insurance Company	\$329	\$114	\$114	\$119	\$123	\$127	\$131	\$134	\$137	\$140
State Farm Mutual Automobile Insurance Company*	\$1,252	\$287	\$307	\$324	\$338	\$350	\$361	\$372	\$384	\$395
The Order of United Commercial Travelers of America (UCT)	\$469	\$156	\$164	\$173	\$180	\$188	\$195	\$203	\$210	\$217
Thrivent Financial for Lutherans	\$261	\$109	\$112	\$115	\$120	\$125	\$130	\$134	\$139	\$142
Union Security Insurance Company	\$409	\$126	\$126	\$126	\$128	\$132	\$135	\$140	\$145	\$151
United American Insurance Company	\$346	\$109	\$115	\$120	\$125	\$130	\$135	\$139	\$141	\$142
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$265	\$89	\$93	\$98	\$102	\$106	\$110	\$114	\$118	\$123
USAA Life Insurance Company	\$316	\$114	\$117	\$119	\$122	\$124	\$126	\$129	\$131	\$133

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

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Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan B	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Assured Life Association	\$470	\$159	\$159	\$165	\$171	\$176	\$181	\$187	\$191	\$196
Colonial Penn Life Insurance Company	\$417	\$165	\$171	\$178	\$185	\$193	\$200	\$208	\$217	\$225
Continental Life Insurance Company of Brentwood, Tennessee	\$317	\$113	\$113	\$113	\$115	\$117	\$120	\$123	\$127	\$131
Globe Life And Accident Insurance Company	\$614	\$140	\$149	\$159	\$169	\$178	\$187	\$194	\$196	\$199
Humana Insurance Company	\$360	\$144	\$149	\$155	\$161	\$166	\$172	\$178	\$184	\$190
Sentinel Security Life Insurance Company	\$362	\$126	\$126	\$131	\$135	\$140	\$144	\$148	\$152	\$155
The Order of United Commercial Travelers of America (UCT)	\$607	\$202	\$213	\$223	\$233	\$243	\$253	\$263	\$272	\$280
Thrivent Financial for Lutherans	\$277	\$110	\$112	\$116	\$122	\$127	\$132	\$137	\$142	\$147
United American Insurance Company	\$638	\$169	\$179	\$188	\$197	\$206	\$215	\$223	\$228	\$231
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$390	\$131	\$138	\$144	\$150	\$156	\$162	\$168	\$175	\$181

Plan C	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Assured Life Association	\$582	\$195	\$195	\$203	\$210	\$217	\$224	\$230	\$236	\$242
Blue Cross Blue Shield of Montana	\$680	\$171	\$176	\$182	\$188	\$194	\$202	\$209	\$216	\$224
Central States Health & Life Co. of Omaha	\$526	\$131	\$131	\$131	\$132	\$133	\$134	\$138	\$142	\$147
Globe Life And Accident Insurance Company	\$575	\$165	\$173	\$184	\$194	\$203	\$212	\$220	\$229	\$234
Humana Insurance Company	\$469	\$188	\$194	\$202	\$210	\$217	\$224	\$232	\$240	\$248
Mutual of Omaha Insurance Company	\$722	\$181	\$181	\$181	\$186	\$191	\$196	\$201	\$206	\$213
Sentinel Security Life Insurance Company	\$447	\$155	\$155	\$162	\$167	\$173	\$178	\$183	\$188	\$193
State Farm Mutual Automobile Insurance Company*	\$1,581	\$487	\$521	\$550	\$575	\$594	\$614	\$633	\$653	\$673
The Order of United Commercial Travelers of America (UCT)	\$678	\$226	\$237	\$249	\$261	\$272	\$282	\$291	\$301	\$309
Thrivent Financial for Lutherans	\$389	\$130	\$134	\$137	\$143	\$148	\$154	\$160	\$165	\$171
United American Insurance Company	\$629	\$192	\$203	\$213	\$223	\$235	\$247	\$257	\$264	\$269
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$466	\$157	\$164	\$172	\$179	\$186	\$194	\$201	\$209	\$216

*State Farm is shown as a quarterly rate. Monthly rates are not available; NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan D	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Assured Life Association	\$449	\$150	\$150	\$157	\$162	\$167	\$172	\$177	\$182	\$187
Colonial Penn Life Insurance Company	\$360	\$109	\$115	\$121	\$127	\$134	\$141	\$148	\$156	\$164
Sentinel Security Life Insurance Company	\$361	\$125	\$125	\$131	\$135	\$140	\$144	\$148	\$152	\$156
State Farm Mutual Automobile Insurance Company*	\$1,524	\$405	\$428	\$450	\$473	\$494	\$515	\$536	\$556	\$576
The Order of United Commercial Travelers of America (UCT)	\$591	\$197	\$207	\$217	\$226	\$237	\$246	\$256	\$265	\$273
Thrivent Financial for Lutherans	\$339	\$112	\$115	\$119	\$124	\$130	\$135	\$141	\$146	\$152
United American Insurance Company	\$617	\$179	\$190	\$201	\$211	\$223	\$234	\$245	\$252	\$257

Plan FHD	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Blue Cross Blue Shield of Montana	\$314	\$74	\$77	\$79	\$82	\$84	\$88	\$91	\$94	\$97
Colonial Penn Life Insurance Company	\$90	\$32	\$33	\$35	\$36	\$37	\$39	\$40	\$42	\$44
Continental Life Insurance Company of Brentwood, Tennessee	\$144	\$51	\$51	\$51	\$52	\$53	\$54	\$56	\$58	\$60
Globe Life And Accident Insurance Company	\$307	\$37	\$40	\$44	\$46	\$48	\$50	\$52	\$55	\$58
Humana Insurance Company	\$111	\$44	\$46	\$48	\$50	\$51	\$53	\$55	\$57	\$59
Thrivent Financial for Lutherans	\$73	\$24	\$25	\$26	\$27	\$28	\$29	\$31	\$32	\$34
United American Insurance Company	\$236	\$29	\$31	\$33	\$35	\$37	\$39	\$40	\$42	\$44

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.
Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan F	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Americo Financial Life and Annuity Insurance Company	\$526	\$182	\$182	\$182	\$182	\$189	\$196	\$202	\$209	\$215
Assured Life Association	\$596	\$200	\$200	\$208	\$215	\$222	\$229	\$236	\$242	\$248
Blue Cross Blue Shield of Montana	\$683	\$173	\$179	\$184	\$190	\$196	\$204	\$212	\$219	\$227
Colonial Penn Life Insurance Company	\$585	\$208	\$216	\$225	\$233	\$242	\$252	\$262	\$272	\$283
Continental Life Insurance Company of Brentwood, Tennessee	\$431	\$153	\$153	\$153	\$156	\$159	\$163	\$168	\$173	\$178
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$492	\$164	\$164	\$164	\$164	\$166	\$169	\$174	\$179	\$185
Everence Association	\$653	\$163	\$163	\$171	\$180	\$188	\$195	\$202	\$209	\$215
Globe Life And Accident Insurance Company	\$442	\$166	\$174	\$184	\$195	\$204	\$213	\$221	\$230	\$235
GPM Health and Life Insurance Company	\$529	\$151	\$151	\$151	\$155	\$161	\$167	\$174	\$181	\$188
Guarantee Trust Life Insurance Company	\$570	\$162	\$162	\$164	\$165	\$169	\$172	\$175	\$182	\$188
Humana Insurance Company	\$479	\$191	\$198	\$206	\$214	\$221	\$229	\$237	\$245	\$253
Individual Assurance Company, Life, Health & Accident	\$606	\$172	\$172	\$172	\$179	\$186	\$193	\$199	\$205	\$211
Montana Health Co-op	\$623	\$138	\$138	\$139	\$141	\$145	\$151	\$156	\$161	\$165
Pan-American Life Insurance Company	\$476	\$146	\$146	\$146	\$146	\$151	\$157	\$162	\$167	\$172
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$601	\$200	\$200	\$200	\$204	\$212	\$218	\$225	\$231	\$238
Renaissance Life & Health Insurance Company of America	\$482	\$140	\$140	\$140	\$146	\$152	\$159	\$166	\$173	\$179
S.USA Life Insurance Company, Inc.	\$449	\$150	\$150	\$150	\$150	\$150	\$151	\$153	\$156	\$160
Sentinel Security Life Insurance Company	\$482	\$167	\$167	\$175	\$180	\$186	\$192	\$198	\$203	\$208
State Farm Mutual Automobile Insurance Company*	\$1,597	\$492	\$527	\$556	\$581	\$600	\$620	\$640	\$659	\$679
The Order of United Commercial Travelers of America (UCT)	\$724	\$241	\$251	\$262	\$273	\$284	\$294	\$304	\$314	\$322
Thrivent Financial for Lutherans	\$434	\$145	\$149	\$153	\$160	\$166	\$172	\$178	\$185	\$191
Union Security Insurance Company	\$526	\$162	\$162	\$162	\$163	\$167	\$171	\$177	\$182	\$189
United American Insurance Company	\$475	\$181	\$191	\$201	\$210	\$221	\$232	\$241	\$248	\$253
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$469	\$158	\$165	\$173	\$180	\$188	\$195	\$202	\$210	\$217
USAA Life Insurance Company	\$308	\$153	\$156	\$159	\$162	\$166	\$168	\$172	\$175	\$177

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use. Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan G	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Americo Financial Life and Annuity Insurance Company	\$403	\$140	\$140	\$140	\$140	\$147	\$152	\$158	\$163	\$169
Assured Life Association	\$442	\$148	\$148	\$154	\$159	\$165	\$170	\$175	\$180	\$184
Blue Cross Blue Shield of Montana	\$616	\$127	\$131	\$135	\$139	\$144	\$150	\$155	\$160	\$166
Central States Health & Life Co. of Omaha	\$431	\$108	\$108	\$108	\$108	\$112	\$116	\$120	\$125	\$129
Colonial Penn Life Insurance Company	\$412	\$135	\$141	\$147	\$153	\$160	\$167	\$174	\$182	\$189
Continental Life Insurance Company of Brentwood, Tennessee	\$317	\$113	\$113	\$113	\$115	\$117	\$120	\$123	\$127	\$131
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$390	\$130	\$130	\$130	\$130	\$132	\$135	\$139	\$144	\$150
Everence Association	\$588	\$147	\$147	\$154	\$162	\$169	\$176	\$182	\$189	\$195
Globe Life And Accident Insurance Company	\$423	\$146	\$155	\$165	\$176	\$185	\$194	\$202	\$211	\$216
GPM Health and Life Insurance Company	\$410	\$117	\$117	\$117	\$120	\$125	\$129	\$135	\$140	\$145
Guarantee Trust Life Insurance Company	\$463	\$131	\$131	\$133	\$134	\$137	\$140	\$143	\$148	\$153
Humana Insurance Company	\$442	\$177	\$183	\$190	\$198	\$204	\$211	\$219	\$226	\$234
Individual Assurance Company, Life, Health & Accident	\$429	\$118	\$118	\$118	\$124	\$129	\$134	\$139	\$144	\$149
Montana Health Co-op	\$485	\$108	\$108	\$108	\$113	\$117	\$122	\$126	\$131	\$135
Mutual of Omaha Insurance Company	\$503	\$126	\$126	\$126	\$130	\$133	\$137	\$140	\$144	\$149
Pan-American Life Insurance Company	\$355	\$109	\$109	\$109	\$109	\$114	\$118	\$122	\$126	\$131
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$479	\$160	\$160	\$160	\$164	\$170	\$176	\$182	\$188	\$194
Renaissance Life & Health Insurance Company of America	\$395	\$115	\$115	\$115	\$120	\$125	\$130	\$136	\$142	\$147
S.USA Life Insurance Company, Inc.	\$369	\$123	\$123	\$123	\$123	\$126	\$130	\$135	\$139	\$143
State Farm Mutual Automobile Insurance Company*	\$1,527	\$406	\$429	\$451	\$473	\$495	\$516	\$537	\$557	\$577
The Order of United Commercial Travelers of America (UCT)	\$572	\$191	\$200	\$210	\$219	\$229	\$238	\$247	\$256	\$264
Thrivent Financial for Lutherans	\$341	\$113	\$116	\$120	\$125	\$131	\$136	\$142	\$147	\$153
Union Security Insurance Company	\$414	\$127	\$127	\$127	\$129	\$133	\$137	\$142	\$147	\$152
United American Insurance Company	\$612	\$157	\$168	\$177	\$186	\$196	\$206	\$215	\$222	\$227
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$451	\$124	\$130	\$136	\$142	\$148	\$153	\$159	\$165	\$171
USAA Life Insurance Company	\$500	\$118	\$125	\$131	\$137	\$143	\$150	\$156	\$160	\$165

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan G HD	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Blue Cross Blue Shield of Montana	\$243	\$74	\$77	\$79	\$82	\$84	\$88	\$91	\$94	\$97
Colonial Penn Life Insurance Company	\$90	\$32	\$33	\$35	\$36	\$37	\$39	\$40	\$42	\$44
Globe Life And Accident Insurance Company	\$307	\$37	\$40	\$44	\$46	\$48	\$50	\$52	\$55	\$58
Humana Insurance Company	\$105	\$42	\$43	\$45	\$47	\$48	\$50	\$52	\$54	\$55
United American Insurance Company	\$236	\$29	\$31	\$33	\$35	\$37	\$39	\$40	\$42	\$44

Plan K	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Colonial Penn Life Insurance Company	\$175	\$56	\$57	\$59	\$62	\$65	\$67	\$70	\$74	\$77
Humana Insurance Company	\$194	\$78	\$80	\$83	\$87	\$90	\$93	\$96	\$99	\$103
United American Insurance Company	\$321	\$89	\$96	\$102	\$107	\$112	\$119	\$122	\$124	\$127
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$142	\$48	\$50	\$52	\$54	\$57	\$59	\$61	\$63	\$66

Plan L	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Colonial Penn Life Insurance Company	\$332	\$119	\$123	\$127	\$132	\$137	\$142	\$148	\$153	\$160
Humana Insurance Company	\$276	\$110	\$114	\$118	\$123	\$127	\$132	\$136	\$141	\$146
Thrivent Financial for Lutherans	\$221	\$80	\$83	\$85	\$89	\$93	\$97	\$101	\$105	\$109
United American Insurance Company	\$449	\$125	\$134	\$143	\$150	\$158	\$167	\$171	\$175	\$178
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$281	\$95	\$99	\$103	\$108	\$112	\$117	\$121	\$126	\$130

Plan M	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Blue Cross Blue Shield of Montana	\$578	\$145	\$150	\$155	\$160	\$165	\$171	\$178	\$184	\$190
Colonial Penn Life Insurance Company	\$431	\$148	\$155	\$162	\$170	\$177	\$185	\$193	\$202	\$211
Thrivent Financial for Lutherans	\$280	\$106	\$109	\$112	\$117	\$122	\$127	\$133	\$138	\$143

NA = Plan Not Available

†Only companies that chose to respond to our survey are included.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

Rates - By Plan

Plan N	Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	< 65	65	66	67	68	69	70	71	72	73
Americo Financial Life and Annuity Insurance Company	\$315	\$110	\$110	\$110	\$110	\$114	\$119	\$123	\$127	\$132
Assured Life Association	\$275	\$89	\$89	\$89	\$92	\$95	\$99	\$103	\$107	\$111
Blue Cross Blue Shield of Montana	\$499	\$125	\$129	\$133	\$138	\$142	\$148	\$153	\$158	\$164
Central States Health & Life Co. of Omaha	\$342	\$86	\$86	\$86	\$86	\$89	\$92	\$95	\$99	\$102
Colonial Penn Life Insurance Company	\$371	\$100	\$105	\$111	\$117	\$124	\$130	\$137	\$144	\$152
Continental Life Insurance Company of Brentwood, Tennessee	\$264	\$89	\$89	\$89	\$92	\$96	\$99	\$103	\$106	\$110
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	\$293	\$98	\$98	\$98	\$101	\$104	\$107	\$111	\$114	\$118
Everence Association	\$500	\$125	\$125	\$130	\$136	\$141	\$147	\$152	\$157	\$163
Globe Life And Accident Insurance Company	\$362	\$124	\$132	\$140	\$149	\$157	\$165	\$172	\$180	\$185
GPM Health and Life Insurance Company	\$332	\$95	\$95	\$95	\$97	\$101	\$105	\$109	\$114	\$118
Guarantee Trust Life Insurance Company	\$373	\$106	\$106	\$107	\$108	\$110	\$113	\$115	\$119	\$123
Humana Insurance Company	\$318	\$127	\$132	\$137	\$142	\$147	\$152	\$157	\$163	\$168
Individual Assurance Company, Life, Health & Accident	\$362	\$100	\$100	\$100	\$105	\$109	\$113	\$117	\$121	\$125
Montana Health Co-op	\$398	\$88	\$88	\$89	\$91	\$94	\$101	\$106	\$110	\$114
Mutual of Omaha Insurance Company	\$377	\$95	\$95	\$95	\$97	\$100	\$103	\$105	\$108	\$112
Pan-American Life Insurance Company	\$298	\$92	\$92	\$92	\$92	\$95	\$99	\$102	\$106	\$110
PURITAN LIFE INSURANCE COMPANY OF AMERICA	\$310	\$103	\$103	\$103	\$106	\$110	\$114	\$117	\$121	\$125
Renaissance Life & Health Insurance Company of America	\$336	\$98	\$98	\$98	\$102	\$106	\$111	\$116	\$121	\$125
State Farm Mutual Automobile Insurance Company*	\$1,168	\$311	\$327	\$344	\$361	\$377	\$393	\$410	\$425	\$440
The Order of United Commercial Travelers of America (UCT)	\$497	\$166	\$173	\$180	\$188	\$195	\$202	\$209	\$215	\$221
Union Security Insurance Company	\$337	\$104	\$104	\$106	\$109	\$112	\$116	\$120	\$126	\$132
United American Insurance Company	\$531	\$151	\$161	\$170	\$179	\$189	\$199	\$208	\$215	\$220
UnitedHealthcare Insurance Company (AARP) (Community Rated)	\$322	\$109	\$114	\$119	\$124	\$129	\$134	\$139	\$144	\$149
USAA Life Insurance Company	\$228	\$106	\$108	\$110	\$113	\$115	\$117	\$119	\$121	\$123

NA = Plan Not Available

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*State Farm is shown as a quarterly rate. Monthly rates are not available.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.

Rates can change anytime throughout the year. Additional Ages are available on our website at www.csimt.gov

The following pages contain:

Company Rate History

Company Rate History													
Insurance Company Name†	Year	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Americo Financial Life and Annuity Insurance Company	2020	13.5%				13.5%		13.5%					13.5%
	2019	9.0%				9.0%		9.0%					9.0%
	2018	4.5%				4.5%		4.5%					4.5%
	2017	0.6%				0.6%		0.6%					0.6%
Assured Life Association	2019	9.0%	9.0%	9.0%	9.0%	9.0%		9.0%					9.0%
	2018	6.5%	6.5%	6.5%	6.5%	6.5%		6.5%					0.0%
	2017	7.0%	7.0%	7.0%	7.0%	7.0%		7.0%					0.0%
Blue Cross Blue Shield of Montana	2020	6.0%		6.0%		6.0%	0.0%	0.0%				6.0%	6.0%
	2019	4.8%		4.8%		4.8%	4.8%	-5.7%				4.8%	4.8%
	2018	7.0%		7.0%		7.0%	7.0%	0.0%				7.0%	7.0%
	2017	7.5%		7.5%		7.5%	7.5%					7.5%	7.5%
	2016	5.3%		5.3%		5.3%	5.3%					5.3%	5.3%
	2015	0.0%		0.0%		0.0%	0.0%					0.0%	0.0%
Central States Health & Life Co. of Omaha	2020	6.0%		-1.2%				6.0%					0.0%
Colonial Penn Life Insurance Company	2020	12.0%	6.0%		0.0%	8.0%	0.0%	0.0%		6.0%	6.0%	6.0%	10.0%
	2019	12.0%	5.5%			8.0%	0.0%	8.0%		5.5%	5.5%	5.5%	6.5%
	2018	0.0%	0.0%			0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%
	2017	12.0%	6.0%			0.0%	0.0%	0.0%		0.0%	0.0%	6.0%	0.0%
	2016	12.0%	4.0%			5.0%	0.0%	0.0%		0.0%	8.0%	4.0%	2.0%
	2015	12.0%	0.0%			6.0%	0.0%	0.0%		0.0%	4.0%	4.0%	0.0%
Continental Life Insurance Company of Brentwood, Tennessee	2020	2.0%	2.0%			2.0%	2.0%	2.0%					2.0%
EQUITABLE NATIONAL LIFE INSURANCE COMPANY	2020	6.0%				2.0%		6.0%					0.0%
Everence Association	2020	6.0%				6.0%		6.0%					6.0%
	2019	6.5%				6.5%		6.5%					6.5%
	2018	8.0%				8.0%		8.0%					8.0%
	2017	8.0%				8.0%		8.0%					8.0%
	2016	0.0%				0.0%		0.0%					0.0%
	2015	6.0%				6.0%		6.0%					6.0%
Globe Life And Accident Insurance Company	2020	9.5%	9.5%	9.5%		9.5%	9.5%	9.5%	9.5%				9.5%
	2019	5.0%	5.0%	5.0%		5.0%	5.0%	5.0%					5.0%
	2018	5.0%	5.0%	5.0%		5.0%	5.0%	5.0%					5.0%
	2017	6.0%	6.0%	6.0%		6.0%	6.0%						
	2016	0.0%	0.0%	0.0%		0.0%	0.0%						
	2015	0.0%	0.0%	0.0%		0.0%	0.0%						
GPM Health and Life Insurance Company	2019	9.0%				9.0%		9.0%					9.0%
	2018	1.0%				4.0%		1.0%					4.0%
	2017	1.0%				4.0%		1.0%					4.0%

†Only companies that chose to respond to our survey are included.

NOTE: Rate history is provided by the company
Blanks represent plans not offered by the company

Company Rate History													
Insurance Company Name†	Year	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
Guarantee Trust Life Insurance Company	2020	12.0%				12.0%		12.0%					12.0%
	2019	5.0%				5.0%		5.0%					3.0%
	2018	4.0%				4.0%		2.0%					2.0%
Humana Insurance Company	2020	5.5%	5.5%	9.5%		9.5%	0.0%	9.5%		5.5%	5.5%		9.5%
	2019	3.0%	3.0%	6.0%		6.0%	0.0%			3.0%	3.0%		6.0%
	2018	3.0%	3.0%	6.0%		6.0%	0.0%			3.0%	3.0%		6.0%
	2017	3.0%	3.0%	6.0%		6.0%	0.0%			3.0%	3.0%		6.0%
Individual Assurance Company, Life, Health & Accident	2019	12.0%				15.0%		12.0%					12.0%
	2018	6.0%				6.0%		0.0%					0.0%
	2017	8.0%				8.0%		4.0%					4.0%
	2016	5.0%				5.0%		0.0%					0.0%
Montana Health Co-op	NEW - No rate history												
Mutual of Omaha Insurance Company	2019	0.0%		0.0%				0.0%					0.0%
Pan-American Life Insurance Company	2019	4.0%				4.0%		4.0%					4.0%
PURITAN LIFE INSURANCE COMPANY OF AMERICA	2020	15.0%				15.0%		15.0%					4.0%
	2019	9.9%				9.9%		9.9%					0.0%
	2018	8.0%				8.0%		8.0%					0.0%
Renaissance Life & Health Insurance Company of America	2019	7.0%				7.0%		7.0%					7.0%
S.USA Life Insurance Company, Inc.	2019	12.0%				12.0%		12.0%					
	2018	7.5%				7.5%		7.5%					
	2017	0.0%				0.0%							
Sentinel Security Life Insurance Company	2019	7.0%	7.0%	7.0%	7.0%	7.0%							
	2018	5.0%	5.0%	5.0%	5.0%	5.0%							
	2017	0.0%	0.0%	0.0%	0.0%	0.0%							
	2016	2.0%	2.0%	2.0%	2.0%	2.0%							
	2015	5.0%	5.0%	5.0%	5.0%	5.0%							
State Farm Mutual Automobile Insurance Company	2020	0.0%		8.6%	8.6%	8.6%		8.6%					8.6%
	2019	-1.5%		-1.5%	-1.5%	-1.5%		-1.5%					-1.5%
	2018	10.0%		10.0%	10.0%	10.0%		10.0%					10.0%
	2017	6.7%		6.7%	6.7%	6.7%		6.7%					6.7%
	2016	6.7%		6.7%	6.7%	6.7%		6.7%					6.7%
	2015	3.7%		3.7%	3.7%	3.7%		3.7%					3.7%

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Company Rate History													
Insurance Company Name†	Year	Plans											
		A	B	C	D	F	F HD	G	GHD	K	L	M	N
The Order of United Commercial Travelers of America (UCT)	2020	6.0%	6.0%	6.0%	6.0%	6.0%		6.0%					6.0%
	2019	5.0%	5.0%	5.0%	5.0%	5.0%		5.0%					5.0%
	2018	6.9%	6.9%	6.9%	6.9%	6.9%		6.9%					6.9%
	2017	9.9%	9.9%	9.9%	9.9%	9.9%		9.9%					9.9%
	2016	4.0%	4.0%	4.0%	4.0%	4.0%		4.0%					4.0%
	2015	10.0%	10.0%	10.0%	10.0%	10.0%		10.0%					10.0%
Thrivent Financial for Lutherans	2020	5.0%	2.0%	2.0%	2.0%	5.0%	-10.0%	2.0%			2.0%	2.0%	
	2019	5.0%	0.0%	0.0%	0.0%	5.0%	-15.0%	0.0%			0.0%	0.0%	
	2018	7.0%	4.0%	4.0%	4.0%	7.0%	-10.0%	4.0%			4.0%	4.0%	
	2017	5.0%	5.0%	5.0%	5.0%	5.0%	-5.0%	5.0%			5.0%	5.0%	
	2016	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%	0.0%	
	2015	0.8%	4.0%	3.9%	1.2%	-4.3%	-5.5%	-11.2%			3.6%	-4.4%	
Union Security Insurance Company	2020	6.0%				4.0%		6.0%					6.0%
United American Insurance Company	2020	9.0%	6.0%	2.0%	3.0%	9.0%	0.0%	4.0%	0.0%	6.0%	6.0%		6.0%
	2019	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-6.0%	0.0%	0.0%	0.0%		3.0%
	2018	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%
	2017	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%
	2016	0.0%	2.0%	2.0%	2.0%	3.0%	0.0%	2.0%	0.0%	0.0%	0.0%		0.0%
	2015	0.0%	2.0%	2.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%
UnitedHealthcare Insurance Company (AARP)	2020	6.1%	6.1%	6.1%		6.0%		6.0%		6.1%	9.9%		9.9%
	2019	4.6%	8.3%	8.2%		8.3%		0.0%		8.1%	9.8%		9.8%
	2018	7.3%	7.4%	7.4%		7.5%		7.5%		3.6%	7.5%		5.1%
	2017	2.4%	5.2%	5.2%		5.1%				0.0%	4.1%		0.0%
	2016	0.0%	3.4%	3.4%		3.4%				0.0%	3.3%		1.1%
	2015	0.0%	0.0%	0.0%		0.0%				0.0%	0.0%		0.0%
USAA Life Insurance Company	2019	5.0%				9.9%		5.0%					9.9%
	2018	6.0%				9.0%							3.0%
	2017	9.9%				9.9%							9.9%
	2016	3.0%				9.9%							9.9%

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The following pages contain:

**Company Contact List
and
Rate Effective Dates**

Insurance Company Name†	NAIC Co. Code	Phone Number	Website	Rate Effective Date
Americo Financial Life and Annuity Insurance Company	61999	(888) 220-7074	www.americo.com	9/1/2020
Assured Life Association	56499	(855) 394-1850	www.assuredlife.org	12/1/2019
Blue Cross Blue Shield of Montana	70670	(800) 447-7828	www.bcbsmt.com	2/11/2020
Central States Health & Life Co. of Omaha	61751	(833)-522-4874	www.cso.com	3/1/2020
Colonial Penn Life Insurance Co	62065	(800)-800-2254	https://www.bankerslife.com/products/medicare-supplement-insurance/	1/1/2020
Continental Life Insurance Company of Brentwood, Tennessee	68500	(800)-264-4000	aetnaseniorproducts.com	3/1/2020
Equitable National Life Insurance Company	91785	(801)-579-3400	WWW.EQUITABLENATIONAL.COM	12/12/2019
Everence Association	57991	(800) 348-7468	www.everence.com	4/1/2020
Globe Life & Accident Insurance Company	91472	(800)-801-6831	www.globecaremedsupp.com	6/1/2020
GPM Health and Life Insurance Company	67059	(877) 844-1036	www.gpmhealthandlife.com	10/1/2020
Guarantee Trust Life Insurance	64211	(847)-699-0600	www.gtlic.com	3/1/2020
Humana Insurance Company	73288	(800) 558-4444	www.humana.com	6/1/2020
Individual Assurance Company, Life, Health & Accident	81779	(888)-524-3629	www.iaclife.com	10/15/2020
Montana Health Cooperative	14993	(406)-447-9510	WWW.MHC.COOP	3/18/2020
Mutual of Omaha Insurance Company	71412	(800) 667-2937	www.mutualofomaha.com/states	10/11/2019
Order of United Commercial Travelers of America	56383	(800)-848-0123	www.uct.org	1/1/2020
Pan-American Life Insurance Company	67539	(888)-420-8814	www.palig.com	6/30/2020
Puritan Life Insurance Co of America	71390	(888)-474-9519	puritanlife.com	11/21/2019
Renaissance Life & Health Insurance Company of America	61700	(844)-202-4150	www.renaissancefamily.com	1/1/2020
S. USA Life Insurance Company, Inc.	60183	(877) 990-7225	www.prosperitylife.com	1/1/2020
Sentinel Security Life Insurance Company	68802	(800)-247-1423	www.sslco.com	10/1/2020
State Farm Mutual Automobile Insurance Company	25178	Contact Local State Farm Agent	www.statefarm.com	8/1/2020
Thrivent Financial	56014	(800)-595-6589	www.thrivent.com	2/1/2020
Union Security Insurance Company	70408	(800)-852-2244	WWW.ASSURANT.COM	11/25/2019
United American Insurance Company	92916	(800)-755-2137	www.unitedamerican.com	1/1/2020
UnitedHealthCare/AARP	79413	(800)-523-5800	www.aarpmedicaresupplement.com	1/1/2021
USAA Life Insurance Company	69663	(800)-531-8722	usaa.com	9/1/2020

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CONTACT US

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