MONTANA

MEDICARE SUPPLEMENT INSURANCE

2022-2023 Rate Comparison Guide

CSI

COMMISSIONER OF SECURITIES & INSURANCE
OFFICE OF THE MONTANA STATE AUDITOR

COMMISSIONER OF SECURITIES AND INSURANCE

Troy Downing
Commissioner

Office of the
Montana State Auditor

Dear Montanan:

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

My office is pleased to provide you with the *2022-2023 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 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. **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,

Troy Downing
Commissioner of Securities & Insurance
Montana State Auditor

840 Helena Avenue, Helena, Montana 59601
(main fax) 406.444.3497 | (securities fax) 406.444.5558
(policyholder services fax) 406.444.1980 | (legal fax) 406.444.3499
(phone) 800.332.6148 *or* 406.444.2040 | (email) csi@mt.gov | (web) www.csimt.gov

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.

Effective 1/1/2020:

- Congress no longer allows 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 became 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 now offer a Plan G High Deductible (HD).

For beneficiaries that are not eligible for Medicare until after 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 $233 for 2022:

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 2022 is $233.

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

"Newly eligible" Medicare beneficiaries are individuals who turned 65 on or after January 1, 2020; or first became 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) -

- Turned 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)

- Turned 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.

Regardless of when Sarah or Dave purchases 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 considered) 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:** ***

As of 1/1/2022 companies may now rate based on gender. Most premiums in this guide apply to males and females (Male/Female). Premiums that are gender specific only have a single gender listed.

Household Discounts - some companies offer a discount to those that live with another person. A description of the household discounts available are listed after the rate history and before the company contact page.

Rates shown in this guide do not show the inclusion of any discount.

NOTE: *All ages (Under 65 through 99) are available on our website at https://csimt.gov/your-insurance/medicare/*

How to read the chart: % = policy covers that percentage; X = policy does NOT cover that benefit

Plans Available to all Medicare Supplement Applicants									Medicare Eligible Before 2020	
Basic Benefits	**A**	**B**	**D**	**G***	**K**	**L**	**M**	**N**	**C**	**F***
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part A: Hospice care coinsurance or copay	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Part B: Coinsurance or copay	100%	100%	100%	100%	50%	75%	100%	100%***	100%	100%
Parts A & B: Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Basic Benefits	**A**	**B**	**D**	**G***	**K**	**L**	**M**	**N**	**C**	**F***
Skilled nursing facility care coinsurance	X	X	100%	100%	50%	75%	100%	100%	100%	100%
Part A deductible: $1,556	X	100%	100%	100%	50%	75%	50%	100%	100%	100%
Part B deductible: $233	X	X	X	X	X	X	X	X	100%	100%
Part B excess charges	X	X	X	100%	X	X	X	X	X	100%
Foreign travel emergency (lifetime limit of $50,000)	X	X	80%	80%	X	X	80%	80%	80%	80%
Out-of-pocket yearly limit**					$6,620	$3,310				

*Plans F and G offer a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount ($2,490 in 2022) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.
***Plan N pays 100% of the Part B coinsurance except up to $20 copays for some office visits and up to $50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Note about Plans C and F:
Only applicants' first eligible for Medicare before 2020 can buy/keep Plans C, F, and high-deductible Plan F. Medicare Plans C and F are no longer available to people new to Medicare as of January 1, 2020.

The following pages contain:

Rates – By Age

Non Tobacco Rates (Monthly Premium)		Disabled - Under Age 65											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$400.34	NA	NA	NA	$454.82	NA	$400.67	NA	NA	NA	NA	$311.63
Americo Financial Life and Annuity Insurance Company	All	$470.61	NA	NA	NA	$588.86	NA	$451.90	NA	NA	NA	NA	$346.87
Assured Life Association	All	$483.12	$563.13	$696.77	$537.53	$713.47	NA	$529.51	NA	NA	NA	NA	$329.28
Bankers Fidelity Life Insurance Company	All	$519.00	NA	NA	NA	$746.00	$138.00	$537.00	NA	$274.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$610.17	NA	NA	NA	$848.50	$376.81	$765.64	$345.41	NA	NA	NA	$619.29
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$784.41	$364.18	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$493.50	NA	$607.92	NA	NA	NA	$498.42	NA	NA	NA	NA	$384.58
Colonial Penn Life Insurance Company	All	$592.40	$474.09	NA	$385.88	$651.59	$99.38	$491.80	$91.25	$187.74	$400.53	$490.08	$413.26
Continental Life Insurance Company of Brentwood, Tennessee	All	$364.85	$373.10	NA	NA	$474.23	$155.69	$366.60	NA	NA	NA	NA	$285.47
Everence Association	All	$614.00	NA	NA	NA	$751.00	NA	$676.00	NA	NA	NA	NA	$574.00
Federal Life Insurance Company	All	$411.78	NA	NA	NA	$510.40	NA	$421.18	NA	NA	NA	NA	$316.68
Globe Life And Accident Insurance Company	All	$373.50	$730.00	$684.00	NA	$525.50	$307.50	$502.50	$307.50	NA	NA	NA	$362.50
GPM Health and Life Insurance Company	All	$510.52	NA	NA	NA	$698.86	NA	$541.36	NA	NA	NA	NA	$318.88
Guarantee Trust Life Insurance Company	All	$541.26	NA	NA	NA	$765.62	NA	$621.88	NA	NA	NA	NA	$488.15
Humana Insurance Company	All	$420.53	$457.50	$595.80	NA	$607.93	$135.00	$561.42	$127.86	$253.29	$350.86	NA	$414.48
Lumico Life Insurance Company	Male	$469.67	NA	NA	NA	$589.25	NA	$489.17	NA	NA	NA	NA	$388.33
	Female	$420.92	NA	NA	NA	$528.08	NA	$438.42	NA	NA	NA	NA	$348.08
ManhattanLife of America Insurance Company	All	$520.83	NA	NA	NA	$665.50	NA	$523.50	NA	NA	NA	NA	$408.17
Mountain Health CO-OP	All	$408.84	NA	NA	NA	$499.80	NA	$484.31	NA	NA	NA	NA	$375.85
Mutual of Omaha Insurance Company	All	$445.95	NA	$612.87	NA	$648.64	NA	$502.45	$329.03	NA	NA	NA	$384.38
Nassau Life Insurance Company of Kansas	All	$541.89	NA	NA	NA	$565.69	NA	$550.49	NA	NA	NA	NA	$391.24
Old Surety Life Insurance Company	All	$168.63	NA	NA	NA	$411.25	NA	$333.82	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$434.94	NA	$549.27	$471.24	$554.79	NA	$472.17	NA	NA	NA	NA	$361.25
The Order of United Commercial Travelers	All	$492.13	$637.21	$712.30	$620.71	$760.19	NA	$600.23	NA	NA	NA	NA	$522.36
United American Insurance Company	All	$390.00	$676.00	$707.00	$654.00	$534.00	$270.00	$688.00	$250.00	$341.00	$476.00	NA	$564.00
United States Fire Insurance Company	All	$450.50	$540.50	NA	NA	$590.75	NA	$469.25	$173.17	$227.83	$281.17	NA	$357.25
UnitedHealthcare Insurance Company	Male	$303.50	$448.50	$535.75	NA	$538.75	NA	$518.00	NA	$162.50	$322.50	NA	$370.00
	Female	$269.25	$398.00	$475.00	NA	$477.75	NA	$458.75	NA	$144.50	$286.50	NA	$328.25
USAA Life Insurance Company	All	$316.03	NA	NA	NA	$371.96	NA	$500.31	NA	NA	NA	NA	$275.23
WMI Mutual Insurance Company	All	$446.00	NA	NA	NA	NA	NA	$596.00	NA	NA	NA	NA	$496.00

†Only companies that chose to respond to our survey are included.
NA = Plan Not Available
Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.
BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.
Old Surety Life Insurance Company plans are issue age rated.
UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 65											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$142.53	NA	NA	NA	$161.94	NA	$142.61	NA	NA	NA	NA	$104.71
Americo Financial Life and Annuity Insurance Company	All	$163.55	NA	NA	NA	$204.09	NA	$157.31	NA	NA	NA	NA	$120.65
Assured Life Association	All	$164.21	$189.63	$233.05	$179.47	$238.64	NA	$176.81	NA	NA	NA	NA	$106.32
Bankers Fidelity Life Insurance Company	All	$173.00	NA	NA	NA	$249.00	$46.00	$179.00	NA	$92.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$126.65	NA	NA	NA	$177.79	$65.44	$130.28	$62.36	NA	NA	NA	$125.62
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$149.05	$81.13	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$123.33	NA	$152.00	NA	NA	NA	$124.58	NA	NA	NA	NA	$96.17
Colonial Penn Life Insurance Company	All	$235.46	$187.61	NA	$117.63	$232.36	$35.93	$161.76	$33.05	$60.69	$144.54	$169.30	$112.40
Continental Life Insurance Company of Brentwood, Tennessee	All	$129.86	$132.86	NA	NA	$168.85	$55.39	$130.45	NA	NA	NA	NA	$95.88
Everence Association	All	$153.00	NA	NA	NA	$188.00	NA	$169.00	NA	NA	NA	NA	$144.00
Federal Life Insurance Company	All	$117.65	NA	NA	NA	$145.83	NA	$120.34	NA	NA	NA	NA	$90.48
Globe Life And Accident Insurance Company	All	$108.00	$166.50	$196.00	NA	$196.50	$37.50	$174.00	$37.50	NA	NA	NA	$124.00
GPM Health and Life Insurance Company	All	$145.86	NA	NA	NA	$199.67	NA	$154.67	NA	NA	NA	NA	$91.11
Guarantee Trust Life Insurance Company	All	$171.61	NA	NA	NA	$217.56	NA	$176.60	NA	NA	NA	NA	$138.71
Humana Insurance Company	All	$141.51	$153.84	$199.93	NA	$203.98	$46.33	$188.47	$43.95	$85.76	$118.29	NA	$139.49
Lumico Life Insurance Company	Male	$117.42	NA	NA	NA	$147.33	NA	$122.33	NA	NA	NA	NA	$97.08
	Female	$105.25	NA	NA	NA	$132.00	NA	$109.58	NA	NA	NA	NA	$87.00
ManhattanLife of America Insurance Company	All	$115.75	NA	NA	NA	$147.92	NA	$116.33	NA	NA	NA	NA	$90.67
Mountain Health CO-OP	All	$113.09	NA	NA	NA	$145.30	NA	$113.53	NA	NA	NA	NA	$92.86
Mutual of Omaha Insurance Company	All	$111.49	NA	$153.21	NA	$162.16	NA	$125.61	$42.84	NA	NA	NA	$96.09
Nassau Life Insurance Company of Kansas	All	$135.47	NA	NA	NA	$141.42	NA	$137.62	NA	NA	NA	NA	$97.81
Old Surety Life Insurance Company	All	$93.66	NA	NA	NA	$205.62	NA	$111.27	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$99.53	NA	$169.23	$125.12	$171.02	NA	$125.54	NA	NA	NA	NA	$96.13
The Order of United Commercial Travelers	All	$164.04	$212.40	$237.43	$206.90	$253.40	NA	$200.08	NA	NA	NA	NA	$174.12
United American Insurance Company	All	$109.00	$186.00	$212.00	$197.00	$200.00	$29.00	$164.00	$29.00	$90.00	$126.00	NA	$167.00
United States Fire Insurance Company	All	$112.67	$135.17	NA	NA	$147.67	NA	$117.33	$43.25	$57.00	$70.33	NA	$89.33
UnitedHealthcare Insurance Company	Male	$102.24	$151.04	$180.48	NA	$181.44	NA	$142.88	NA	$54.72	$108.64	NA	$124.64
	Female	$90.72	$134.08	$160.00	NA	$160.96	NA	$126.56	NA	$48.64	$96.48	NA	$110.56
USAA Life Insurance Company	All	$114.07	NA	NA	NA	$163.54	NA	$121.89	NA	NA	NA	NA	$113.39
WMI Mutual Insurance Company	All	$88.00	NA	NA	NA	NA	NA	$118.00	NA	NA	NA	NA	$98.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 66											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$142.53	NA	NA	NA	$161.94	NA	$142.61	NA	NA	NA	NA	$104.71
Americo Financial Life and Annuity Insurance Company	All	$163.55	NA	NA	NA	$204.09	NA	$157.31	NA	NA	NA	NA	$120.65
Assured Life Association	All	$164.21	$189.63	$233.05	$179.47	$238.64	NA	$176.81	NA	NA	NA	NA	$106.32
Bankers Fidelity Life Insurance Company	All	$173.00	NA	NA	NA	$249.00	$46.00	$179.00	NA	$92.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$130.74	NA	NA	NA	$183.64	$67.51	$134.56	$64.33	NA	NA	NA	$129.61
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$153.33	$83.10	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$123.33	NA	$152.00	NA	NA	NA	$124.58	NA	NA	NA	NA	$96.17
Colonial Penn Life Insurance Company	All	$243.90	$194.88	NA	$123.53	$241.44	$37.30	$168.49	$34.31	$62.06	$148.77	$176.98	$118.17
Continental Life Insurance Company of Brentwood, Tennessee	All	$129.86	$132.86	NA	NA	$168.85	$55.39	$130.45	NA	NA	NA	NA	$95.88
Everence Association	All	$153.00	NA	NA	NA	$188.00	NA	$169.00	NA	NA	NA	NA	$144.00
Federal Life Insurance Company	All	$117.65	NA	NA	NA	$145.83	NA	$120.34	NA	NA	NA	NA	$90.48
Globe Life And Accident Insurance Company	All	$116.50	$177.00	$205.50	NA	$207.00	$40.50	$184.50	$40.50	NA	NA	NA	$131.50
GPM Health and Life Insurance Company	All	$145.86	NA	NA	NA	$199.67	NA	$154.67	NA	NA	NA	NA	$91.11
Guarantee Trust Life Insurance Company	All	$171.61	NA	NA	NA	$217.56	NA	$176.60	NA	NA	NA	NA	$138.71
Humana Insurance Company	All	$146.26	$159.00	$206.67	NA	$210.85	$47.84	$194.81	$45.38	$88.60	$122.25	NA	$144.16
Lumico Life Insurance Company	Male	$117.42	NA	NA	NA	$147.33	NA	$122.33	NA	NA	NA	NA	$97.08
	Female	$105.25	NA	NA	NA	$132.00	NA	$109.58	NA	NA	NA	NA	$87.00
ManhattanLife of America Insurance Company	All	$115.75	NA	NA	NA	$147.92	NA	$116.33	NA	NA	NA	NA	$90.67
Mountain Health CO-OP	All	$113.09	NA	NA	NA	$145.30	NA	$113.53	NA	NA	NA	NA	$92.86
Mutual of Omaha Insurance Company	All	$111.49	NA	$153.21	NA	$162.16	NA	$125.61	$42.84	NA	NA	NA	$96.09
Nassau Life Insurance Company of Kansas	All	$135.47	NA	NA	NA	$141.42	NA	$137.62	NA	NA	NA	NA	$97.81
Old Surety Life Insurance Company	All	$97.60	NA	NA	NA	$212.82	NA	$111.27	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$106.50	NA	$181.05	$132.34	$183.00	NA	$132.60	NA	NA	NA	NA	$101.23
The Order of United Commercial Travelers	All	$172.58	$223.40	$249.03	$217.33	$264.00	NA	$210.13	NA	NA	NA	NA	$181.41
United American Insurance Company	All	$115.00	$198.00	$224.00	$210.00	$211.00	$31.00	$175.00	$31.00	$96.00	$135.00	NA	$178.00
United States Fire Insurance Company	All	$112.67	$135.17	NA	NA	$147.67	NA	$117.33	$43.25	$57.00	$70.33	NA	$89.33
UnitedHealthcare Insurance Company	Male	$107.03	$158.12	$188.94	NA	$189.94	NA	$149.57	NA	$57.28	$113.73	NA	$130.48
	Female	$94.97	$140.36	$167.50	NA	$168.50	NA	$132.49	NA	$50.92	$101.00	NA	$115.74
USAA Life Insurance Company	All	$116.79	NA	NA	NA	$166.43	NA	$128.35	NA	NA	NA	NA	$115.43
WMI Mutual Insurance Company	All	$91.00	NA	NA	NA	NA	NA	$122.00	NA	NA	NA	NA	$102.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 67											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$142.53	NA	NA	NA	$161.94	NA	$142.61	NA	NA	NA	NA	$104.71
Americo Financial Life and Annuity Insurance Company	All	$163.55	NA	NA	NA	$204.09	NA	$157.31	NA	NA	NA	NA	$120.65
Assured Life Association	All	$171.52	$197.66	$243.04	$187.14	$248.92	NA	$184.37	NA	NA	NA	NA	$106.32
Bankers Fidelity Life Insurance Company	All	$176.00	NA	NA	NA	$255.00	$48.00	$189.00	NA	$96.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$135.02	NA	NA	NA	$189.51	$69.73	$138.85	$66.44	NA	NA	NA	$133.78
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$157.62	$85.21	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$123.33	NA	$152.00	NA	NA	NA	$124.58	NA	NA	NA	NA	$96.17
Colonial Penn Life Insurance Company	All	$254.50	$202.90	NA	$130.20	$250.85	$38.72	$175.82	$35.61	$64.55	$154.07	$184.94	$124.69
Continental Life Insurance Company of Brentwood, Tennessee	All	$129.86	$132.86	NA	NA	$168.85	$55.39	$130.45	NA	NA	NA	NA	$95.88
Everence Association	All	$161.00	NA	NA	NA	$197.00	NA	$177.00	NA	NA	NA	NA	$150.00
Federal Life Insurance Company	All	$117.65	NA	NA	NA	$145.83	NA	$120.34	NA	NA	NA	NA	$90.48
Globe Life And Accident Insurance Company	All	$125.00	$189.00	$218.50	NA	$219.00	$43.50	$196.50	$43.50	NA	NA	NA	$140.00
GPM Health and Life Insurance Company	All	$145.86	NA	NA	NA	$199.67	NA	$154.67	NA	NA	NA	NA	$91.11
Guarantee Trust Life Insurance Company	All	$173.33	NA	NA	NA	$219.73	NA	$178.37	NA	NA	NA	NA	$140.10
Humana Insurance Company	All	$152.03	$165.29	$214.86	NA	$219.20	$49.67	$202.52	$47.11	$92.07	$127.06	NA	$149.85
Lumico Life Insurance Company	Male	$117.42	NA	NA	NA	$151.83	NA	$122.33	NA	NA	NA	NA	$97.08
	Female	$105.25	NA	NA	NA	$136.08	NA	$109.58	NA	NA	NA	NA	$87.00
ManhattanLife of America Insurance Company	All	$115.75	NA	NA	NA	$147.92	NA	$116.33	NA	NA	NA	NA	$90.67
Mountain Health CO-OP	All	$113.09	NA	NA	NA	$145.94	NA	$113.53	NA	NA	NA	NA	$93.26
Mutual of Omaha Insurance Company	All	$111.49	NA	$153.21	NA	$162.16	NA	$125.61	$42.84	NA	NA	NA	$96.09
Nassau Life Insurance Company of Kansas	All	$135.47	NA	NA	NA	$141.42	NA	$137.62	NA	NA	NA	NA	$97.81
Old Surety Life Insurance Company	All	$100.79	NA	NA	NA	$220.78	NA	$111.27	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$112.54	NA	$191.25	$139.31	$193.03	NA	$139.57	NA	NA	NA	NA	$106.50
The Order of United Commercial Travelers	All	$181.30	$234.59	$261.39	$228.14	$275.01	NA	$220.75	NA	NA	NA	NA	$188.98
United American Insurance Company	All	$120.00	$208.00	$235.00	$222.00	$222.00	$34.00	$184.00	$34.00	$102.00	$143.00	NA	$188.00
United States Fire Insurance Company	All	$112.67	$135.17	NA	NA	$147.67	NA	$117.33	$43.25	$57.00	$70.33	NA	$89.33
UnitedHealthcare Insurance Company	Male	$111.82	$165.20	$197.40	NA	$198.45	NA	$156.27	NA	$59.85	$118.82	NA	$136.32
	Female	$99.22	$146.65	$175.00	NA	$176.05	NA	$138.42	NA	$53.20	$105.52	NA	$120.92
USAA Life Insurance Company	All	$119.17	NA	NA	NA	$170.00	NA	$134.64	NA	NA	NA	NA	$117.81
WMI Mutual Insurance Company	All	$95.00	NA	NA	NA	NA	NA	$127.00	NA	NA	NA	NA	$106.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 68											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$144.69	NA	NA	NA	$164.35	NA	$144.78	NA	NA	NA	NA	$108.79
Americo Financial Life and Annuity Insurance Company	All	$163.55	NA	NA	NA	$204.09	NA	$157.31	NA	NA	NA	NA	$120.65
Assured Life Association	All	$177.15	$204.03	$251.07	$193.31	$257.10	NA	$190.42	NA	NA	NA	NA	$109.82
Bankers Fidelity Life Insurance Company	All	$184.00	NA	NA	NA	$260.00	$49.00	$194.00	NA	$99.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$139.28	NA	NA	NA	$195.53	$71.76	$143.28	$68.38	NA	NA	NA	$138.11
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$162.05	$87.15	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$123.33	NA	$152.83	NA	NA	NA	$124.58	NA	NA	NA	NA	$96.17
Colonial Penn Life Insurance Company	All	$265.41	$211.15	NA	$137.13	$260.61	$40.20	$183.43	$36.96	$67.23	$159.73	$193.23	$131.46
Continental Life Insurance Company of Brentwood, Tennessee	All	$131.86	$134.86	NA	NA	$171.35	$56.23	$132.45	NA	NA	NA	NA	$99.79
Everence Association	All	$168.00	NA	NA	NA	$207.00	NA	$186.00	NA	NA	NA	NA	$156.00
Federal Life Insurance Company	All	$120.16	NA	NA	NA	$145.95	NA	$122.71	NA	NA	NA	NA	$91.18
Globe Life And Accident Insurance Company	All	$133.00	$201.50	$230.50	NA	$231.50	$46.00	$209.00	$46.00	NA	NA	NA	$149.50
GPM Health and Life Insurance Company	All	$148.96	NA	NA	NA	$203.93	NA	$157.73	NA	NA	NA	NA	$93.13
Guarantee Trust Life Insurance Company	All	$175.36	NA	NA	NA	$222.31	NA	$180.45	NA	NA	NA	NA	$141.74
Humana Insurance Company	All	$158.03	$171.81	$223.37	NA	$227.88	$51.58	$210.54	$48.92	$95.67	$132.06	NA	$155.76
Lumico Life Insurance Company	Male	$121.00	NA	NA	NA	$156.50	NA	$122.33	NA	NA	NA	NA	$100.00
	Female	$108.42	NA	NA	NA	$140.25	NA	$109.58	NA	NA	NA	NA	$89.58
ManhattanLife of America Insurance Company	All	$121.25	NA	NA	NA	$154.08	NA	$121.83	NA	NA	NA	NA	$95.33
Mountain Health CO-OP	All	$117.90	NA	NA	NA	$147.73	NA	$113.53	NA	NA	NA	NA	$95.29
Mutual of Omaha Insurance Company	All	$115.28	NA	$157.51	NA	$166.72	NA	$129.13	$44.89	NA	NA	NA	$98.79
Nassau Life Insurance Company of Kansas	All	$135.47	NA	NA	NA	$146.98	NA	$137.62	NA	NA	NA	NA	$97.81
Old Surety Life Insurance Company	All	$104.11	NA	NA	NA	$230.39	NA	$111.27	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$117.47	NA	$199.75	$146.11	$201.70	NA	$146.37	NA	NA	NA	NA	$111.60
The Order of United Commercial Travelers	All	$188.89	$244.46	$273.75	$237.82	$286.62	NA	$230.23	NA	NA	NA	NA	$196.95
United American Insurance Company	All	$125.00	$217.00	$247.00	$233.00	$232.00	$36.00	$194.00	$36.00	$107.00	$150.00	NA	$197.00
United States Fire Insurance Company	All	$116.00	$139.25	NA	NA	$152.08	NA	$117.33	$44.58	$58.67	$72.42	NA	$91.92
UnitedHealthcare Insurance Company	Male	$116.61	$172.28	$205.86	NA	$206.95	NA	$162.97	NA	$62.41	$123.91	NA	$142.16
	Female	$103.47	$152.93	$182.50	NA	$183.59	NA	$144.35	NA	$55.48	$110.04	NA	$126.10
USAA Life Insurance Company	All	$121.55	NA	NA	NA	$173.74	NA	$140.59	NA	NA	NA	NA	$120.36
WMI Mutual Insurance Company	All	$99.00	NA	NA	NA	NA	NA	$132.00	NA	NA	NA	NA	$110.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 69											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$147.61	NA	NA	NA	$167.68	NA	$147.69	NA	NA	NA	NA	$113.04
Americo Financial Life and Annuity Insurance Company	All	$170.11	NA	NA	NA	$212.08	NA	$164.15	NA	NA	NA	NA	$125.69
Assured Life Association	All	$182.63	$210.64	$259.35	$199.75	$265.60	NA	$196.80	NA	NA	NA	NA	$113.51
Bankers Fidelity Life Insurance Company	All	$187.00	NA	NA	NA	$268.00	$50.00	$202.00	NA	$103.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$143.70	NA	NA	NA	$201.72	$74.11	$147.81	$70.62	NA	NA	NA	$142.47
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$166.58	$89.39	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$128.08	NA	$153.75	NA	NA	NA	$129.42	NA	NA	NA	NA	$99.67
Colonial Penn Life Insurance Company	All	$276.63	$219.65	NA	$144.33	$270.78	$41.73	$191.36	$38.37	$70.09	$165.70	$201.83	$138.50
Continental Life Insurance Company of Brentwood, Tennessee	All	$134.45	$137.53	NA	NA	$174.68	$57.48	$135.11	NA	NA	NA	NA	$103.54
Everence Association	All	$174.00	NA	NA	NA	$216.00	NA	$194.00	NA	NA	NA	NA	$163.00
Federal Life Insurance Company	All	$124.95	NA	NA	NA	$149.44	NA	$127.60	NA	NA	NA	NA	$94.83
Globe Life And Accident Insurance Company	All	$139.50	$212.00	$241.00	NA	$242.50	$48.00	$219.50	$48.00	NA	NA	NA	$157.50
GPM Health and Life Insurance Company	All	$154.90	NA	NA	NA	$212.06	NA	$164.00	NA	NA	NA	NA	$96.83
Guarantee Trust Life Insurance Company	All	$178.69	NA	NA	NA	$226.53	NA	$184.06	NA	NA	NA	NA	$144.43
Humana Insurance Company	All	$163.33	$177.59	$230.90	NA	$235.57	$53.27	$217.63	$50.51	$98.85	$136.48	NA	$160.99
Lumico Life Insurance Company	Male	$124.58	NA	NA	NA	$161.08	NA	$125.92	NA	NA	NA	NA	$103.08
	Female	$111.58	NA	NA	NA	$144.42	NA	$112.92	NA	NA	NA	NA	$92.42
ManhattanLife of America Insurance Company	All	$126.75	NA	NA	NA	$160.42	NA	$127.33	NA	NA	NA	NA	$98.83
Mountain Health CO-OP	All	$122.63	NA	NA	NA	$152.36	NA	$123.08	NA	NA	NA	NA	$98.68
Mutual of Omaha Insurance Company	All	$119.07	NA	$161.79	NA	$171.82	NA	$132.65	$46.93	NA	NA	NA	$101.48
Nassau Life Insurance Company of Kansas	All	$140.90	NA	NA	NA	$152.66	NA	$143.58	NA	NA	NA	NA	$101.28
Old Surety Life Insurance Company	All	$108.68	NA	NA	NA	$240.02	NA	$113.61	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$121.55	NA	$206.55	$152.83	$208.50	NA	$153.08	NA	NA	NA	NA	$116.70
The Order of United Commercial Travelers	All	$197.42	$255.45	$285.54	$248.63	$297.83	NA	$240.66	NA	NA	NA	NA	$204.65
United American Insurance Company	All	$131.00	$228.00	$260.00	$246.00	$244.00	$37.00	$205.00	$37.00	$112.00	$158.00	NA	$209.00
United States Fire Insurance Company	All	$119.50	$143.42	NA	NA	$156.83	NA	$120.83	$45.83	$60.42	$74.58	NA	$94.58
UnitedHealthcare Insurance Company	Male	$121.41	$179.36	$214.32	NA	$215.46	NA	$169.67	NA	$64.98	$129.01	NA	$148.01
	Female	$107.73	$159.22	$190.00	NA	$191.14	NA	$150.29	NA	$57.76	$114.57	NA	$131.29
USAA Life Insurance Company	All	$123.93	NA	NA	NA	$177.14	NA	$147.05	NA	NA	NA	NA	$122.91
WMI Mutual Insurance Company	All	$102.00	NA	NA	NA	NA	NA	$138.00	NA	NA	NA	NA	$114.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 70											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$151.27	NA	NA	NA	$171.85	NA	$151.36	NA	NA	NA	NA	$117.12
Americo Financial Life and Annuity Insurance Company	All	$176.46	NA	NA	NA	$219.51	NA	$170.52	NA	NA	NA	NA	$130.44
Assured Life Association	All	$187.83	$216.98	$267.41	$206.02	$273.88	NA	$202.94	NA	NA	NA	NA	$118.09
Bankers Fidelity Life Insurance Company	All	$193.00	NA	NA	NA	$276.00	$51.00	$212.00	NA	$107.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$149.51	NA	NA	NA	$209.98	$77.15	$153.87	$73.52	NA	NA	NA	$148.29
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$172.64	$92.29	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$133.08	NA	$154.67	NA	NA	NA	$134.42	NA	NA	NA	NA	$103.50
Colonial Penn Life Insurance Company	All	$288.13	$228.39	NA	$151.81	$281.33	$43.32	$199.58	$39.83	$73.15	$172.07	$210.79	$145.81
Continental Life Insurance Company of Brentwood, Tennessee	All	$137.86	$140.94	NA	NA	$179.10	$58.81	$138.44	NA	NA	NA	NA	$107.29
Everence Association	All	$179.00	NA	NA	NA	$224.00	NA	$202.00	NA	NA	NA	NA	$169.00
Federal Life Insurance Company	All	$129.99	NA	NA	NA	$155.57	NA	$132.74	NA	NA	NA	NA	$98.68
Globe Life And Accident Insurance Company	All	$146.50	$222.00	$251.50	NA	$252.50	$50.50	$230.00	$50.50	NA	NA	NA	$164.50
GPM Health and Life Insurance Company	All	$161.13	NA	NA	NA	$220.62	NA	$170.61	NA	NA	NA	NA	$100.74
Guarantee Trust Life Insurance Company	All	$182.09	NA	NA	NA	$231.06	NA	$187.75	NA	NA	NA	NA	$147.32
Humana Insurance Company	All	$168.84	$183.58	$238.71	NA	$243.54	$55.02	$224.99	$52.17	$102.16	$141.07	NA	$166.42
Lumico Life Insurance Company	Male	$128.33	NA	NA	NA	$166.00	NA	$129.83	NA	NA	NA	NA	$106.08
	Female	$115.00	NA	NA	NA	$148.75	NA	$116.33	NA	NA	NA	NA	$95.08
ManhattanLife of America Insurance Company	All	$131.83	NA	NA	NA	$166.17	NA	$132.50	NA	NA	NA	NA	$102.17
Mountain Health CO-OP	All	$127.21	NA	NA	NA	$157.98	NA	$127.87	NA	NA	NA	NA	$106.32
Mutual of Omaha Insurance Company	All	$122.86	NA	$166.09	NA	$171.86	NA	$136.16	$48.98	NA	NA	NA	$104.17
Nassau Life Insurance Company of Kansas	All	$146.16	NA	NA	NA	$157.97	NA	$149.16	NA	NA	NA	NA	$104.63
Old Surety Life Insurance Company	All	$112.32	NA	NA	NA	$249.67	NA	$115.95	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$125.54	NA	$213.26	$159.37	$215.47	NA	$159.63	NA	NA	NA	NA	$121.63
The Order of United Commercial Travelers	All	$205.20	$265.51	$295.78	$258.49	$308.64	NA	$250.14	NA	NA	NA	NA	$212.08
United American Insurance Company	All	$136.00	$238.00	$272.00	$258.00	$256.00	$39.00	$215.00	$39.00	$119.00	$167.00	NA	$220.00
United States Fire Insurance Company	All	$123.25	$147.75	NA	NA	$161.50	NA	$124.33	$47.25	$62.25	$76.83	NA	$97.50
UnitedHealthcare Insurance Company	Male	$126.20	$186.44	$222.78	NA	$223.96	NA	$176.36	NA	$67.54	$134.10	NA	$153.85
	Female	$111.98	$165.50	$197.50	NA	$198.68	NA	$156.22	NA	$60.04	$119.09	NA	$136.47
USAA Life Insurance Company	All	$126.31	NA	NA	NA	$180.20	NA	$154.87	NA	NA	NA	NA	$124.95
WMI Mutual Insurance Company	All	$106.00	NA	NA	NA	NA	NA	$142.00	NA	NA	NA	NA	$118.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 71											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$155.77	NA	NA	NA	$177.01	NA	$155.94	NA	NA	NA	NA	$121.20
Americo Financial Life and Annuity Insurance Company	All	$181.74	NA	NA	NA	$226.70	NA	$176.67	NA	NA	NA	NA	$135.21
Assured Life Association	All	$192.75	$223.12	$275.21	$212.08	$281.85	NA	$208.95	NA	NA	NA	NA	$122.88
Bankers Fidelity Life Insurance Company	All	$196.00	NA	NA	NA	$282.00	$53.00	$218.00	NA	$111.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$154.81	NA	NA	NA	$217.57	$79.77	$159.42	$76.02	NA	NA	NA	$153.62
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$178.19	$94.79	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$137.83	NA	$159.58	NA	NA	NA	$139.25	NA	NA	NA	NA	$107.25
Colonial Penn Life Insurance Company	All	$300.00	$237.38	NA	$159.61	$292.30	$44.99	$208.14	$41.36	$76.39	$178.74	$220.11	$153.42
Continental Life Insurance Company of Brentwood, Tennessee	All	$141.94	$145.11	NA	NA	$184.51	$60.56	$142.69	NA	NA	NA	NA	$111.12
Everence Association	All	$184.00	NA	NA	NA	$232.00	NA	$210.00	NA	NA	NA	NA	$175.00
Federal Life Insurance Company	All	$135.26	NA	NA	NA	$162.01	NA	$138.13	NA	NA	NA	NA	$102.71
Globe Life And Accident Insurance Company	All	$149.50	$230.00	$262.00	NA	$263.00	$52.50	$240.00	$52.50	NA	NA	NA	$172.50
GPM Health and Life Insurance Company	All	$167.68	NA	NA	NA	$229.57	NA	$177.55	NA	NA	NA	NA	$104.84
Guarantee Trust Life Insurance Company	All	$184.64	NA	NA	NA	$235.68	NA	$191.50	NA	NA	NA	NA	$150.27
Humana Insurance Company	All	$174.52	$189.76	$246.76	NA	$251.76	$56.82	$232.58	$53.88	$105.57	$145.80	NA	$172.01
Lumico Life Insurance Company	Male	$132.17	NA	NA	NA	$170.92	NA	$133.67	NA	NA	NA	NA	$109.25
	Female	$118.42	NA	NA	NA	$153.17	NA	$119.75	NA	NA	NA	NA	$97.92
ManhattanLife of America Insurance Company	All	$136.50	NA	NA	NA	$171.50	NA	$137.17	NA	NA	NA	NA	$106.50
Mountain Health CO-OP	All	$131.01	NA	NA	NA	$163.38	NA	$132.43	NA	NA	NA	NA	$110.86
Mutual of Omaha Insurance Company	All	$126.65	NA	$170.37	NA	$178.13	NA	$139.68	$51.03	NA	NA	NA	$106.85
Nassau Life Insurance Company of Kansas	All	$150.53	NA	NA	NA	$163.05	NA	$154.49	NA	NA	NA	NA	$109.09
Old Surety Life Insurance Company	All	$115.94	NA	NA	NA	$259.70	NA	$118.29	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$129.37	NA	$220.06	$165.75	$222.27	NA	$166.09	NA	NA	NA	NA	$126.65
The Order of United Commercial Travelers	All	$213.16	$275.74	$306.02	$268.35	$319.25	NA	$259.63	NA	NA	NA	NA	$219.37
United American Insurance Company	All	$140.00	$246.00	$284.00	$270.00	$267.00	$41.00	$224.00	$41.00	$122.00	$172.00	NA	$230.00
United States Fire Insurance Company	All	$126.83	$152.25	NA	NA	$166.33	NA	$128.17	$48.75	$64.17	$79.08	NA	$100.50
UnitedHealthcare Insurance Company	Male	$130.99	$193.52	$231.24	NA	$232.47	NA	$183.06	NA	$70.11	$139.19	NA	$159.69
	Female	$116.23	$171.79	$205.00	NA	$206.23	NA	$162.15	NA	$62.32	$123.61	NA	$141.65
USAA Life Insurance Company	All	$128.86	NA	NA	NA	$183.60	NA	$160.82	NA	NA	NA	NA	$127.33
WMI Mutual Insurance Company	All	$110.00	NA	NA	NA	NA	NA	$147.00	NA	NA	NA	NA	$122.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 72											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$160.60	NA	NA	NA	$182.51	NA	$160.77	NA	NA	NA	NA	$125.37
Americo Financial Life and Annuity Insurance Company	All	$187.02	NA	NA	NA	$233.88	NA	$182.82	NA	NA	NA	NA	$139.99
Assured Life Association	All	$197.45	$228.96	$282.71	$217.93	$289.53	NA	$214.68	NA	NA	NA	NA	$127.68
Bankers Fidelity Life Insurance Company	All	$202.00	NA	NA	NA	$289.00	$54.00	$228.00	NA	$116.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$160.26	NA	NA	NA	$225.13	$82.51	$164.96	$78.63	NA	NA	NA	$158.79
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$183.73	$97.40	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$142.67	NA	$164.58	NA	NA	NA	$144.08	NA	NA	NA	NA	$111.00
Colonial Penn Life Insurance Company	All	$312.18	$246.63	NA	$167.72	$303.77	$46.71	$217.07	$42.94	$79.84	$185.81	$229.83	$161.35
Continental Life Insurance Company of Brentwood, Tennessee	All	$146.27	$149.69	NA	NA	$190.34	$62.56	$147.11	NA	NA	NA	NA	$114.87
Everence Association	All	$188.00	NA	NA	NA	$240.00	NA	$217.00	NA	NA	NA	NA	$181.00
Federal Life Insurance Company	All	$140.54	NA	NA	NA	$168.45	NA	$143.52	NA	NA	NA	NA	$106.75
Globe Life And Accident Insurance Company	All	$150.50	$233.00	$272.00	NA	$273.50	$55.00	$250.50	$55.00	NA	NA	NA	$180.50
GPM Health and Life Insurance Company	All	$174.23	NA	NA	NA	$238.55	NA	$184.48	NA	NA	NA	NA	$108.93
Guarantee Trust Life Insurance Company	All	$188.88	NA	NA	NA	$243.93	NA	$198.20	NA	NA	NA	NA	$155.53
Humana Insurance Company	All	$180.40	$196.17	$255.11	NA	$260.28	$58.69	$240.45	$55.65	$109.10	$150.71	NA	$177.81
Lumico Life Insurance Company	Male	$136.17	NA	NA	NA	$176.08	NA	$137.75	NA	NA	NA	NA	$112.58
	Female	$122.00	NA	NA	NA	$157.83	NA	$123.50	NA	NA	NA	NA	$100.83
ManhattanLife of America Insurance Company	All	$141.17	NA	NA	NA	$176.75	NA	$141.92	NA	NA	NA	NA	$110.83
Mountain Health CO-OP	All	$134.82	NA	NA	NA	$168.47	NA	$136.99	NA	NA	NA	NA	$115.16
Mutual of Omaha Insurance Company	All	$130.44	NA	$174.67	NA	$184.97	NA	$143.20	$53.08	NA	NA	NA	$109.55
Nassau Life Insurance Company of Kansas	All	$154.90	NA	NA	NA	$168.12	NA	$159.81	NA	NA	NA	NA	$113.55
Old Surety Life Insurance Company	All	$119.38	NA	NA	NA	$269.95	NA	$122.96	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$133.45	NA	$226.78	$171.95	$228.90	NA	$172.38	NA	NA	NA	NA	$131.41
The Order of United Commercial Travelers	All	$220.56	$285.23	$315.68	$277.83	$329.25	NA	$268.73	NA	NA	NA	NA	$226.25
United American Insurance Company	All	$142.00	$252.00	$292.00	$279.00	$274.00	$43.00	$231.00	$43.00	$125.00	$175.00	NA	$237.00
United States Fire Insurance Company	All	$130.75	$156.92	NA	NA	$171.33	NA	$132.08	$50.08	$66.08	$81.50	NA	$103.42
UnitedHealthcare Insurance Company	Male	$135.78	$200.60	$239.70	NA	$240.97	NA	$189.76	NA	$72.67	$144.28	NA	$165.53
	Female	$120.48	$178.07	$212.50	NA	$213.77	NA	$168.08	NA	$64.60	$128.13	NA	$146.83
USAA Life Insurance Company	All	$131.24	NA	NA	NA	$186.83	NA	$165.07	NA	NA	NA	NA	$129.54
WMI Mutual Insurance Company	All	$114.00	NA	NA	NA	NA	NA	$153.00	NA	NA	NA	NA	$126.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Non Tobacco Rates (Monthly Premium)		Age 73											
		Plans											
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	All	$165.85	NA	NA	NA	$188.42	NA	$166.02	NA	NA	NA	NA	$129.53
Americo Financial Life and Annuity Insurance Company	All	$192.29	NA	NA	NA	$241.07	NA	$188.98	NA	NA	NA	NA	$144.76
Assured Life Association	All	$201.60	$234.32	$289.61	$223.34	$296.54	NA	$220.01	NA	NA	NA	NA	$132.38
Bankers Fidelity Life Insurance Company	All	$208.00	NA	NA	NA	$298.00	$55.00	$236.00	NA	$120.00	NA	NA	NA
BlueCross BlueShield Of Montana	All	$165.71	NA	NA	NA	$232.89	$85.27	$170.64	$81.25	NA	NA	NA	$164.29
BlueCross BlueShield Of Montana (Innovative Plans)	All	NA	NA	NA	NA	NA	NA	$189.41	$100.02	NA	NA	NA	NA
Central States Health & Life Co. of Omaha	All	$147.42	NA	$169.58	NA	NA	NA	$148.92	NA	NA	NA	NA	$114.83
Colonial Penn Life Insurance Company	All	$324.69	$256.11	NA	$176.20	$315.73	$48.52	$226.37	$44.60	$83.48	$193.25	$239.98	$169.62
Continental Life Insurance Company of Brentwood, Tennessee	All	$151.11	$154.52	NA	NA	$196.42	$64.47	$151.86	NA	NA	NA	NA	$118.79
Everence Association	All	$192.00	NA	NA	NA	$247.00	NA	$224.00	NA	NA	NA	NA	$187.00
Federal Life Insurance Company	All	$145.99	NA	NA	NA	$177.99	NA	$149.09	NA	NA	NA	NA	$111.55
Globe Life And Accident Insurance Company	All	$152.00	$237.00	$278.00	NA	$279.50	$58.00	$256.50	$58.00	NA	NA	NA	$184.50
GPM Health and Life Insurance Company	All	$181.00	NA	NA	NA	$247.78	NA	$191.62	NA	NA	NA	NA	$113.14
Guarantee Trust Life Insurance Company	All	$193.41	NA	NA	NA	$252.47	NA	$205.14	NA	NA	NA	NA	$160.97
Humana Insurance Company	All	$186.48	$202.78	$263.74	NA	$269.08	$60.62	$248.57	$57.48	$112.75	$155.78	NA	$183.80
Lumico Life Insurance Company	Male	$140.17	NA	NA	NA	$181.33	NA	$141.67	NA	NA	NA	NA	$116.00
	Female	$125.67	NA	NA	NA	$162.50	NA	$127.00	NA	NA	NA	NA	$104.00
ManhattanLife of America Insurance Company	All	$145.92	NA	NA	NA	$182.08	NA	$146.67	NA	NA	NA	NA	$115.00
Mountain Health CO-OP	All	$138.62	NA	NA	NA	$173.55	NA	$141.56	NA	NA	NA	NA	$119.69
Mutual of Omaha Insurance Company	All	$134.36	NA	$180.61	NA	$192.24	NA	$148.07	$55.12	NA	NA	NA	$113.27
Nassau Life Insurance Company of Kansas	All	$159.27	NA	NA	NA	$173.19	NA	$165.14	NA	NA	NA	NA	$118.02
Old Surety Life Insurance Company	All	$122.15	NA	NA	NA	$280.10	NA	$126.28	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	All	$137.44	NA	$233.75	$178.07	$235.79	NA	$178.50	NA	NA	NA	NA	$136.25
The Order of United Commercial Travelers	All	$227.58	$294.33	$324.18	$286.56	$338.26	NA	$277.07	NA	NA	NA	NA	$232.44
United American Insurance Company	All	$142.00	$255.00	$297.00	$284.00	$279.00	$45.00	$236.00	$45.00	$127.00	$179.00	NA	$243.00
United States Fire Insurance Company	All	$134.50	$161.50	NA	NA	$176.50	NA	$136.00	$51.67	$68.00	$83.92	NA	$106.50
UnitedHealthcare Insurance Company	Male	$140.58	$207.68	$248.16	NA	$249.48	NA	$196.46	NA	$75.24	$149.38	NA	$171.38
	Female	$124.74	$184.36	$220.00	NA	$221.32	NA	$174.02	NA	$66.88	$132.66	NA	$152.02
USAA Life Insurance Company	All	$133.11	NA	NA	NA	$189.55	NA	$169.49	NA	NA	NA	NA	$131.58
WMI Mutual Insurance Company	All	$118.00	NA	NA	NA	NA	NA	$158.00	NA	NA	NA	NA	$131.00

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

NA = Plan Not Available

Bankers Fidelity Life Insurance Company plans A, F, & FHD are issue age rated.

BlueCross BlueShield Of Montana (Innovative Plans) offer additional dental, vision, and hearing benefits. Contact the company for complete details.

Old Surety Life Insurance Company plans are issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.
Effective Dates for Rates are provided on the Company Contact page. 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

Plan A		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Accendo Insurance Company	All	$400.34	$142.53	$142.53	$142.53	$144.69	$147.61	$151.27	$155.77	$160.60	$165.85
Americo Financial Life and Annuity Insurance Company	All	$470.61	$163.55	$163.55	$163.55	$163.55	$170.11	$176.46	$181.74	$187.02	$192.29
Assured Life Association	All	$483.12	$164.21	$164.21	$171.52	$177.15	$182.63	$187.83	$192.75	$197.45	$201.60
Bankers Fidelity Life Insurance Company	All	$519.00	$173.00	$173.00	$176.00	$184.00	$187.00	$193.00	$196.00	$202.00	$208.00
BlueCross BlueShield Of Montana	All	$610.17	$126.65	$130.74	$135.02	$139.28	$143.70	$149.51	$154.81	$160.26	$165.71
Central States Health & Life Co. of Omaha	All	$493.50	$123.33	$123.33	$123.33	$123.33	$128.08	$133.08	$137.83	$142.67	$147.42
Colonial Penn Life Insurance Company	All	$592.40	$235.46	$243.90	$254.50	$265.41	$276.63	$288.13	$300.00	$312.18	$324.69
Continental Life Insurance Company of Brentwood, Tennessee	All	$364.85	$129.86	$129.86	$129.86	$131.86	$134.45	$137.86	$141.94	$146.27	$151.11
Everence Association	All	$614.00	$153.00	$153.00	$161.00	$168.00	$174.00	$179.00	$184.00	$188.00	$192.00
Federal Life Insurance Company	All	$411.78	$117.65	$117.65	$117.65	$120.16	$124.95	$129.99	$135.26	$140.54	$145.99
Globe Life And Accident Insurance Company	All	$373.50	$108.00	$116.50	$125.00	$133.00	$139.50	$146.50	$149.50	$150.50	$152.00
GPM Health and Life Insurance Company	All	$510.52	$145.86	$145.86	$145.86	$148.96	$154.90	$161.13	$167.68	$174.23	$181.00
Guarantee Trust Life Insurance Company	All	$541.26	$171.61	$171.61	$173.33	$175.36	$178.69	$182.09	$184.64	$188.88	$193.41
Humana Insurance Company	All	$420.53	$141.51	$146.26	$152.03	$158.03	$163.33	$168.84	$174.52	$180.40	$186.48
Lumico Life Insurance Company	Male	$469.67	$117.42	$117.42	$117.42	$121.00	$124.58	$128.33	$132.17	$136.17	$140.17
	Female	$420.92	$105.25	$105.25	$105.25	$108.42	$111.58	$115.00	$118.42	$122.00	$125.67
ManhattanLife of America Insurance Company	All	$520.83	$115.75	$115.75	$115.75	$121.25	$126.75	$131.83	$136.50	$141.17	$145.92
Mountain Health CO-OP	All	$408.84	$113.09	$113.09	$113.09	$117.90	$122.63	$127.21	$131.01	$134.82	$138.62
Mutual of Omaha Insurance Company	All	$445.95	$111.49	$111.49	$111.49	$115.28	$119.07	$122.86	$126.65	$130.44	$134.36
Nassau Life Insurance Company of Kansas	All	$541.89	$135.47	$135.47	$135.47	$135.47	$140.90	$146.16	$150.53	$154.90	$159.27
Old Surety Life Insurance Company	All	$168.63	$93.66	$97.60	$100.79	$104.11	$108.68	$112.32	$115.94	$119.38	$122.15
State Farm Mutual Automobile Insurance Company	All	$434.94	$99.53	$106.50	$112.54	$117.47	$121.55	$125.54	$129.37	$133.45	$137.44
The Order of United Commercial Travelers	All	$492.13	$164.04	$172.58	$181.30	$188.89	$197.42	$205.20	$213.16	$220.56	$227.58
United American Insurance Company	All	$390.00	$109.00	$115.00	$120.00	$125.00	$131.00	$136.00	$140.00	$142.00	$142.00
United States Fire Insurance Company	All	$450.50	$112.67	$112.67	$112.67	$116.00	$119.50	$123.25	$126.83	$130.75	$134.50
UnitedHealthcare Insurance Company	Male	$303.50	$102.24	$107.03	$111.82	$116.61	$121.41	$126.20	$130.99	$135.78	$140.58
	Female	$269.25	$90.72	$94.97	$99.22	$103.47	$107.73	$111.98	$116.23	$120.48	$124.74
USAA Life Insurance Company	All	$316.03	$114.07	$116.79	$119.17	$121.55	$123.93	$126.31	$128.86	$131.24	$133.11
WMI Mutual Insurance Company	All	$446.00	$88.00	$91.00	$95.00	$99.00	$102.00	$106.00	$110.00	$114.00	$118.00

†Only companies that chose to respond to our survey are included.
Bankers Fidelity Life Insurance Company plan A is issue age rated.
Old Surety Life Insurance Company plan A is issue age rated.
UnitedHealthcare Insurance Company plans are community rated.

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

Plan B		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Assured Life Association	All	$563.13	$189.63	$189.63	$197.66	$204.03	$210.64	$216.98	$223.12	$228.96	$234.32
Colonial Penn Life Insurance Company	All	$474.09	$187.61	$194.88	$202.90	$211.15	$219.65	$228.39	$237.38	$246.63	$256.11
Continental Life Insurance Company of Brentwood, Tennessee	All	$373.10	$132.86	$132.86	$132.86	$134.86	$137.53	$140.94	$145.11	$149.69	$154.52
Globe Life And Accident Insurance Company	All	$730.00	$166.50	$177.00	$189.00	$201.50	$212.00	$222.00	$230.00	$233.00	$237.00
Humana Insurance Company	All	$457.50	$153.84	$159.00	$165.29	$171.81	$177.59	$183.58	$189.76	$196.17	$202.78
The Order of United Commercial Travelers	All	$637.21	$212.40	$223.40	$234.59	$244.46	$255.45	$265.51	$275.74	$285.23	$294.33
United American Insurance Company	All	$676.00	$186.00	$198.00	$208.00	$217.00	$228.00	$238.00	$246.00	$252.00	$255.00
United States Fire Insurance Company	All	$540.50	$135.17	$135.17	$135.17	$139.25	$143.42	$147.75	$152.25	$156.92	$161.50
UnitedHealthcare Insurance Company	Male	$448.50	$151.04	$158.12	$165.20	$172.28	$179.36	$186.44	$193.52	$200.60	$207.68
	Female	$398.00	$134.08	$140.36	$146.65	$152.93	$159.22	$165.50	$171.79	$178.07	$184.36

Plan C		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Assured Life Association	All	$696.77	$233.05	$233.05	$243.04	$251.07	$259.35	$267.41	$275.21	$282.71	$289.61
Central States Health & Life Co. of Omaha	All	$607.92	$152.00	$152.00	$152.00	$152.83	$153.75	$154.67	$159.58	$164.58	$169.58
Globe Life And Accident Insurance Company	All	$684.00	$196.00	$205.50	$218.50	$230.50	$241.00	$251.50	$262.00	$272.00	$278.00
Humana Insurance Company	All	$595.80	$199.93	$206.67	$214.86	$223.37	$230.90	$238.71	$246.76	$255.11	$263.74
Mutual of Omaha Insurance Company	All	$612.87	$153.21	$153.21	$153.21	$157.51	$161.79	$166.09	$170.37	$174.67	$180.61
State Farm Mutual Automobile Insurance Company	All	$549.27	$169.23	$181.05	$191.25	$199.75	$206.55	$213.26	$220.06	$226.78	$233.75
The Order of United Commercial Travelers	All	$712.30	$237.43	$249.03	$261.39	$273.75	$285.54	$295.78	$306.02	$315.68	$324.18
United American Insurance Company	All	$707.00	$212.00	$224.00	$235.00	$247.00	$260.00	$272.00	$284.00	$292.00	$297.00
UnitedHealthcare Insurance Company	All	$505.50	$170.24	$178.22	$186.20	$194.18	$202.16	$210.14	$218.12	$226.10	$234.08
UnitedHealthcare Insurance Company	Male	$535.75	$180.48	$188.94	$197.40	$205.86	$214.32	$222.78	$231.24	$239.70	$248.16
	Female	$475.00	$160.00	$167.50	$175.00	$182.50	$190.00	$197.50	$205.00	$212.50	$220.00

Plan D		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Assured Life Association	All	$537.53	$179.47	$179.47	$187.14	$193.31	$199.75	$206.02	$212.08	$217.93	$223.34
Colonial Penn Life Insurance Company	All	$385.88	$117.63	$123.53	$130.20	$137.13	$144.33	$151.81	$159.61	$167.72	$176.20
State Farm Mutual Automobile Insurance Company	All	$471.24	$125.12	$132.34	$139.31	$146.11	$152.83	$159.37	$165.75	$171.95	$178.07
The Order of United Commercial Travelers	All	$620.71	$206.90	$217.33	$228.14	$237.82	$248.63	$258.49	$268.35	$277.83	$286.56
United American Insurance Company	All	$654.00	$197.00	$210.00	$222.00	$233.00	$246.00	$258.00	$270.00	$279.00	$284.00

†Only companies that chose to respond to our survey are included.
UnitedHealthcare Insurance Company plans are community rated.

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

Plan F		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Accendo Insurance Company	All	$454.82	$161.94	$161.94	$161.94	$164.35	$167.68	$171.85	$177.01	$182.51	$188.42
Americo Financial Life and Annuity Insurance Company	All	$588.86	$204.09	$204.09	$204.09	$204.09	$212.08	$219.51	$226.70	$233.88	$241.07
Assured Life Association	All	$713.47	$238.64	$238.64	$248.92	$257.10	$265.60	$273.88	$281.85	$289.53	$296.54
Bankers Fidelity Life Insurance Company	All	$746.00	$249.00	$249.00	$255.00	$260.00	$268.00	$276.00	$282.00	$289.00	$298.00
BlueCross BlueShield Of Montana	All	$848.50	$177.79	$183.64	$189.51	$195.53	$201.72	$209.98	$217.57	$225.13	$232.89
Colonial Penn Life Insurance Company	All	$651.59	$232.36	$241.44	$250.85	$260.61	$270.78	$281.33	$292.30	$303.77	$315.73
Continental Life Insurance Company of Brentwood, Tennessee	All	$474.23	$168.85	$168.85	$168.85	$171.35	$174.68	$179.10	$184.51	$190.34	$196.42
Everence Association	All	$751.00	$188.00	$188.00	$197.00	$207.00	$216.00	$224.00	$232.00	$240.00	$247.00
Federal Life Insurance Company	All	$510.40	$145.83	$145.83	$145.83	$145.95	$149.44	$155.57	$162.01	$168.45	$177.99
Globe Life And Accident Insurance Company	All	$525.50	$196.50	$207.00	$219.00	$231.50	$242.50	$252.50	$263.00	$273.50	$279.50
GPM Health and Life Insurance Company	All	$698.86	$199.67	$199.67	$199.67	$203.93	$212.06	$220.62	$229.57	$238.55	$247.78
Guarantee Trust Life Insurance Company	All	$765.62	$217.56	$217.56	$219.73	$222.31	$226.53	$231.06	$235.68	$243.93	$252.47
Humana Insurance Company	All	$607.93	$203.98	$210.85	$219.20	$227.88	$235.57	$243.54	$251.76	$260.28	$269.08
Lumico Life Insurance Company	Male	$589.25	$147.33	$147.33	$151.83	$156.50	$161.08	$166.00	$170.92	$176.08	$181.33
Lumico Life Insurance Company	Female	$528.08	$132.00	$132.00	$136.08	$140.25	$144.42	$148.75	$153.17	$157.83	$162.50
ManhattanLife of America Insurance Company	All	$665.50	$147.92	$147.92	$147.92	$154.08	$160.42	$166.17	$171.50	$176.75	$182.08
Mountain Health CO-OP	All	$499.80	$145.30	$145.30	$145.94	$147.73	$152.36	$157.98	$163.38	$168.47	$173.55
Mutual of Omaha Insurance Company	All	$648.64	$162.16	$162.16	$162.16	$166.72	$171.82	$171.86	$178.13	$184.97	$192.24
Nassau Life Insurance Company of Kansas	All	$565.69	$141.42	$141.42	$141.42	$146.98	$152.66	$157.97	$163.05	$168.12	$173.19
Old Surety Life Insurance Company	All	$411.25	$205.62	$212.82	$220.78	$230.39	$240.02	$249.67	$259.70	$269.95	$280.10
State Farm Mutual Automobile Insurance Company	All	$554.79	$171.02	$183.00	$193.03	$201.70	$208.50	$215.47	$222.27	$228.90	$235.79
The Order of United Commercial Travelers	All	$760.19	$253.40	$264.00	$275.01	$286.62	$297.83	$308.64	$319.25	$329.25	$338.26
United American Insurance Company	All	$534.00	$200.00	$211.00	$222.00	$232.00	$244.00	$256.00	$267.00	$274.00	$279.00
United States Fire Insurance Company	All	$590.75	$147.67	$147.67	$147.67	$152.08	$156.83	$161.50	$166.33	$171.33	$176.50
UnitedHealthcare Insurance Company	Male	$538.75	$181.44	$189.94	$198.45	$206.95	$215.46	$223.96	$232.47	$240.97	$249.48
	Female	$477.75	$160.96	$168.50	$176.05	$183.59	$191.14	$198.68	$206.23	$213.77	$221.32
USAA Life Insurance Company	All	$371.96	$163.54	$166.43	$170.00	$173.74	$177.14	$180.20	$183.60	$186.83	$189.55

Plan FHD		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Bankers Fidelity Life Insurance Company	All	$138.00	$46.00	$46.00	$48.00	$49.00	$50.00	$51.00	$53.00	$54.00	$55.00
BlueCross BlueShield Of Montana	All	$376.81	$65.44	$67.51	$69.73	$71.76	$74.11	$77.15	$79.77	$82.51	$85.27
Colonial Penn Life Insurance Company	All	$99.38	$35.93	$37.30	$38.72	$40.20	$41.73	$43.32	$44.99	$46.71	$48.52
Continental Life Insurance Company of Brentwood, Tennessee	All	$155.69	$55.39	$55.39	$55.39	$56.23	$57.48	$58.81	$60.56	$62.56	$64.47
Globe Life And Accident Insurance Company	All	$307.50	$37.50	$40.50	$43.50	$46.00	$48.00	$50.50	$52.50	$55.00	$58.00
Humana Insurance Company	All	$135.00	$46.33	$47.84	$49.67	$51.58	$53.27	$55.02	$56.82	$58.69	$60.62
United American Insurance Company	All	$270.00	$29.00	$31.00	$34.00	$36.00	$37.00	$39.00	$41.00	$43.00	$45.00

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

Bankers Fidelity Life Insurance Company plans F & FHD is issue age rated.

Old Surety Life Insurance Company plan F is issue age rated.

UnitedHealthcare Insurance Company plans are community rated.

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

Effective Dates for Rates are provided on the Company Contact page. Rates can change anytime throughout the year.

Additional Ages are available on our website at www.csimt.gov

Plan G		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Accendo Insurance Company	All	$400.67	$142.61	$142.61	$142.61	$144.78	$147.69	$151.36	$155.94	$160.77	$166.02
Americo Financial Life and Annuity Insurance Company	All	$451.90	$157.31	$157.31	$157.31	$157.31	$164.15	$170.52	$176.67	$182.82	$188.98
Assured Life Association	All	$529.51	$176.81	$176.81	$184.37	$190.42	$196.80	$202.94	$208.95	$214.68	$220.01
Bankers Fidelity Life Insurance Company	All	$537.00	$179.00	$179.00	$189.00	$194.00	$202.00	$212.00	$218.00	$228.00	$236.00
BlueCross BlueShield Of Montana	All	$765.64	$130.28	$134.56	$138.85	$143.28	$147.81	$153.87	$159.42	$164.96	$170.64
BlueCross BlueShield Of Montana (Innovative Plan)	All	$784.41	$149.05	$153.33	$157.62	$162.05	$166.58	$172.64	$178.19	$183.73	$189.41
Central States Health & Life Co. of Omaha	All	$498.42	$124.58	$124.58	$124.58	$124.58	$129.42	$134.42	$139.25	$144.08	$148.92
Colonial Penn Life Insurance Company	All	$491.80	$161.76	$168.49	$175.82	$183.43	$191.36	$199.58	$208.14	$217.07	$226.37
Continental Life Insurance Company of Brentwood, Tennessee	All	$366.60	$130.45	$130.45	$130.45	$132.45	$135.11	$138.44	$142.69	$147.11	$151.86
Everence Association	All	$676.00	$169.00	$169.00	$177.00	$186.00	$194.00	$202.00	$210.00	$217.00	$224.00
Federal Life Insurance Company	All	$421.18	$120.34	$120.34	$120.34	$122.71	$127.60	$132.74	$138.13	$143.52	$149.09
Globe Life And Accident Insurance Company	All	$502.50	$174.00	$184.50	$196.50	$209.00	$219.50	$230.00	$240.00	$250.50	$256.50
GPM Health and Life Insurance Company	All	$541.36	$154.67	$154.67	$154.67	$157.73	$164.00	$170.61	$177.55	$184.48	$191.62
Guarantee Trust Life Insurance Company	All	$621.88	$176.60	$176.60	$178.37	$180.45	$184.06	$187.75	$191.50	$198.20	$205.14
Humana Insurance Company	All	$561.42	$188.47	$194.81	$202.52	$210.54	$217.63	$224.99	$232.58	$240.45	$248.57
Lumico Life Insurance Company	Male	$489.17	$122.33	$122.33	$122.33	$122.33	$125.92	$129.83	$133.67	$137.75	$141.67
	Female	$438.42	$109.58	$109.58	$109.58	$109.58	$112.92	$116.33	$119.75	$123.50	$127.00
ManhattanLife of America Insurance Company	All	$523.50	$116.33	$116.33	$116.33	$121.83	$127.33	$132.50	$137.17	$141.92	$146.67
Mountain Health CO-OP	All	$484.31	$113.53	$113.53	$113.53	$113.53	$123.08	$127.87	$132.43	$136.99	$141.56
Mutual of Omaha Insurance Company	All	$502.45	$125.61	$125.61	$125.61	$129.13	$132.65	$136.16	$139.68	$143.20	$148.07
Nassau Life Insurance Company of Kansas	All	$550.49	$137.62	$137.62	$137.62	$137.62	$143.58	$149.16	$154.49	$159.81	$165.14
Old Surety Life Insurance Company	All	$333.82	$111.27	$111.27	$111.27	$111.27	$113.61	$115.95	$118.29	$122.96	$126.28
State Farm Mutual Automobile Insurance Company	All	$472.17	$125.54	$132.60	$139.57	$146.37	$153.08	$159.63	$166.09	$172.38	$178.50
The Order of United Commercial Travelers	All	$600.23	$200.08	$210.13	$220.75	$230.23	$240.66	$250.14	$259.63	$268.73	$277.07
United American Insurance Company	All	$688.00	$164.00	$175.00	$184.00	$194.00	$205.00	$215.00	$224.00	$231.00	$236.00
United States Fire Insurance Company	All	$469.25	$117.33	$117.33	$117.33	$117.33	$120.83	$124.33	$128.17	$132.08	$136.00
UnitedHealthcare Insurance Company	Male	$518.00	$142.88	$149.57	$156.27	$162.97	$169.67	$176.36	$183.06	$189.76	$196.46
	Female	$458.75	$126.56	$132.49	$138.42	$144.35	$150.29	$156.22	$162.15	$168.08	$174.02
USAA Life Insurance Company	All	$500.31	$121.89	$128.35	$134.64	$140.59	$147.05	$154.87	$160.82	$165.07	$169.49
WMI Mutual Insurance Company	All	$596.00	$118.00	$122.00	$127.00	$132.00	$138.00	$142.00	$147.00	$153.00	$158.00

†Only companies that chose to respond to our survey are included.
BlueCross BlueShield of Montana (Innovative Plan) offeres additional dental, vision, and hearing benefits.
Old Surety Life Insurance Company plan G is issue age rated.
UnitedHealthcare Insurance Company plans are community rated.

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

Plan GHD		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
BlueCross BlueShield Of Montana	All	$345.41	$62.36	$64.33	$66.44	$68.38	$70.62	$73.52	$76.02	$78.63	$81.25
BlueCross BlueShield Of Montana (Innovative Plan)	All	$364.18	$81.13	$83.10	$85.21	$87.15	$89.39	$92.29	$94.79	$97.40	$100.02
Colonial Penn Life Insurance Company	All	$91.25	$33.05	$34.31	$35.61	$36.96	$38.37	$39.83	$41.36	$42.94	$44.60
Globe Life And Accident Insurance Company	All	$307.50	$37.50	$40.50	$43.50	$46.00	$48.00	$50.50	$52.50	$55.00	$58.00
Humana Insurance Company	All	$127.86	$43.95	$45.38	$47.11	$48.92	$50.51	$52.17	$53.88	$55.65	$57.48
Mutual of Omaha Insurance Company	All	$329.03	$42.84	$42.84	$42.84	$44.89	$46.93	$48.98	$51.03	$53.08	$55.12
United American Insurance Company	All	$250.00	$29.00	$31.00	$34.00	$36.00	$37.00	$39.00	$41.00	$43.00	$45.00
United States Fire Insurance Company	All	$173.17	$43.25	$43.25	$43.25	$44.58	$45.83	$47.25	$48.75	$50.08	$51.67

BlueCross BlueShield of Montana (Innovative Plan) offeres additional dental, vision, and hearing benefits.

Plan K		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Bankers Fidelity Life Insurance Company	All	$274.00	$92.00	$92.00	$96.00	$99.00	$103.00	$107.00	$111.00	$116.00	$120.00
Colonial Penn Life Insurance Company	All	$187.74	$60.69	$62.06	$64.55	$67.23	$70.09	$73.15	$76.39	$79.84	$83.48
Humana Insurance Company	All	$253.29	$85.76	$88.60	$92.07	$95.67	$98.85	$102.16	$105.57	$109.10	$112.75
United American Insurance Company	All	$341.00	$90.00	$96.00	$102.00	$107.00	$112.00	$119.00	$122.00	$125.00	$127.00
United States Fire Insurance Company	All	$227.83	$57.00	$57.00	$57.00	$58.67	$60.42	$62.25	$64.17	$66.08	$68.00
UnitedHealthcare Insurance Company	Male	$162.50	$54.72	$57.28	$59.85	$62.41	$64.98	$67.54	$70.11	$72.67	$75.24
	Female	$144.50	$48.64	$50.92	$53.20	$55.48	$57.76	$60.04	$62.32	$64.60	$66.88

Plan L		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Colonial Penn Life Insurance Company	All	$400.53	$144.54	$148.77	$154.07	$159.73	$165.70	$172.07	$178.74	$185.81	$193.25
Humana Insurance Company	All	$350.86	$118.29	$122.25	$127.06	$132.06	$136.48	$141.07	$145.80	$150.71	$155.78
United American Insurance Company	All	$476.00	$126.00	$135.00	$143.00	$150.00	$158.00	$167.00	$172.00	$175.00	$179.00
United States Fire Insurance Company	All	$281.17	$70.33	$70.33	$70.33	$72.42	$74.58	$76.83	$79.08	$81.50	$83.92
UnitedHealthcare Insurance Company	Male	$322.50	$108.64	$113.73	$118.82	$123.91	$129.01	$134.10	$139.19	$144.28	$149.38
	Female	$286.50	$96.48	$101.00	$105.52	$110.04	$114.57	$119.09	$123.61	$128.13	$132.66

†Only companies that chose to respond to our survey are included.
UnitedHealthcare Insurance Company plans are community rated.

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

Plan M		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Colonial Penn Life Insurance Company	All	$490.08	$169.30	$176.98	$184.94	$193.23	$201.83	$210.79	$220.11	$229.83	$239.98

Plan N		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	**Gender**	**< 65**	**65**	**66**	**67**	**68**	**69**	**70**	**71**	**72**	**73**
Accendo Insurance Company	All	$311.63	$104.71	$104.71	$104.71	$108.79	$113.04	$117.12	$121.20	$125.37	$129.53
Americo Financial Life and Annuity Insurance Company	All	$346.87	$120.65	$120.65	$120.65	$120.65	$125.69	$130.44	$135.21	$139.99	$144.76
Assured Life Association	All	$329.28	$106.32	$106.32	$106.32	$109.82	$113.51	$118.09	$122.88	$127.68	$132.38
BlueCross BlueShield Of Montana	All	$619.29	$125.62	$129.61	$133.78	$138.11	$142.47	$148.29	$153.62	$158.79	$164.29
Central States Health & Life Co. of Omaha	All	$384.58	$96.17	$96.17	$96.17	$96.17	$99.67	$103.50	$107.25	$111.00	$114.83
Colonial Penn Life Insurance Company	All	$413.26	$112.40	$118.17	$124.69	$131.46	$138.50	$145.81	$153.42	$161.35	$169.62
Continental Life Insurance Company of Brentwood, Tennessee	All	$285.47	$95.88	$95.88	$95.88	$99.79	$103.54	$107.29	$111.12	$114.87	$118.79
Everence Association	All	$574.00	$144.00	$144.00	$150.00	$156.00	$163.00	$169.00	$175.00	$181.00	$187.00
Federal Life Insurance Company	All	$316.68	$90.48	$90.48	$90.48	$91.18	$94.83	$98.68	$102.71	$106.75	$111.55
Globe Life And Accident Insurance Company	All	$362.50	$124.00	$131.50	$140.00	$149.50	$157.50	$164.50	$172.50	$180.50	$184.50
GPM Health and Life Insurance Company	All	$318.88	$91.11	$91.11	$91.11	$93.13	$96.83	$100.74	$104.84	$108.93	$113.14
Guarantee Trust Life Insurance Company	All	$488.15	$138.71	$138.71	$140.10	$141.74	$144.43	$147.32	$150.27	$155.53	$160.97
Humana Insurance Company	All	$414.48	$139.49	$144.16	$149.85	$155.76	$160.99	$166.42	$172.01	$177.81	$183.80
Lumico Life Insurance Company	Male	$388.33	$97.08	$97.08	$97.08	$100.00	$103.08	$106.08	$109.25	$112.58	$116.00
	Female	$348.08	$87.00	$87.00	$87.00	$89.58	$92.42	$95.08	$97.92	$100.83	$104.00
ManhattanLife of America Insurance Company	All	$408.17	$90.67	$90.67	$90.67	$95.33	$98.83	$102.17	$106.50	$110.83	$115.00
Mountain Health CO-OP	All	$375.85	$92.86	$92.86	$93.26	$95.29	$98.68	$106.32	$110.86	$115.16	$119.69
Mutual of Omaha Insurance Company	All	$384.38	$96.09	$96.09	$96.09	$98.79	$101.48	$104.17	$106.85	$109.55	$113.27
Nassau Life Insurance Company of Kansas	All	$391.24	$97.81	$97.81	$97.81	$97.81	$101.28	$104.63	$109.09	$113.55	$118.02
State Farm Mutual Automobile Insurance Company	All	$361.25	$96.13	$101.23	$106.50	$111.60	$116.70	$121.63	$126.65	$131.41	$136.25
The Order of United Commercial Travelers	All	$522.36	$174.12	$181.41	$188.98	$196.95	$204.65	$212.08	$219.37	$226.25	$232.44
United American Insurance Company	All	$564.00	$167.00	$178.00	$188.00	$197.00	$209.00	$220.00	$230.00	$237.00	$243.00
United States Fire Insurance Company	All	$357.25	$89.33	$89.33	$89.33	$91.92	$94.58	$97.50	$100.50	$103.42	$106.50
UnitedHealthcare Insurance Company	Male	$370.00	$124.64	$130.48	$136.32	$142.16	$148.01	$153.85	$159.69	$165.53	$171.38
	Female	$328.25	$110.56	$115.74	$120.92	$126.10	$131.29	$136.47	$141.65	$146.83	$152.02
USAA Life Insurance Company	All	$275.23	$113.39	$115.43	$117.81	$120.36	$122.91	$124.95	$127.33	$129.54	$131.58
WMI Mutual Insurance Company	All	$496.00	$98.00	$102.00	$106.00	$110.00	$114.00	$118.00	$122.00	$126.00	$131.00

†Only companies that chose to respond to our survey are included.
UnitedHealthcare Insurance Company plans are community rated.

NOTE: Premiums are Attained Age unless otherwise stated. Your premiums may be higher depending on other factors & tobacco use.
Effective Dates for Rates are provided on the Company Contact page. 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													
		Plans											
Insurance Company Name†	Year	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	2022	3.0%				3.0%		3.0%					3.0%
Americo Financial Life and Annuity Insurance Company	2021	12.0%				12.0%		12.0%					10.0%
	2020	14.5%				15.5%		13.5%					9.5%
	2019	9.0%				9.0%		9.0%					9.0%
	2018	6.0%				6.0%		3.0%					1.5%
	2017	3.0.%				3.0%		0.0%					0.0%
Assured Life Association	2021	9.5%	9.5%	9.5%	9.5%	9.5%		9.5%					9.5%
	2020	9.5%	9.5%	9.5%	9.5%	9.5%		9.5%					9.5%
	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%
Bankers Fidelity Life Insurance Company	2021	7.9%				7.9%	0.0%	14.9%		7.9%			
	2020	8.0%				8.0%	0.0%	8.0%		8.0%			
	2019	10.0%				10.0%	0.0%	10.0%		10.0%			
	2018	7.2%				7.2%	0.0%	7.2%		7.2%			
	2017	0.0%				0.0%	0.0%	0.0%		0.0%			
BlueCross BlueShield Of Montana	2022	4.9%				4.9%	4.9%	5.0%	4.9%				4.9%
	2021	-0.8%				-0.8%	-15.0%	-0.8%	-19.0%				-3.1%
	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%					7.0%	7.0%
	2017	7.5%		7.5%		7.5%	7.5%					7.5%	7.5%
Central States Health & Life Co. of Omaha	2022	7.0%		7.0%				7.0%					4.0%
	2021	8.0%		8.0%				8.0%					8.0%
	2020	6.0%		-1.2%				6.0%					0.0%
Colonial Penn Life Insurance Company	2022	10.0%	6.0%		0.0%	6.0%	0.0%	6.4%	0.0%	0.0%	10.0%	6.0%	2.0%
	2021	12.0%	7.0%		7.0%	5.0%	9.0%	11.9%	0.0%	7.0%	9.5%	7.0%	9.0%
	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%
Continental Life Insurance Company of Brentwood, Tennessee	2022	9.0%	9.0%			2.0%	0.0%	7.0%					0.0%
	2021	8.0%	8.0%			8.0%	8.0%	8.0%					8.0%
	2020	2.0%	2.0%			2.0%	2.0%	2.0%					2.0%

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

Blanks spaces represent no premium change provided or premium change is not applicable.

Company Rate History													
		Plans											
Insurance Company Name†	Year	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Everence Association	2022	6.0%				6.0%		6.0%					6.0%
	2021	6.0%				6.0%		6.0%					6.0%
	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%
Federal Life Insurance Company	2021	0.0%				0.0%		0.0%					0.0%
	2020	0.0%				0.0%		0.0%					0.0%
Globe Life And Accident Insurance Company	2022	9.0%	9.0%	9.0%		9.0%	0.0%	9.0%	0.0%				0.0%
	2021	9.0%	9.0%	9.0%		9.0%	0.0%	0.0%	9.0%				0.0%
	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%						
GPM Health and Life Insurance Company	2021	15.0%				15.0%		15.0%					-10.0%
	2020	15.0%				15.0%		15.0%					7.0%
	2019	9.0%				9.0%		9.0%					9.0%
	2018	1.0%				4.0%		1.0%					4.0%
	2017	0.0%				0.0%		0.0%					0.0%
Guarantee Trust Life Insurance Company	2022	13.9%				13.9%		13.9%					13.9%
	2021	18.0%				18.0%		18.0%					15.0%
	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	2021	5.5%	5.5%	5.5%		5.5%	0.0%	5.5%	0.0%	8.0%	5.5%		8.0%
	2020	0.0%	0.0%	0.0%		0.0%	0.0%			0.0%	0.0%		0.0%
	2019	5.5%	5.5%	9.5%		9.5%	0.0%			5.5%	5.5%		9.5%
	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%
Lumico Life Insurance Company	2022	3.0%				3.0%		3.0%					3.0%
ManhattanLife of America Insurance Company	New Company												
Mountain Health CO-OP	2021	5.0%				5.0%		5.0%					5.0%
Mutual of Omaha Insurance Company	2021	0.0%		0.0%		0.0%		0.0%	0.0%				2.0%
	2020	0.0%		-15.0%		0.0%		0.0%	0.0%				0.0%
	2019	0.0%		0.0%		0.0%		0.0%	0.0%				0.0%
Nassau Life Insurance Company of Kansas	2021	3.0%				3.0%		3.0%					3.0%

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

Blanks spaces represent no premium change provided or premium change is not applicable.

Company Rate History													
		Plans											
Insurance Company Name†	Year	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Old Surety Life Insurance Company	2021	0.0%				8.75%		0.0%					
	2020					17.0%							
	2019												
	2018	12.0%				12.0%							
	2017	10.0%				10.0%							
State Farm Mutual Automobile Insurance Company	2022	3.9%		3.9%	5.1%	3.9%		5.1%					5.1%
	2021	2.3%		2.3%	-10.0%	2.3%		-10.0%					-10.0%
	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%							
	2017	6.7%		6.7%		6.7%							
The Order of United Commercial Travelers	2022	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%					0.0%
	2021	5.0%	5.0%	5.0%	5.0%	5.0%		5.0%					5.0%
	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%
United American Insurance Company	2022	65+ 0.0% <65 6.0%	65+ 4.0% <65 0.0%	65+ 4.0% <65 6.0%	65+ 4.0% <65 0.0%	65+ 4.0% <65 6.0%	65+ 0.0% <65 8.0%	65+ 4.0% <65 6.0%	0.0%	0.0%	0.0%		65+ 4.0% <65 0.0%
	2021	65+ 0.0% <65 6.0%	6.0%	6.0%	6.0%	6.0%	65+ 0.0% <65 6.0%	65+ 0.0% <65 6.0%	65+ 0.0% <65 6.0%	65+ 0.0% <65 6.0%	65+ 0.0% <65 6.0%		6.0%
	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%		3.0%
	2018	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%
United States Fire Insurance Company	New Company												
UnitedHealthcare Insurance Company	2022	3.4%	3.5%	3.5%		3.5%		3.4%		3.5%	3.6%		3.5%
	2021	4.7%	4.9%	4.8%		4.8%		4.8%		4.7%	4.7%		4.7%
	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%
USAA Life Insurance Company	2022	0.0%				9.9%		0.0%					9.9%
	2021	0.0%				9.9%		0.0%					9.9%
	2020	5.0%				9.9%		5.0%					9.9%
	2019	6.0%				9.0%							3.0%
	2018	9.9%				9.9%							9.9%
	2017	3.0%				9.9%							9.9%
WMI Mutual Insurance Company	2021	0.0%		0.0%	0.0%				0.0%				0.0%
	2020	0.0%		0.0%	0.0%				0.0%				0.0%

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

Blanks spaces represent no premium change provided or premium change is not applicable.

The following pages contain:

Household Discounts

Insurance Company Name†	Household Discount Description	Discount %
Accendo Insurance Company	Recevied a policy from the company or sister company at the same time as another member of your household.	14%
Americo Financial Life and Annuity Insurance Company	Resided with 1-3 other adults.	10%
Bankers Fidelity Life Insurance Company	Resided with someone over the past 12 months who has a policy with the company or affiliate company.	9%
BlueCross BlueShield Of Montana	Enrolled in a plan with the company along with another member of the household.	7%
Central States Health & Life Co. of Omaha	Resided with 1-3 others continually for the past 12 months.	7%
Continental Life Insurance Company of Brentwood, Tennessee	Recevied a policy from the company or sister compant at the same time as another member of your household.	7%
Federal Life Insurance Company	Resided with 1-3 others continually for the past 12 months.	7%
Guarantee Trust Life Insurance Company	Enrolled in a plan with the company along with another member of the household.	7%
Humana Insurance Company	Enrolled in a plan with the company along with another member of the household.	5%
Lumico Life Insurance Company	Enrolled in a plan with the company along with another member of the household whom you have resided with continully for the last 12 months	7%
ManhattanLife of America Insurance Company	Enrolled in a plan with the company along with another member of the household.	7%
Mountain Health CO-OP	Resided with 1-3 others continually for the past 12 months.	7%
Mutual of Omaha Insurance Company	Resided with 1-3 others	12%
Nassau Life Insurance Company of Kansas	Resided with 1-3 others continually for the past 12 months.	7%
United States Fire Insurance Company	Resided with 1-3 others continually for the past 12 months.	7%
UnitedHealthcare Insurance Company	Enrolled in a policy with another person.	7%

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

Note: Not every company offers a household discount. Contact the company for complete households discount details.

The following pages contain:

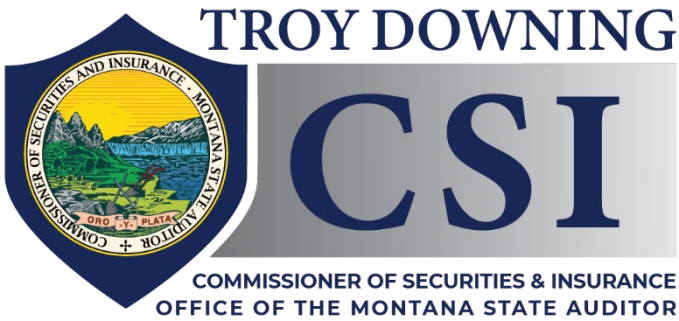
Company Contact List

and

Rate Effective Dates

Insurance Company Name†	NAIC Co. Code	Phone Number	Website	Rate Effective Date
Accendo Insurance Company	63444	(800) 264-4000	www.aetnaseniorproducts.com	5/1/2022
Americo Financial Life and Annuity Insurance Company	61999	(888) 220-7074	www.americo.com	9/1/2021
Assured Life Association	56499	(855) 394-1850	www.assuredlife.org	12/1/2021
Bankers Fidelity Life Insurance Company	61239	(800) 241-1439	www.bflic.com	8/1/2021
BlueCross BlueShield Of Montana	70670	(800) 447-7828	www.bcbsmt.com	5/1/2022
Central States Health & Life Co. of Omaha	61751	(833) 522-4874	www.cso.com	5/1/2022
Colonial Penn Life Insurance Company	62065	(800) 523-9100	www.bankerslife.com	1/1/2022
Continental Life Insurance Company of Brentwood, Tennessee	68500	(800) 264-4000	www.aetnaseniorproducts.com	3/1/2022
Everence Association	57991	(800) 348-7468	www.everence.com	4/1/2022
Federal Life Insurance Company	63223	(888) 747-3760	www.federAllife.com	12/1/2021
Globe Life And Accident Insurance Company	91472	(888) 678-3403	www.globecaremedsupp.com	8/1/2022
GPM Health and Life Insurance Company	67059	(877) 844-1036	www.gpmhealthandlife.com	10/1/2021
Guarantee Trust Life Insurance Company	64211	(847) 699-0600	www.gtlic.com	3/1/2022
Humana Insurance Company	70580	(888) 310-8482	www.humana.com	10/1/2021
Lumico Life Insurance Company	73504	(855) 774-4491	www.lumico.com	8/1/2022
ManhattanLife of America Insurance Company	16755	(888) 441-0770	www.manhattanlife.com	8/16/2021
Mountain Health CO-OP	14933	(406) 447-9510	www.mountainhealth.coop	9/1/2021
Mutual of Omaha Insurance Company	71412	(800) 667-2937	www.mutualofomaha.com	12/1/2021
Nassau Life Insurance Company of Kansas	68284	(860) 403-5000	www.nfg.com	7/1/2021
Old Surety Life Insurance Company	67326	(800) 272-5466	www.oldsurety.com	9/1/2021
State Farm Mutual Automobile Insurance Company	25178	Contact Local State Farm Agent	www.statefarm.com	6/1/2022
The Order of United Commercial Travelers	56383	(800) 848-0123	www.uct.org	1/1/2021
United American Insurance Company	92916	(800) 755-2137	www.unitedamerican.com	3/1/2022
United States Fire Insurance Company	21113	(866) 523-9332	www.usfiremedsupp.com	5/5/2021
UnitedHealthcare Insurance Company	79413	(800) 523-5800	www.aarpmedicaresupplement.com	6/1/2022
USAA Life Insurance Company	69663	(800) 531-8000	www.usaa.com	9/1/2022
WMI Mutual Insurance Company	68420	(800) 263-8000	www.wmimutual.com	1/11/2022

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



CONTACT US

Troy Downing
Commissioner of Securities & Insurance
Office of the Montana State Auditor

840 Helena Avenue, Helena, MT 59601

Consumer Hotline

406-444-2040

Or

Toll-free
1-800-332-6148

Fax: 406-444-3497
TDD Phone: 406-444-3246
E-mail: csi@mt.gov

www.csimt.gov

The Office of the Montana State Auditor, Commissioner of Securities and Insurance, attempts to provide reasonable accommodation for any known disability that may interfere with a person's ability to participate in any service, program, or activity of the agency. Alternative accessible formats of this document will be provided upon request. For more information call (406) 444-2040 or TDD (406) 444-3246.