

# MONTANA



## MEDICARE SUPPLEMENT INSURANCE

### 2023-2024 Rate Comparison Guide





# COMMISSIONER OF SECURITIES AND INSURANCE

Troy Downing  
Commissioner

Office of the  
Montana State Auditor

Dear Montanan:

My office is pleased to provide you with the *2023-2024 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](http://www.csimt.gov).

Sincerely,

Troy Downing  
Commissioner of Securities & Insurance  
Montana State Auditor



As Commissioner of Securities and Insurance, I am here to serve you. Please let my office know if you need assistance.

840 Helena Avenue, Helena, Montana 59601  
(main fax) 406.444.3413 | (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](mailto:csi@mt.gov) | (web) [www.csimt.gov](http://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:

- 1 **Attained age** = Premium is based on your age and will automatically increase as you get older.
- 2 **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.
- 3 **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 if you pay the premium.
6. 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.

## **2020 Medicare Supplement Plan Changes**

- In 2020, Congress no longer allowed 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.

*However, beneficiaries who turned 65 prior to January 1, 2020, or were Medicare eligible due to disability, can continue to reenroll in these first-dollar coverage plans after discontinuation – so long as they premium is paid.*

- Companies began offering a Plan G High Deductible (HD).

## **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.

## 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**.

### MEDICARE SUPPLEMENT PRICE GUIDE

VISIT our website for rate comparison tools to help you find the plan and company that are right for you:

<https://csimt.gov/your-insurance/medicare/>

Recent rating changes:

- **Gender Rating.** Some companies may rate based on gender. Most premiums in this guide apply to males and females. Premiums that are gender specific have only a single gender listed.
- **Household Discounts.** Some companies offer a discount to those living with another person. A description of the household available discounts are listed after the rate history and before the company contact page.

► **NOTE:** Rates shown in this guide do not show the inclusion of any discount.



## Benefit Chart of Medicare Supplement Plans:

Chart	✓	policy covers 100% of benefit
Key:	%	policy covers that percentage of the benefit
	Blank	policy does not cover that benefit

For more information, also visit  
[www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap](http://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap)

Benefits	Plans Available to All Applicants								Enrolled in Medicare Supp Plan 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					\$6,940**	\$3,470**				

Core benefits pay the beneficiary's (i) share of Medicare's approved amount for physician services (20% after the annual deductible is met), (ii) cost of a long hospital stays (for example in 2023, Days 61-90: \$400 coinsurance payment per day, Days 91-beyond: \$800 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over lifetime)), and (iii) cost for the first three pints of blood not covered by Medicare.

\* **Plan F** and **Plan G** offer a High Deductible option that require first paying a plan the set annual deductible 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 F** High Deductible also covers the Medicare Part B deductible amount (for example, \$226 in 2023).

- **Plan G** High Deductible does not cover the Medicare Part B deductible.

\*\* **Plan K** and **Plan L** pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket (OOP) yearly limit. (Note: The limits listed are example of amounts for 2023.)

\*\*\* **Plan N** pays 100% of the Part B coinsurance, except for a copay amount 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													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$436.41				\$495.72		\$436.74					\$339.70
ACE Property and Casualty Insurance Company	Male	\$518.58				\$642.50		\$523.75	\$209.42				\$412.50
ACE Property and Casualty Insurance Company	Female	\$461.08				\$571.17		\$465.58	\$186.33				\$366.58
Assured Life Association	Unisex	\$555.60	\$647.60	\$801.30	\$618.20	\$820.50		\$608.90					\$378.70
BlueCross BlueShield Of Montana	Unisex	\$625.91				\$870.39	\$386.53	\$785.39	\$354.32				\$635.26
BlueCross BlueShield Of Montana Innovative	Unisex							\$804.43	\$373.36				
Federal Life Insurance Company	Unisex	\$411.80				\$525.70		\$421.20					\$316.70
Globe Life And Accident Insurance Company	Unisex	\$373.50	\$730.00	\$684.00		\$525.50	\$307.50	\$502.50	\$307.50				\$362.50
GPM Health and Life Insurance Company	Unisex	\$587.10				\$803.70		\$622.60					\$318.90
Guarantee Trust Life Insurance Company	Unisex	\$648.97				\$917.98		\$745.64					\$585.29
Humana Insurance Company	Unisex	\$441.55	\$480.56	\$629.42		\$642.29	\$133.00	\$604.18	\$125.86	\$265.11	\$368.05		\$445.47
Lumico Life Insurance Company	Male	\$493.17				\$618.75		\$513.67					\$407.75
Lumico Life Insurance Company	Female	\$442.00				\$554.50		\$460.33					\$365.42
Mutual of Omaha Insurance Company	Unisex	\$466.00		\$640.50		\$677.80		\$525.10	\$343.80				\$401.70
National Health Insurance Company	Unisex	\$493.11				\$634.62	\$188.08	\$514.22					\$389.12
Old Surety Life Insurance Company	Unisex	\$168.63				\$460.60		\$347.18					
State Farm Mutual Automobile Insurance Company	Unisex	\$456.28		\$576.21	\$485.35	\$581.99		\$486.37					\$372.13
United American Insurance Company	Unisex	\$390.00	\$676.00	\$707.00	\$654.00	\$534.00	\$270.00	\$688.00	\$250.00	\$341.00	\$476.00		\$564.00
United States Fire Insurance Company	Male	\$476.50	\$571.67			\$624.83		\$496.25	\$183.08	\$240.92	\$297.33		\$366.50
United States Fire Insurance Company	Female	\$433.17	\$519.67			\$568.00		\$451.17	\$166.50	\$219.00	\$270.33		\$333.17
UnitedHealthcare Insurance Company	Male	\$326.75	\$483.00	\$576.75		\$579.50		\$556.75		\$175.25	\$347.25		\$398.00
UnitedHealthcare Insurance Company	Female	\$289.75	\$428.00	\$511.00		\$514.00		\$494.25		\$155.25	\$308.25		\$353.50
WMI Mutual Insurance Company	Unisex	\$446.00						\$596.00					\$496.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$549.54		\$749.64		\$762.27		\$616.46		\$326.40	\$466.45		\$553.91

#### Notes

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

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.



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	Unisex	\$155.35				\$176.51		\$155.44					\$114.12
ACE Property and Casualty Insurance Company	Male	\$129.67				\$160.67		\$130.92	\$52.33				\$103.17
ACE Property and Casualty Insurance Company	Female	\$115.25				\$142.83		\$116.42	\$46.58				\$91.67
Assured Life Association	Unisex	\$188.80	\$218.10	\$268.00	\$206.40	\$274.40		\$203.30					\$122.30
BlueCross BlueShield Of Montana	Unisex	\$129.91				\$182.37	\$67.13	\$138.10	\$63.97				\$128.13
BlueCross BlueShield Of Montana Innovative	Unisex							\$157.14	\$83.01				
Federal Life Insurance Company	Unisex	\$117.70				\$150.20		\$120.30					\$90.50
Globe Life And Accident Insurance Company	Unisex	\$108.00	\$166.50	\$196.00		\$196.50	\$37.50	\$174.00	\$37.50				\$124.00
GPM Health and Life Insurance Company	Unisex	\$167.80				\$229.60		\$177.90					\$91.10
Guarantee Trust Life Insurance Company	Unisex	\$205.77				\$260.85		\$211.75					\$166.32
Humana Insurance Company	Unisex	\$147.18	\$160.19	\$209.81		\$214.10	\$44.33	\$201.39	\$41.95	\$88.37	\$122.68		\$148.49
Lumico Life Insurance Company	Male	\$123.33				\$154.67		\$128.42					\$101.92
Lumico Life Insurance Company	Female	\$110.50				\$138.67		\$115.08					\$91.33
Mutual of Omaha Insurance Company	Unisex	\$116.50		\$160.10		\$169.50		\$131.30	\$44.80				\$100.40
National Health Insurance Company	Unisex	\$112.43				\$144.69	\$42.88	\$117.24					\$88.72
Old Surety Life Insurance Company	Unisex	\$93.66				\$230.30		\$115.73					
State Farm Mutual Automobile Insurance Company	Unisex	\$104.38		\$177.56	\$128.86	\$179.43		\$129.28					\$99.02
United American Insurance Company	Unisex	\$109.00	\$186.00	\$212.00	\$197.00	\$200.00	\$29.00	\$164.00	\$29.00	\$90.00	\$126.00		\$167.00
United States Fire Insurance Company	Male	\$119.08	\$142.92			\$156.17		\$124.08	\$45.75	\$60.25	\$74.33		\$91.58
United States Fire Insurance Company	Female	\$108.25	\$129.92			\$142.00		\$112.75	\$41.58	\$54.75	\$67.58		\$83.25
UnitedHealthcare Insurance Company	Male	\$110.08	\$162.72	\$194.24		\$195.20		\$153.60		\$59.04	\$116.96		\$134.08
UnitedHealthcare Insurance Company	Female	\$97.60	\$144.16	\$172.16		\$173.12		\$136.32		\$52.32	\$103.84		\$119.04
WMI Mutual Insurance Company	Unisex	\$88.00						\$118.00					\$98.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$137.38		\$187.41		\$190.57		\$154.12		\$81.60	\$116.61		\$138.48

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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.

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	Unisex	\$155.35				\$176.51		\$155.44					\$114.12
ACE Property and Casualty Insurance Company	Male	\$129.67				\$160.67		\$130.92	\$52.33				\$103.17
ACE Property and Casualty Insurance Company	Female	\$115.25				\$142.83		\$116.42	\$46.58				\$91.67
Assured Life Association	Unisex	\$188.80	\$218.10	\$268.00	\$206.40	\$274.40		\$203.30					\$122.30
BlueCross BlueShield Of Montana	Unisex	\$134.11				\$188.37	\$69.24	\$142.64	\$65.99				\$132.19
BlueCross BlueShield Of Montana Innovative	Unisex							\$161.68	\$85.03				
Federal Life Insurance Company	Unisex	\$117.70				\$150.20		\$120.30					\$90.50
Globe Life And Accident Insurance Company	Unisex	\$116.50	\$177.00	\$205.50		\$207.00	\$40.50	\$184.50	\$40.50				\$131.50
GPM Health and Life Insurance Company	Unisex	\$167.80				\$229.60		\$177.90					\$91.10
Guarantee Trust Life Insurance Company	Unisex	\$205.77				\$260.85		\$211.75					\$166.32
Humana Insurance Company	Unisex	\$152.19	\$165.64	\$216.95		\$221.38	\$45.84	\$208.23	\$43.38	\$91.37	\$126.86		\$153.54
Lumico Life Insurance Company	Male	\$123.33				\$154.67		\$128.42					\$101.92
Lumico Life Insurance Company	Female	\$110.50				\$138.67		\$115.08					\$91.33
Mutual of Omaha Insurance Company	Unisex	\$116.50		\$160.10		\$169.50		\$131.30	\$44.80				\$100.40
National Health Insurance Company	Unisex	\$112.43				\$144.69	\$42.88	\$117.24					\$88.72
Old Surety Life Insurance Company	Unisex	\$97.60				\$238.36		\$115.73					
State Farm Mutual Automobile Insurance Company	Unisex	\$111.69		\$189.89	\$136.34	\$191.93		\$136.59					\$104.29
United American Insurance Company	Unisex	\$115.00	\$198.00	\$224.00	\$210.00	\$211.00	\$31.00	\$175.00	\$31.00	\$96.00	\$135.00		\$178.00
United States Fire Insurance Company	Male	\$119.08	\$142.92			\$156.17		\$124.08	\$45.75	\$60.25	\$74.33		\$91.58
United States Fire Insurance Company	Female	\$108.25	\$129.92			\$142.00		\$112.75	\$41.58	\$54.75	\$67.58		\$83.25
UnitedHealthcare Insurance Company	Male	\$115.24	\$170.34	\$203.34		\$204.35		\$160.80		\$61.80	\$122.44		\$140.36
UnitedHealthcare Insurance Company	Female	\$102.17	\$150.91	\$180.23		\$181.23		\$142.71		\$54.77	\$108.70		\$124.62
WMI Mutual Insurance Company	Unisex	\$91.00						\$122.00					\$102.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$142.19		\$193.97		\$197.24		\$159.51		\$84.46	\$120.70		\$143.32

#### Notes

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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.

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	Unisex	\$155.35				\$176.51		\$155.44					\$114.12
ACE Property and Casualty Insurance Company	Male	\$129.67				\$160.67		\$130.92	\$52.33				\$103.17
ACE Property and Casualty Insurance Company	Female	\$115.25				\$142.83		\$116.42	\$46.58				\$91.67
Assured Life Association	Unisex	\$197.30	\$227.30	\$279.50	\$215.20	\$286.30		\$212.00					\$122.30
BlueCross BlueShield Of Montana	Unisex	\$138.49				\$194.39	\$71.52	\$147.18	\$68.15				\$136.46
BlueCross BlueShield Of Montana Innovative	Unisex							\$166.22	\$87.19				
Federal Life Insurance Company	Unisex	\$117.70				\$150.20		\$120.30					\$90.50
Globe Life And Accident Insurance Company	Unisex	\$125.00	\$189.00	\$218.50		\$219.00	\$43.50	\$196.50	\$43.50				\$140.00
GPM Health and Life Insurance Company	Unisex	\$167.80				\$229.60		\$177.90					\$91.10
Guarantee Trust Life Insurance Company	Unisex	\$207.82				\$263.46		\$213.86					\$167.98
Humana Insurance Company	Unisex	\$158.28	\$172.27	\$225.63		\$230.23	\$47.67	\$216.56	\$45.11	\$95.02	\$131.94		\$159.68
Lumico Life Insurance Company	Male	\$123.33				\$159.42		\$128.42					\$101.92
Lumico Life Insurance Company	Female	\$110.50				\$142.83		\$115.08					\$91.33
Mutual of Omaha Insurance Company	Unisex	\$116.50		\$160.10		\$169.50		\$131.30	\$44.80				\$100.40
National Health Insurance Company	Unisex	\$119.21				\$153.42	\$45.46	\$124.31					\$94.06
Old Surety Life Insurance Company	Unisex	\$100.79				\$247.28		\$115.73					
State Farm Mutual Automobile Insurance Company	Unisex	\$118.06		\$200.60	\$143.48	\$202.47		\$143.73					\$109.73
United American Insurance Company	Unisex	\$120.00	\$208.00	\$235.00	\$222.00	\$222.00	\$34.00	\$184.00	\$34.00	\$102.00	\$143.00		\$188.00
United States Fire Insurance Company	Male	\$119.08	\$142.92			\$156.17		\$124.08	\$45.75	\$60.25	\$74.33		\$91.58
United States Fire Insurance Company	Female	\$108.25	\$129.92			\$142.00		\$112.75	\$41.58	\$54.75	\$67.58		\$83.25
UnitedHealthcare Insurance Company	Male	\$120.40	\$177.97	\$212.45		\$213.50		\$168.00		\$64.57	\$127.92		\$146.65
UnitedHealthcare Insurance Company	Female	\$106.75	\$157.67	\$188.30		\$189.35		\$149.10		\$57.22	\$113.57		\$130.20
WMI Mutual Insurance Company	Unisex	\$95.00						\$127.00					\$106.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$146.86		\$200.34		\$203.72		\$164.75		\$87.23	\$124.66		\$148.03

#### Notes

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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.

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

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	Unisex	\$157.69				\$179.18		\$157.77					\$118.62
ACE Property and Casualty Insurance Company	Male	\$129.67				\$167.08		\$130.92	\$52.33				\$103.17
ACE Property and Casualty Insurance Company	Female	\$115.25				\$148.50		\$116.42	\$46.58				\$91.67
Assured Life Association	Unisex	\$203.70	\$234.60	\$288.70	\$222.30	\$295.70		\$219.00					\$126.30
BlueCross BlueShield Of Montana	Unisex	\$142.87				\$200.57	\$73.61	\$151.87	\$70.14				\$140.86
BlueCross BlueShield Of Montana Innovative	Unisex							\$170.91	\$89.18				
Federal Life Insurance Company	Unisex	\$120.20				\$150.30		\$122.70					\$91.20
Globe Life And Accident Insurance Company	Unisex	\$133.00	\$201.50	\$230.50		\$231.50	\$46.00	\$209.00	\$46.00				\$149.50
GPM Health and Life Insurance Company	Unisex	\$171.30				\$234.50		\$181.40					\$93.10
Guarantee Trust Life Insurance Company	Unisex	\$210.26				\$266.54		\$216.37					\$169.95
Humana Insurance Company	Unisex	\$164.61	\$179.15	\$234.65		\$239.44	\$49.58	\$225.22	\$46.92	\$98.82	\$137.21		\$166.06
Lumico Life Insurance Company	Male	\$127.00				\$164.33		\$128.42					\$105.00
Lumico Life Insurance Company	Female	\$113.83				\$147.25		\$115.08					\$94.08
Mutual of Omaha Insurance Company	Unisex	\$120.50		\$164.60		\$174.20		\$134.90	\$46.90				\$103.20
National Health Insurance Company	Unisex	\$123.28				\$158.65	\$47.02	\$128.56					\$97.28
Old Surety Life Insurance Company	Unisex	\$104.11				\$258.04		\$115.73					
State Farm Mutual Automobile Insurance Company	Unisex	\$123.25		\$209.52	\$150.53	\$211.56		\$150.79					\$114.92
United American Insurance Company	Unisex	\$125.00	\$217.00	\$247.00	\$233.00	\$232.00	\$36.00	\$194.00	\$36.00	\$107.00	\$150.00		\$197.00
United States Fire Insurance Company	Male	\$122.67	\$147.25			\$160.92		\$124.08	\$47.17	\$62.00	\$76.58		\$94.33
United States Fire Insurance Company	Female	\$111.50	\$133.83			\$146.25		\$112.75	\$42.92	\$56.42	\$69.67		\$85.75
UnitedHealthcare Insurance Company	Male	\$125.56	\$185.60	\$221.55		\$222.65		\$175.20		\$67.34	\$133.40		\$152.93
UnitedHealthcare Insurance Company	Female	\$111.32	\$164.43	\$196.37		\$197.46		\$155.49		\$59.67	\$118.44		\$135.78
WMI Mutual Insurance Company	Unisex	\$99.00						\$132.00					\$110.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$152.63		\$208.21		\$211.72		\$171.22		\$90.66	\$129.56		\$153.85

#### Notes

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

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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.

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	Unisex	\$160.85				\$182.76		\$161.02					\$123.20
ACE Property and Casualty Insurance Company	Male	\$129.67				\$173.75		\$130.92	\$52.33				\$103.17
ACE Property and Casualty Insurance Company	Female	\$115.25				\$154.50		\$116.42	\$46.58				\$91.67
Assured Life Association	Unisex	\$210.00	\$242.20	\$298.30	\$229.70	\$305.40		\$226.30					\$130.50
BlueCross BlueShield Of Montana	Unisex	\$147.40				\$206.92	\$76.01	\$156.67	\$72.44				\$145.31
BlueCross BlueShield Of Montana Innovative	Unisex							\$175.71	\$91.48				
Federal Life Insurance Company	Unisex	\$125.00				\$153.90		\$127.60					\$94.80
Globe Life And Accident Insurance Company	Unisex	\$139.50	\$212.00	\$241.00		\$242.50	\$48.00	\$219.50	\$48.00				\$157.50
GPM Health and Life Insurance Company	Unisex	\$178.10				\$243.90		\$188.60					\$96.80
Guarantee Trust Life Insurance Company	Unisex	\$214.25				\$271.61		\$220.69					\$173.17
Humana Insurance Company	Unisex	\$170.21	\$185.24	\$242.63		\$247.58	\$51.27	\$232.88	\$48.51	\$102.18	\$141.88		\$171.71
Lumico Life Insurance Company	Male	\$130.75				\$169.17		\$132.25					\$108.25
Lumico Life Insurance Company	Female	\$117.17				\$151.58		\$118.50					\$97.00
Mutual of Omaha Insurance Company	Unisex	\$124.40		\$169.10		\$179.60		\$138.60	\$49.10				\$106.00
National Health Insurance Company	Unisex	\$127.08				\$163.52	\$48.57	\$132.55					\$100.25
Old Surety Life Insurance Company	Unisex	\$108.68				\$268.82		\$118.16					
State Farm Mutual Automobile Insurance Company	Unisex	\$127.50		\$216.66	\$157.42	\$218.70		\$157.67					\$120.19
United American Insurance Company	Unisex	\$131.00	\$228.00	\$260.00	\$246.00	\$244.00	\$37.00	\$205.00	\$37.00	\$112.00	\$158.00		\$209.00
United States Fire Insurance Company	Male	\$126.42	\$151.75			\$165.83		\$127.83	\$48.50	\$63.92	\$78.83		\$97.08
United States Fire Insurance Company	Female	\$114.92	\$137.92			\$150.75		\$116.17	\$44.08	\$58.08	\$71.67		\$88.25
UnitedHealthcare Insurance Company	Male	\$130.72	\$193.23	\$230.66		\$231.80		\$182.40		\$70.11	\$138.89		\$159.22
UnitedHealthcare Insurance Company	Female	\$115.90	\$171.19	\$204.44		\$205.58		\$161.88		\$62.13	\$123.31		\$141.36
WMI Mutual Insurance Company	Unisex	\$102.00						\$138.00					\$114.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$158.27		\$215.90		\$219.53		\$177.54		\$94.00	\$134.34		\$159.53

#### Notes

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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.

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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	Unisex	\$164.85				\$187.34		\$165.02					\$127.70
ACE Property and Casualty Insurance Company	Male	\$134.75				\$180.67		\$136.17	\$54.50				\$107.25
ACE Property and Casualty Insurance Company	Female	\$119.83				\$160.67		\$121.08	\$48.42				\$95.33
Assured Life Association	Unisex	\$216.00	\$249.50	\$307.50	\$236.90	\$315.00		\$233.40					\$135.80
BlueCross BlueShield Of Montana	Unisex	\$153.36				\$215.39	\$79.13	\$163.10	\$75.41				\$151.25
BlueCross BlueShield Of Montana Innovative	Unisex							\$182.14	\$94.45				
Federal Life Insurance Company	Unisex	\$130.00				\$160.20		\$132.70					\$98.70
Globe Life And Accident Insurance Company	Unisex	\$146.50	\$222.00	\$251.50		\$252.50	\$50.50	\$230.00	\$50.50				\$164.50
GPM Health and Life Insurance Company	Unisex	\$185.30				\$253.70		\$196.20					\$100.70
Guarantee Trust Life Insurance Company	Unisex	\$218.32				\$277.04		\$225.11					\$176.64
Humana Insurance Company	Unisex	\$176.02	\$191.57	\$250.91		\$256.03	\$53.02	\$240.83	\$50.17	\$105.67	\$146.72		\$177.57
Lumico Life Insurance Company	Male	\$134.67				\$174.25		\$136.25					\$111.42
Lumico Life Insurance Company	Female	\$120.75				\$156.17		\$122.17					\$99.83
Mutual of Omaha Insurance Company	Unisex	\$128.40		\$173.60		\$179.60		\$142.30	\$51.20				\$108.90
National Health Insurance Company	Unisex	\$131.09				\$168.66	\$50.03	\$136.56					\$103.33
Old Surety Life Insurance Company	Unisex	\$112.32				\$279.63		\$120.59					
State Farm Mutual Automobile Insurance Company	Unisex	\$131.66		\$223.72	\$164.13	\$226.01		\$164.39					\$125.29
United American Insurance Company	Unisex	\$136.00	\$238.00	\$272.00	\$258.00	\$256.00	\$39.00	\$215.00	\$39.00	\$119.00	\$167.00		\$220.00
United States Fire Insurance Company	Male	\$130.33	\$156.33			\$170.75		\$131.58	\$50.00	\$65.83	\$81.25		\$100.08
United States Fire Insurance Company	Female	\$118.50	\$142.08			\$155.25		\$119.58	\$45.42	\$59.92	\$73.92		\$90.92
UnitedHealthcare Insurance Company	Male	\$135.88	\$200.85	\$239.76		\$240.95		\$189.60		\$72.87	\$144.37		\$165.50
UnitedHealthcare Insurance Company	Female	\$120.47	\$177.94	\$212.51		\$213.69		\$168.27		\$64.58	\$128.17		\$146.94
WMI Mutual Insurance Company	Unisex	\$106.00						\$142.00					\$118.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$163.90		\$223.58		\$227.35		\$183.86		\$97.35	\$139.12		\$165.20

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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.



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	Unisex	\$169.77				\$192.92		\$169.93					\$132.11
ACE Property and Casualty Insurance Company	Male	\$139.50				\$187.00		\$140.92	\$56.33				\$111.00
ACE Property and Casualty Insurance Company	Female	\$124.00				\$166.25		\$125.25	\$50.08				\$98.67
Assured Life Association	Unisex	\$221.70	\$256.60	\$316.50	\$243.90	\$324.10		\$240.30					\$141.30
BlueCross BlueShield Of Montana	Unisex	\$158.79				\$223.18	\$81.83	\$168.98	\$77.98				\$156.69
BlueCross BlueShield Of Montana Innovative	Unisex							\$188.02	\$97.02				
Federal Life Insurance Company	Unisex	\$135.30				\$166.90		\$138.10					\$102.70
Globe Life And Accident Insurance Company	Unisex	\$149.50	\$230.00	\$262.00		\$263.00	\$52.50	\$240.00	\$52.50				\$172.50
GPM Health and Life Insurance Company	Unisex	\$192.80				\$264.00		\$204.20					\$104.80
Guarantee Trust Life Insurance Company	Unisex	\$221.38				\$282.58		\$229.61					\$180.17
Humana Insurance Company	Unisex	\$182.01	\$198.09	\$259.45		\$264.75	\$54.82	\$249.03	\$51.88	\$109.26	\$151.71		\$183.61
Lumico Life Insurance Company	Male	\$138.75				\$179.50		\$140.33					\$114.75
Lumico Life Insurance Company	Female	\$124.33				\$160.83		\$125.75					\$102.83
Mutual of Omaha Insurance Company	Unisex	\$132.40		\$178.00		\$186.10		\$146.00	\$53.30				\$111.70
National Health Insurance Company	Unisex	\$135.00				\$173.71	\$51.48	\$140.66					\$106.48
Old Surety Life Insurance Company	Unisex	\$115.94				\$290.87		\$123.02					
State Farm Mutual Automobile Insurance Company	Unisex	\$135.74		\$230.86	\$170.76	\$233.15		\$171.10					\$130.47
United American Insurance Company	Unisex	\$140.00	\$246.00	\$284.00	\$270.00	\$267.00	\$41.00	\$224.00	\$41.00	\$122.00	\$172.00		\$230.00
United States Fire Insurance Company	Male	\$134.17	\$161.08			\$175.92		\$135.58	\$51.58	\$67.83	\$83.58		\$103.17
United States Fire Insurance Company	Female	\$122.00	\$146.42			\$159.92		\$123.25	\$46.92	\$61.67	\$76.00		\$93.75
UnitedHealthcare Insurance Company	Male	\$141.04	\$208.48	\$248.87		\$250.10		\$196.80		\$75.64	\$149.85		\$171.79
UnitedHealthcare Insurance Company	Female	\$125.05	\$184.70	\$220.58		\$221.81		\$174.66		\$67.03	\$133.04		\$152.52
WMI Mutual Insurance Company	Unisex	\$110.00						\$147.00					\$122.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$169.67		\$231.45		\$235.35		\$190.33		\$100.78	\$144.02		\$171.02

#### Notes

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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.

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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	Unisex	\$175.10				\$198.92		\$175.26					\$136.61
ACE Property and Casualty Insurance Company	Male	\$143.08				\$191.58		\$144.50	\$57.75				\$113.67
ACE Property and Casualty Insurance Company	Female	\$127.08				\$170.33		\$128.42	\$51.33				\$101.08
Assured Life Association	Unisex	\$227.10	\$263.30	\$325.10	\$250.60	\$333.00		\$246.90					\$146.80
BlueCross BlueShield Of Montana	Unisex	\$164.39				\$230.93	\$84.63	\$174.85	\$80.65				\$161.96
BlueCross BlueShield Of Montana Innovative	Unisex							\$193.89	\$99.69				
Federal Life Insurance Company	Unisex	\$140.50				\$173.50		\$143.50					\$106.80
Globe Life And Accident Insurance Company	Unisex	\$150.50	\$233.00	\$272.00		\$273.50	\$55.00	\$250.50	\$55.00				\$180.50
GPM Health and Life Insurance Company	Unisex	\$200.40				\$274.30		\$212.20					\$108.90
Guarantee Trust Life Insurance Company	Unisex	\$226.47				\$292.47		\$237.65					\$186.48
Humana Insurance Company	Unisex	\$188.22	\$204.84	\$268.30		\$273.78	\$56.69	\$257.52	\$53.65	\$112.99	\$156.89		\$189.88
Lumico Life Insurance Company	Male	\$143.00				\$184.92		\$144.67					\$118.17
Lumico Life Insurance Company	Female	\$128.17				\$165.67		\$129.67					\$105.92
Mutual of Omaha Insurance Company	Unisex	\$136.30		\$182.50		\$193.30		\$149.60	\$55.50				\$114.50
National Health Insurance Company	Unisex	\$139.10				\$178.85	\$52.95	\$144.87					\$109.64
Old Surety Life Insurance Company	Unisex	\$119.38				\$302.35		\$127.88					
State Farm Mutual Automobile Insurance Company	Unisex	\$139.99		\$237.91	\$177.14	\$240.12		\$177.56					\$135.32
United American Insurance Company	Unisex	\$142.00	\$252.00	\$292.00	\$279.00	\$274.00	\$43.00	\$231.00	\$43.00	\$125.00	\$175.00		\$237.00
United States Fire Insurance Company	Male	\$138.25	\$165.92			\$181.25		\$139.67	\$53.00	\$69.92	\$86.25		\$106.08
United States Fire Insurance Company	Female	\$125.67	\$150.83			\$164.75		\$127.00	\$48.17	\$63.50	\$78.42		\$96.50
UnitedHealthcare Insurance Company	Male	\$146.20	\$216.11	\$257.97		\$259.25		\$204.00		\$78.41	\$155.33		\$178.07
UnitedHealthcare Insurance Company	Female	\$129.62	\$191.46	\$228.65		\$229.92		\$181.05		\$69.48	\$137.91		\$158.10
WMI Mutual Insurance Company	Unisex	\$114.00						\$153.00					\$126.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$175.30		\$239.13		\$243.16		\$196.65		\$104.12	\$148.80		\$176.70

#### Notes

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UnitedHealthcare Insurance Company plans are community rated.

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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	Unisex	\$180.76				\$205.42		\$180.93					\$141.19
ACE Property and Casualty Insurance Company	Male	\$146.50				\$196.50		\$148.00	\$59.25				\$116.58
ACE Property and Casualty Insurance Company	Female	\$130.33				\$174.67		\$131.58	\$52.67				\$103.58
Assured Life Association	Unisex	\$231.80	\$269.50	\$333.10	\$256.80	\$341.00		\$253.00					\$152.20
BlueCross BlueShield Of Montana	Unisex	\$169.99				\$238.89	\$87.46	\$180.87	\$83.35				\$167.57
BlueCross BlueShield Of Montana Innovative	Unisex							\$199.91	\$102.39				
Federal Life Insurance Company	Unisex	\$146.00				\$183.30		\$149.10					\$111.60
Globe Life And Accident Insurance Company	Unisex	\$152.00	\$237.00	\$278.00		\$279.50	\$58.00	\$256.50	\$58.00				\$184.50
GPM Health and Life Insurance Company	Unisex	\$208.20				\$284.90		\$220.40					\$113.10
Guarantee Trust Life Insurance Company	Unisex	\$231.90				\$302.71		\$245.96					\$193.00
Humana Insurance Company	Unisex	\$194.63	\$211.83	\$277.45		\$283.11	\$58.62	\$266.30	\$55.48	\$116.84	\$162.23		\$196.35
Lumico Life Insurance Company	Male	\$147.17				\$190.42		\$148.75					\$121.83
Lumico Life Insurance Company	Female	\$131.92				\$170.67		\$133.33					\$109.17
Mutual of Omaha Insurance Company	Unisex	\$140.40		\$188.70		\$200.90		\$154.70	\$57.60				\$118.40
National Health Insurance Company	Unisex	\$143.21				\$184.29	\$54.58	\$149.16					\$112.88
Old Surety Life Insurance Company	Unisex	\$122.15				\$313.71		\$131.33					
State Farm Mutual Automobile Insurance Company	Unisex	\$144.16		\$245.22	\$183.43	\$247.35		\$183.85					\$140.33
United American Insurance Company	Unisex	\$142.00	\$255.00	\$297.00	\$284.00	\$279.00	\$45.00	\$236.00	\$45.00	\$127.00	\$179.00		\$243.00
United States Fire Insurance Company	Male	\$142.25	\$170.75			\$186.67		\$143.92	\$54.67	\$71.92	\$88.75		\$109.25
United States Fire Insurance Company	Female	\$129.33	\$155.25			\$169.67		\$130.83	\$49.67	\$65.42	\$80.67		\$99.33
UnitedHealthcare Insurance Company	Male	\$151.36	\$223.74	\$267.08		\$268.40		\$211.20		\$81.18	\$160.82		\$184.36
UnitedHealthcare Insurance Company	Female	\$134.20	\$198.22	\$236.72		\$238.04		\$187.44		\$71.94	\$142.78		\$163.68
WMI Mutual Insurance Company	Unisex	\$118.00						\$158.00					\$131.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$180.93		\$246.82		\$250.98		\$202.97		\$107.47	\$153.58		\$182.38

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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.

Non Tobacco Rates (Monthly Premium) Age 74													
Plans													
Insurance Company Name†	Gender	A	B	C	D	F	F HD	G	GHD	K	L	M	N
Accendo Insurance Company	Unisex	\$186.84				\$212.25		\$187.01					\$145.94
ACE Property and Casualty Insurance Company	Male	\$150.25				\$201.33		\$151.75	\$60.67				\$119.50
ACE Property and Casualty Insurance Company	Female	\$133.58				\$179.00		\$134.83	\$53.92				\$106.25
Assured Life Association	Unisex	\$236.00	\$275.10	\$340.40	\$262.60	\$348.60		\$258.70					\$156.90
BlueCross BlueShield Of Montana	Unisex	\$175.75				\$247.03	\$90.44	\$187.04	\$86.19				\$173.35
BlueCross BlueShield Of Montana Innovative	Unisex							\$206.08	\$105.23				
Federal Life Insurance Company	Unisex	\$150.90				\$189.40		\$154.10					\$115.30
Globe Life And Accident Insurance Company	Unisex	\$153.50	\$240.00	\$283.00		\$284.50	\$60.00	\$261.50	\$60.00				\$189.00
GPM Health and Life Insurance Company	Unisex	\$215.10				\$294.50		\$227.70					\$116.90
Guarantee Trust Life Insurance Company	Unisex	\$238.63				\$314.82		\$255.80					\$200.72
Humana Insurance Company	Unisex	\$201.28	\$219.07	\$286.93		\$292.78	\$60.63	\$275.40	\$57.37	\$120.84	\$167.78		\$203.06
Lumico Life Insurance Company	Male	\$151.67				\$196.17		\$153.33					\$125.33
Lumico Life Insurance Company	Female	\$135.92				\$175.83		\$137.42					\$112.33
Mutual of Omaha Insurance Company	Unisex	\$144.50		\$195.00		\$208.80		\$159.80	\$59.70				\$122.30
National Health Insurance Company	Unisex	\$147.50				\$189.81	\$56.22	\$153.66					\$116.29
Old Surety Life Insurance Company	Unisex	\$124.43				\$324.66		\$134.78					
State Farm Mutual Automobile Insurance Company	Unisex	\$148.41		\$252.19	\$189.46	\$254.57		\$189.97					\$145.35
United American Insurance Company	Unisex	\$142.00	\$257.00	\$302.00	\$289.00	\$284.00	\$47.00	\$240.00	\$47.00	\$130.00	\$182.00		\$247.00
United States Fire Insurance Company	Male	\$146.58	\$175.92			\$192.25		\$148.08	\$56.33	\$74.08	\$91.33		\$112.58
United States Fire Insurance Company	Female	\$133.25	\$159.92			\$174.75		\$134.58	\$51.25	\$67.33	\$83.08		\$102.33
UnitedHealthcare Insurance Company	Male	\$156.52	\$231.36	\$276.18		\$277.55		\$218.40		\$83.94	\$166.30		\$190.64
UnitedHealthcare Insurance Company	Female	\$138.77	\$204.97	\$244.79		\$246.15		\$193.83		\$74.39	\$147.64		\$169.26
WMI Mutual Insurance Company	Unisex	\$122.00						\$162.00					\$135.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$186.57		\$254.50		\$258.79		\$209.29		\$110.81	\$158.36		\$188.05

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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.

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	Unisex	\$ 436.41	\$ 155.35	\$ 155.35	\$ 155.35	\$ 157.69	\$ 160.85	\$ 164.85	\$ 169.77	\$ 175.10	\$ 180.76
ACE Property and Casualty Insurance Company	Male	\$ 518.58	\$ 129.67	\$ 129.67	\$ 129.67	\$ 129.67	\$ 129.67	\$ 134.75	\$ 139.50	\$ 143.08	\$ 146.50
ACE Property and Casualty Insurance Company	Female	\$ 461.08	\$ 115.25	\$ 115.25	\$ 115.25	\$ 115.25	\$ 115.25	\$ 119.83	\$ 124.00	\$ 127.08	\$ 130.33
Assured Life Association	Unisex	\$ 555.60	\$ 188.80	\$ 188.80	\$ 197.30	\$ 203.70	\$ 210.00	\$ 216.00	\$ 221.70	\$ 227.10	\$ 231.80
BlueCross BlueShield Of Montana	Unisex	\$ 625.91	\$ 129.91	\$ 134.11	\$ 138.49	\$ 142.87	\$ 147.40	\$ 153.36	\$ 158.79	\$ 164.39	\$ 169.99
Federal Life Insurance Company	Unisex	\$ 411.80	\$ 117.70	\$ 117.70	\$ 117.70	\$ 120.20	\$ 125.00	\$ 130.00	\$ 135.30	\$ 140.50	\$ 146.00
Globe Life And Accident Insurance Company	Unisex	\$ 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	Unisex	\$ 587.10	\$ 167.80	\$ 167.80	\$ 167.80	\$ 171.30	\$ 178.10	\$ 185.30	\$ 192.80	\$ 200.40	\$ 208.20
Guarantee Trust Life Insurance Company	Unisex	\$ 648.97	\$ 205.77	\$ 205.77	\$ 207.82	\$ 210.26	\$ 214.25	\$ 218.32	\$ 221.38	\$ 226.47	\$ 231.90
Humana Insurance Company	Unisex	\$ 441.55	\$ 147.18	\$ 152.19	\$ 158.28	\$ 164.61	\$ 170.21	\$ 176.02	\$ 182.01	\$ 188.22	\$ 194.63
Lumico Life Insurance Company	Male	\$ 493.17	\$ 123.33	\$ 123.33	\$ 123.33	\$ 127.00	\$ 130.75	\$ 134.67	\$ 138.75	\$ 143.00	\$ 147.17
Lumico Life Insurance Company	Female	\$ 442.00	\$ 110.50	\$ 110.50	\$ 110.50	\$ 113.83	\$ 117.17	\$ 120.75	\$ 124.33	\$ 128.17	\$ 131.92
Mutual of Omaha Insurance Company	Unisex	\$ 466.00	\$ 116.50	\$ 116.50	\$ 116.50	\$ 120.50	\$ 124.40	\$ 128.40	\$ 132.40	\$ 136.30	\$ 140.40
National Health Insurance Company	Unisex	\$ 493.11	\$ 112.43	\$ 112.43	\$ 119.21	\$ 123.28	\$ 127.08	\$ 131.09	\$ 135.00	\$ 139.10	\$ 143.21
Old Surety Life Insurance Company	Unisex	\$ 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	Unisex	\$ 456.28	\$ 104.38	\$ 111.69	\$ 118.06	\$ 123.25	\$ 127.50	\$ 131.66	\$ 135.74	\$ 139.99	\$ 144.16
United American Insurance Company	Unisex	\$ 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	Male	\$ 476.50	\$ 119.08	\$ 119.08	\$ 119.08	\$ 122.67	\$ 126.42	\$ 130.33	\$ 134.17	\$ 138.25	\$ 142.25
United States Fire Insurance Company	Female	\$ 433.17	\$ 108.25	\$ 108.25	\$ 108.25	\$ 111.50	\$ 114.92	\$ 118.50	\$ 122.00	\$ 125.67	\$ 129.33
UnitedHealthcare Insurance Company	Male	\$ 326.75	\$ 110.08	\$ 115.24	\$ 120.40	\$ 125.56	\$ 130.72	\$ 135.88	\$ 141.04	\$ 146.20	\$ 151.36
UnitedHealthcare Insurance Company	Female	\$ 289.75	\$ 97.60	\$ 102.17	\$ 106.75	\$ 111.32	\$ 115.90	\$ 120.47	\$ 125.05	\$ 129.62	\$ 134.20
WMI Mutual Insurance Company	Unisex	\$ 446.00	\$ 88.00	\$ 91.00	\$ 95.00	\$ 99.00	\$ 102.00	\$ 106.00	\$ 110.00	\$ 114.00	\$ 118.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 549.54	\$ 137.38	\$ 142.19	\$ 146.86	\$ 152.63	\$ 158.27	\$ 163.90	\$ 169.67	\$ 175.30	\$ 180.93

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	Unisex	\$ 647.60	\$ 218.10	\$ 218.10	\$ 227.30	\$ 234.60	\$ 242.20	\$ 249.50	\$ 256.60	\$ 263.30	\$ 269.50
Globe Life And Accident Insurance Company	Unisex	\$ 730.00	\$ 166.50	\$ 177.00	\$ 189.00	\$ 201.50	\$ 212.00	\$ 222.00	\$ 230.00	\$ 233.00	\$ 237.00
Humana Insurance Company	Unisex	\$ 480.56	\$ 160.19	\$ 165.64	\$ 172.27	\$ 179.15	\$ 185.24	\$ 191.57	\$ 198.09	\$ 204.84	\$ 211.83
United American Insurance Company	Unisex	\$ 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	Male	\$ 571.67	\$ 142.92	\$ 142.92	\$ 142.92	\$ 147.25	\$ 151.75	\$ 156.33	\$ 161.08	\$ 165.92	\$ 170.75
United States Fire Insurance Company	Female	\$ 519.67	\$ 129.92	\$ 129.92	\$ 129.92	\$ 133.83	\$ 137.92	\$ 142.08	\$ 146.42	\$ 150.83	\$ 155.25
UnitedHealthcare Insurance Company	Male	\$ 483.00	\$ 162.72	\$ 170.34	\$ 177.97	\$ 185.60	\$ 193.23	\$ 200.85	\$ 208.48	\$ 216.11	\$ 223.74
UnitedHealthcare Insurance Company	Female	\$ 428.00	\$ 144.16	\$ 150.91	\$ 157.67	\$ 164.43	\$ 171.19	\$ 177.94	\$ 184.70	\$ 191.46	\$ 198.22

#### Notes

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

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.



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	Unisex	\$ 801.30	\$ 268.00	\$ 268.00	\$ 279.50	\$ 288.70	\$ 298.30	\$ 307.50	\$ 316.50	\$ 325.10	\$ 333.10
Globe Life And Accident Insurance Company	Unisex	\$ 684.00	\$ 196.00	\$ 205.50	\$ 218.50	\$ 230.50	\$ 241.00	\$ 251.50	\$ 262.00	\$ 272.00	\$ 278.00
Humana Insurance Company	Unisex	\$ 629.42	\$ 209.81	\$ 216.95	\$ 225.63	\$ 234.65	\$ 242.63	\$ 250.91	\$ 259.45	\$ 268.30	\$ 277.45
Mutual of Omaha Insurance Company	Unisex	\$ 640.50	\$ 160.10	\$ 160.10	\$ 160.10	\$ 164.60	\$ 169.10	\$ 173.60	\$ 178.00	\$ 182.50	\$ 188.70
State Farm Mutual Automobile Insurance Company	Unisex	\$ 576.21	\$ 177.56	\$ 189.89	\$ 200.60	\$ 209.52	\$ 216.66	\$ 223.72	\$ 230.86	\$ 237.91	\$ 245.22
United American Insurance Company	Unisex	\$ 707.00	\$ 212.00	\$ 224.00	\$ 235.00	\$ 247.00	\$ 260.00	\$ 272.00	\$ 284.00	\$ 292.00	\$ 297.00
UnitedHealthcare Insurance Company	Male	\$ 576.75	\$ 194.24	\$ 203.34	\$ 212.45	\$ 221.55	\$ 230.66	\$ 239.76	\$ 248.87	\$ 257.97	\$ 267.08
UnitedHealthcare Insurance Company	Female	\$ 511.00	\$ 172.16	\$ 180.23	\$ 188.30	\$ 196.37	\$ 204.44	\$ 212.51	\$ 220.58	\$ 228.65	\$ 236.72
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 749.64	\$ 187.41	\$ 193.97	\$ 200.34	\$ 208.21	\$ 215.90	\$ 223.58	\$ 231.45	\$ 239.13	\$ 246.82

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	Unisex	\$ 618.20	\$ 206.40	\$ 206.40	\$ 215.20	\$ 222.30	\$ 229.70	\$ 236.90	\$ 243.90	\$ 250.60	\$ 256.80
State Farm Mutual Automobile Insurance Company	Unisex	\$ 485.35	\$ 128.86	\$ 136.34	\$ 143.48	\$ 150.53	\$ 157.42	\$ 164.13	\$ 170.76	\$ 177.14	\$ 183.43
United American Insurance Company	Unisex	\$ 654.00	\$ 197.00	\$ 210.00	\$ 222.00	\$ 233.00	\$ 246.00	\$ 258.00	\$ 270.00	\$ 279.00	\$ 284.00

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	Unisex	\$ 495.72	\$ 176.51	\$ 176.51	\$ 176.51	\$ 179.18	\$ 182.76	\$ 187.34	\$ 192.92	\$ 198.92	\$ 205.42
ACE Property and Casualty Insurance Company	Male	\$ 642.50	\$ 160.67	\$ 160.67	\$ 160.67	\$ 167.08	\$ 173.75	\$ 180.67	\$ 187.00	\$ 191.58	\$ 196.50
ACE Property and Casualty Insurance Company	Female	\$ 571.17	\$ 142.83	\$ 142.83	\$ 142.83	\$ 148.50	\$ 154.50	\$ 160.67	\$ 166.25	\$ 170.33	\$ 174.67
Assured Life Association	Unisex	\$ 820.50	\$ 274.40	\$ 274.40	\$ 286.30	\$ 295.70	\$ 305.40	\$ 315.00	\$ 324.10	\$ 333.00	\$ 341.00
BlueCross BlueShield Of Montana	Unisex	\$ 870.39	\$ 182.37	\$ 188.37	\$ 194.39	\$ 200.57	\$ 206.92	\$ 215.39	\$ 223.18	\$ 230.93	\$ 238.89
Federal Life Insurance Company	Unisex	\$ 525.70	\$ 150.20	\$ 150.20	\$ 150.20	\$ 150.30	\$ 153.90	\$ 160.20	\$ 166.90	\$ 173.50	\$ 183.30
Globe Life And Accident Insurance Company	Unisex	\$ 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	Unisex	\$ 803.70	\$ 229.60	\$ 229.60	\$ 229.60	\$ 234.50	\$ 243.90	\$ 253.70	\$ 264.00	\$ 274.30	\$ 284.90
Guarantee Trust Life Insurance Company	Unisex	\$ 917.98	\$ 260.85	\$ 260.85	\$ 263.46	\$ 266.54	\$ 271.61	\$ 277.04	\$ 282.58	\$ 292.47	\$ 302.71
Humana Insurance Company	Unisex	\$ 642.29	\$ 214.10	\$ 221.38	\$ 230.23	\$ 239.44	\$ 247.58	\$ 256.03	\$ 264.75	\$ 273.78	\$ 283.11
Lumico Life Insurance Company	Male	\$ 618.75	\$ 154.67	\$ 154.67	\$ 159.42	\$ 164.33	\$ 169.17	\$ 174.25	\$ 179.50	\$ 184.92	\$ 190.42
Lumico Life Insurance Company	Female	\$ 554.50	\$ 138.67	\$ 138.67	\$ 142.83	\$ 147.25	\$ 151.58	\$ 156.17	\$ 160.83	\$ 165.67	\$ 170.67
Mutual of Omaha Insurance Company	Unisex	\$ 677.80	\$ 169.50	\$ 169.50	\$ 169.50	\$ 174.20	\$ 179.60	\$ 179.60	\$ 186.10	\$ 193.30	\$ 200.90
National Health Insurance Company	Unisex	\$ 634.62	\$ 144.69	\$ 144.69	\$ 153.42	\$ 158.65	\$ 163.52	\$ 168.66	\$ 173.71	\$ 178.85	\$ 184.29
Old Surety Life Insurance Company	Unisex	\$ 460.60	\$ 230.30	\$ 238.36	\$ 247.28	\$ 258.04	\$ 268.82	\$ 279.63	\$ 290.87	\$ 302.35	\$ 313.71
State Farm Mutual Automobile Insurance Company	Unisex	\$ 581.99	\$ 179.43	\$ 191.93	\$ 202.47	\$ 211.56	\$ 218.70	\$ 226.01	\$ 233.15	\$ 240.12	\$ 247.35
United American Insurance Company	Unisex	\$ 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	Male	\$ 624.83	\$ 156.17	\$ 156.17	\$ 156.17	\$ 160.92	\$ 165.83	\$ 170.75	\$ 175.92	\$ 181.25	\$ 186.67
United States Fire Insurance Company	Female	\$ 568.00	\$ 142.00	\$ 142.00	\$ 142.00	\$ 146.25	\$ 150.75	\$ 155.25	\$ 159.92	\$ 164.75	\$ 169.67
UnitedHealthcare Insurance Company	Male	\$ 579.50	\$ 195.20	\$ 204.35	\$ 213.50	\$ 222.65	\$ 231.80	\$ 240.95	\$ 250.10	\$ 259.25	\$ 268.40
UnitedHealthcare Insurance Company	Female	\$ 514.00	\$ 173.12	\$ 181.23	\$ 189.35	\$ 197.46	\$ 205.58	\$ 213.69	\$ 221.81	\$ 229.92	\$ 238.04
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 762.27	\$ 190.57	\$ 197.24	\$ 203.72	\$ 211.72	\$ 219.53	\$ 227.35	\$ 235.35	\$ 243.16	\$ 250.98

Plan FHD		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	Gender	< 65	65	66	67	68	69	70	71	72	73
BlueCross BlueShield Of Montana	Unisex	\$ 386.53	\$ 67.13	\$ 69.24	\$ 71.52	\$ 73.61	\$ 76.01	\$ 79.13	\$ 81.83	\$ 84.63	\$ 87.46
Globe Life And Accident Insurance Company	Unisex	\$ 307.50	\$ 37.50	\$ 40.50	\$ 43.50	\$ 46.00	\$ 48.00	\$ 50.50	\$ 52.50	\$ 55.00	\$ 58.00
Humana Insurance Company	Unisex	\$ 133.00	\$ 44.33	\$ 45.84	\$ 47.67	\$ 49.58	\$ 51.27	\$ 53.02	\$ 54.82	\$ 56.69	\$ 58.62
National Health Insurance Company	Unisex	\$ 188.08	\$ 42.88	\$ 42.88	\$ 45.46	\$ 47.02	\$ 48.57	\$ 50.03	\$ 51.48	\$ 52.95	\$ 54.58
United American Insurance Company	Unisex	\$ 270.00	\$ 29.00	\$ 31.00	\$ 34.00	\$ 36.00	\$ 37.00	\$ 39.00	\$ 41.00	\$ 43.00	\$ 45.00

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	Unisex	\$ 436.74	\$ 155.44	\$ 155.44	\$ 155.44	\$ 157.77	\$ 161.02	\$ 165.02	\$ 169.93	\$ 175.26	\$ 180.93
ACE Property and Casualty Insurance Company	Male	\$ 523.75	\$ 130.92	\$ 130.92	\$ 130.92	\$ 130.92	\$ 130.92	\$ 136.17	\$ 140.92	\$ 144.50	\$ 148.00
ACE Property and Casualty Insurance Company	Female	\$ 465.58	\$ 116.42	\$ 116.42	\$ 116.42	\$ 116.42	\$ 116.42	\$ 121.08	\$ 125.25	\$ 128.42	\$ 131.58
Assured Life Association	Unisex	\$ 608.90	\$ 203.30	\$ 203.30	\$ 212.00	\$ 219.00	\$ 226.30	\$ 233.40	\$ 240.30	\$ 246.90	\$ 253.00
BlueCross BlueShield Of Montana	Unisex	\$ 785.39	\$ 138.10	\$ 142.64	\$ 147.18	\$ 151.87	\$ 156.67	\$ 163.10	\$ 168.98	\$ 174.85	\$ 180.87
BlueCross BlueShield Of Montana Innovative	Unisex	\$ 804.43	\$ 157.14	\$ 161.68	\$ 166.22	\$ 170.91	\$ 175.71	\$ 182.14	\$ 188.02	\$ 193.89	\$ 199.91
Federal Life Insurance Company	Unisex	\$ 421.20	\$ 120.30	\$ 120.30	\$ 120.30	\$ 122.70	\$ 127.60	\$ 132.70	\$ 138.10	\$ 143.50	\$ 149.10
Globe Life And Accident Insurance Company	Unisex	\$ 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	Unisex	\$ 622.60	\$ 177.90	\$ 177.90	\$ 177.90	\$ 181.40	\$ 188.60	\$ 196.20	\$ 204.20	\$ 212.20	\$ 220.40
Guarantee Trust Life Insurance Company	Unisex	\$ 745.64	\$ 211.75	\$ 211.75	\$ 213.86	\$ 216.37	\$ 220.69	\$ 225.11	\$ 229.61	\$ 237.65	\$ 245.96
Humana Insurance Company	Unisex	\$ 604.18	\$ 201.39	\$ 208.23	\$ 216.56	\$ 225.22	\$ 232.88	\$ 240.83	\$ 249.03	\$ 257.52	\$ 266.30
Lumico Life Insurance Company	Male	\$ 513.67	\$ 128.42	\$ 128.42	\$ 128.42	\$ 128.42	\$ 132.25	\$ 136.25	\$ 140.33	\$ 144.67	\$ 148.75
Lumico Life Insurance Company	Female	\$ 460.33	\$ 115.08	\$ 115.08	\$ 115.08	\$ 115.08	\$ 118.50	\$ 122.17	\$ 125.75	\$ 129.67	\$ 133.33
Mutual of Omaha Insurance Company	Unisex	\$ 525.10	\$ 131.30	\$ 131.30	\$ 131.30	\$ 134.90	\$ 138.60	\$ 142.30	\$ 146.00	\$ 149.60	\$ 154.70
National Health Insurance Company	Unisex	\$ 514.22	\$ 117.24	\$ 117.24	\$ 124.31	\$ 128.56	\$ 132.55	\$ 136.56	\$ 140.66	\$ 144.87	\$ 149.16
Old Surety Life Insurance Company	Unisex	\$ 347.18	\$ 115.73	\$ 115.73	\$ 115.73	\$ 115.73	\$ 118.16	\$ 120.59	\$ 123.02	\$ 127.88	\$ 131.33
State Farm Mutual Automobile Insurance Company	Unisex	\$ 486.37	\$ 129.28	\$ 136.59	\$ 143.73	\$ 150.79	\$ 157.67	\$ 164.39	\$ 171.10	\$ 177.56	\$ 183.85
United American Insurance Company	Unisex	\$ 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	Male	\$ 496.25	\$ 124.08	\$ 124.08	\$ 124.08	\$ 124.08	\$ 127.83	\$ 131.58	\$ 135.58	\$ 139.67	\$ 143.92
United States Fire Insurance Company	Female	\$ 451.17	\$ 112.75	\$ 112.75	\$ 112.75	\$ 112.75	\$ 116.17	\$ 119.58	\$ 123.25	\$ 127.00	\$ 130.83
UnitedHealthcare Insurance Company	Male	\$ 556.75	\$ 153.60	\$ 160.80	\$ 168.00	\$ 175.20	\$ 182.40	\$ 189.60	\$ 196.80	\$ 204.00	\$ 211.20
UnitedHealthcare Insurance Company	Female	\$ 494.25	\$ 136.32	\$ 142.71	\$ 149.10	\$ 155.49	\$ 161.88	\$ 168.27	\$ 174.66	\$ 181.05	\$ 187.44
WMI Mutual Insurance Company	Unisex	\$ 596.00	\$ 118.00	\$ 122.00	\$ 127.00	\$ 132.00	\$ 138.00	\$ 142.00	\$ 147.00	\$ 153.00	\$ 158.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 616.46	\$ 154.12	\$ 159.51	\$ 164.75	\$ 171.22	\$ 177.54	\$ 183.86	\$ 190.33	\$ 196.65	\$ 202.97

#### Notes

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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.

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Plan GHD		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	Gender	< 65	65	66	67	68	69	70	71	72	73
ACE Property and Casualty Insurance Company	Male	\$ 209.42	\$ 52.33	\$ 52.33	\$ 52.33	\$ 52.33	\$ 52.33	\$ 54.50	\$ 56.33	\$ 57.75	\$ 59.25
ACE Property and Casualty Insurance Company	Female	\$ 186.33	\$ 46.58	\$ 46.58	\$ 46.58	\$ 46.58	\$ 46.58	\$ 48.42	\$ 50.08	\$ 51.33	\$ 52.67
BlueCross BlueShield Of Montana	Unisex	\$ 354.32	\$ 63.97	\$ 65.99	\$ 68.15	\$ 70.14	\$ 72.44	\$ 75.41	\$ 77.98	\$ 80.65	\$ 83.35
BlueCross BlueShield Of Montana Innovative	Unisex	\$ 373.36	\$ 83.01	\$ 85.03	\$ 87.19	\$ 89.18	\$ 91.48	\$ 94.45	\$ 97.02	\$ 99.69	\$ 102.39
Globe Life And Accident Insurance Company	Unisex	\$ 307.50	\$ 37.50	\$ 40.50	\$ 43.50	\$ 46.00	\$ 48.00	\$ 50.50	\$ 52.50	\$ 55.00	\$ 58.00
Humana Insurance Company	Unisex	\$ 125.86	\$ 41.95	\$ 43.38	\$ 45.11	\$ 46.92	\$ 48.51	\$ 50.17	\$ 51.88	\$ 53.65	\$ 55.48
Mutual of Omaha Insurance Company	Unisex	\$ 343.80	\$ 44.80	\$ 44.80	\$ 44.80	\$ 46.90	\$ 49.10	\$ 51.20	\$ 53.30	\$ 55.50	\$ 57.60
United American Insurance Company	Unisex	\$ 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	Male	\$ 183.08	\$ 45.75	\$ 45.75	\$ 45.75	\$ 47.17	\$ 48.50	\$ 50.00	\$ 51.58	\$ 53.00	\$ 54.67
United States Fire Insurance Company	Female	\$ 166.50	\$ 41.58	\$ 41.58	\$ 41.58	\$ 42.92	\$ 44.08	\$ 45.42	\$ 46.92	\$ 48.17	\$ 49.67

Plan K		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	Gender	< 65	65	66	67	68	69	70	71	72	73
Humana Insurance Company	Unisex	\$ 265.11	\$ 88.37	\$ 91.37	\$ 95.02	\$ 98.82	\$ 102.18	\$ 105.67	\$ 109.26	\$ 112.99	\$ 116.84
United American Insurance Company	Unisex	\$ 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	Male	\$ 240.92	\$ 60.25	\$ 60.25	\$ 60.25	\$ 62.00	\$ 63.92	\$ 65.83	\$ 67.83	\$ 69.92	\$ 71.92
United States Fire Insurance Company	Female	\$ 219.00	\$ 54.75	\$ 54.75	\$ 54.75	\$ 56.42	\$ 58.08	\$ 59.92	\$ 61.67	\$ 63.50	\$ 65.42
UnitedHealthcare Insurance Company	Male	\$ 175.25	\$ 59.04	\$ 61.80	\$ 64.57	\$ 67.34	\$ 70.11	\$ 72.87	\$ 75.64	\$ 78.41	\$ 81.18
UnitedHealthcare Insurance Company	Female	\$ 155.25	\$ 52.32	\$ 54.77	\$ 57.22	\$ 59.67	\$ 62.13	\$ 64.58	\$ 67.03	\$ 69.48	\$ 71.94
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 326.40	\$ 81.60	\$ 84.46	\$ 87.23	\$ 90.66	\$ 94.00	\$ 97.35	\$ 100.78	\$ 104.12	\$ 107.47

Plan L		Standard Non Tobacco Rates (Monthly Premium)									
Insurance Company Name†	Gender	< 65	65	66	67	68	69	70	71	72	73
Humana Insurance Company	Unisex	\$ 368.05	\$ 122.68	\$ 126.86	\$ 131.94	\$ 137.21	\$ 141.88	\$ 146.72	\$ 151.71	\$ 156.89	\$ 162.23
United American Insurance Company	Unisex	\$ 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	Male	\$ 297.33	\$ 74.33	\$ 74.33	\$ 74.33	\$ 76.58	\$ 78.83	\$ 81.25	\$ 83.58	\$ 86.25	\$ 88.75
United States Fire Insurance Company	Female	\$ 270.33	\$ 67.58	\$ 67.58	\$ 67.58	\$ 69.67	\$ 71.67	\$ 73.92	\$ 76.00	\$ 78.42	\$ 80.67
UnitedHealthcare Insurance Company	Male	\$ 347.25	\$ 116.96	\$ 122.44	\$ 127.92	\$ 133.40	\$ 138.89	\$ 144.37	\$ 149.85	\$ 155.33	\$ 160.82
UnitedHealthcare Insurance Company	Female	\$ 308.25	\$ 103.84	\$ 108.70	\$ 113.57	\$ 118.44	\$ 123.31	\$ 128.17	\$ 133.04	\$ 137.91	\$ 142.78
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 466.45	\$ 116.61	\$ 120.70	\$ 124.66	\$ 129.56	\$ 134.34	\$ 139.12	\$ 144.02	\$ 148.80	\$ 153.58

#### Notes

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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.

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	Unisex	\$ 339.70	\$ 114.12	\$ 114.12	\$ 114.12	\$ 118.62	\$ 123.20	\$ 127.70	\$ 132.11	\$ 136.61	\$ 141.19
ACE Property and Casualty Insurance Company	Male	\$ 412.50	\$ 103.17	\$ 103.17	\$ 103.17	\$ 103.17	\$ 103.17	\$ 107.25	\$ 111.00	\$ 113.67	\$ 116.58
ACE Property and Casualty Insurance Company	Female	\$ 366.58	\$ 91.67	\$ 91.67	\$ 91.67	\$ 91.67	\$ 91.67	\$ 95.33	\$ 98.67	\$ 101.08	\$ 103.58
Assured Life Association	Unisex	\$ 378.70	\$ 122.30	\$ 122.30	\$ 122.30	\$ 126.30	\$ 130.50	\$ 135.80	\$ 141.30	\$ 146.80	\$ 152.20
BlueCross BlueShield Of Montana	Unisex	\$ 635.26	\$ 128.13	\$ 132.19	\$ 136.46	\$ 140.86	\$ 145.31	\$ 151.25	\$ 156.69	\$ 161.96	\$ 167.57
Federal Life Insurance Company	Unisex	\$ 316.70	\$ 90.50	\$ 90.50	\$ 90.50	\$ 91.20	\$ 94.80	\$ 98.70	\$ 102.70	\$ 106.80	\$ 111.60
Globe Life And Accident Insurance Company	Unisex	\$ 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	Unisex	\$ 318.90	\$ 91.10	\$ 91.10	\$ 91.10	\$ 93.10	\$ 96.80	\$ 100.70	\$ 104.80	\$ 108.90	\$ 113.10
Guarantee Trust Life Insurance Company	Unisex	\$ 585.29	\$ 166.32	\$ 166.32	\$ 167.98	\$ 169.95	\$ 173.17	\$ 176.64	\$ 180.17	\$ 186.48	\$ 193.00
Humana Insurance Company	Unisex	\$ 445.47	\$ 148.49	\$ 153.54	\$ 159.68	\$ 166.06	\$ 171.71	\$ 177.57	\$ 183.61	\$ 189.88	\$ 196.35
Lumico Life Insurance Company	Male	\$ 407.75	\$ 101.92	\$ 101.92	\$ 101.92	\$ 105.00	\$ 108.25	\$ 111.42	\$ 114.75	\$ 118.17	\$ 121.83
Lumico Life Insurance Company	Female	\$ 365.42	\$ 91.33	\$ 91.33	\$ 91.33	\$ 94.08	\$ 97.00	\$ 99.83	\$ 102.83	\$ 105.92	\$ 109.17
Mutual of Omaha Insurance Company	Unisex	\$ 401.70	\$ 100.40	\$ 100.40	\$ 100.40	\$ 103.20	\$ 106.00	\$ 108.90	\$ 111.70	\$ 114.50	\$ 118.40
National Health Insurance Company	Unisex	\$ 389.12	\$ 88.72	\$ 88.72	\$ 94.06	\$ 97.28	\$ 100.25	\$ 103.33	\$ 106.48	\$ 109.64	\$ 112.88
State Farm Mutual Automobile Insurance Company	Unisex	\$ 372.13	\$ 99.02	\$ 104.29	\$ 109.73	\$ 114.92	\$ 120.19	\$ 125.29	\$ 130.47	\$ 135.32	\$ 140.33
United American Insurance Company	Unisex	\$ 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	Male	\$ 366.50	\$ 91.58	\$ 91.58	\$ 91.58	\$ 94.33	\$ 97.08	\$ 100.08	\$ 103.17	\$ 106.08	\$ 109.25
United States Fire Insurance Company	Female	\$ 333.17	\$ 83.25	\$ 83.25	\$ 83.25	\$ 85.75	\$ 88.25	\$ 90.92	\$ 93.75	\$ 96.50	\$ 99.33
UnitedHealthcare Insurance Company	Male	\$ 398.00	\$ 134.08	\$ 140.36	\$ 146.65	\$ 152.93	\$ 159.22	\$ 165.50	\$ 171.79	\$ 178.07	\$ 184.36
UnitedHealthcare Insurance Company	Female	\$ 353.50	\$ 119.04	\$ 124.62	\$ 130.20	\$ 135.78	\$ 141.36	\$ 146.94	\$ 152.52	\$ 158.10	\$ 163.68
WMI Mutual Insurance Company	Unisex	\$ 496.00	\$ 98.00	\$ 102.00	\$ 106.00	\$ 110.00	\$ 114.00	\$ 118.00	\$ 122.00	\$ 126.00	\$ 131.00
Wisconsin Physicians Service Insurance Corporation	Unisex	\$ 553.91	\$ 138.48	\$ 143.32	\$ 148.03	\$ 153.85	\$ 159.53	\$ 165.20	\$ 171.02	\$ 176.70	\$ 182.38

#### Notes

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

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.

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	2023	9.0%	0.0%	0.0%	0.0%	9.0%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	9.0%
	2022	3.0%	0.0%	0.0%	0.0%	3.0%	0.0%	3.0%	0.0%	0.0%	0.0%	0.0%	3.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
ACE Property and Casualty Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Assured Life Association	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	15.0%	15.0%	15.0%	15.0%	15.0%	0.0%	15.0%	0.0%	0.0%	0.0%	0.0%	15.0%
	2021	9.5%	9.5%	9.5%	9.5%	9.5%	0.0%	9.5%	0.0%	0.0%	0.0%	0.0%	9.5%
	2020	9.5%	9.5%	9.5%	9.5%	9.5%	0.0%	9.5%	0.0%	0.0%	0.0%	0.0%	9.5%
	2019	9.0%	9.0%	9.0%	9.0%	9.0%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	9.0%
Blue Cross Blue Shield of Montana	2023	2.6%	0.0%	0.0%	0.0%	2.6%	2.6%	6.0%	2.6%	0.0%	0.0%	0.0%	2.0%
	2022	4.9%	0.0%	0.0%	0.0%	4.9%	4.9%	5.0%	4.9%	0.0%	0.0%	0.0%	4.9%
	2021	-0.8%	0.0%	0.0%	0.0%	-0.8%	-15.0%	-0.8%	-19.0%	0.0%	0.0%	0.0%	-3.1%
	2020	6.0%	0.0%	6.0%	0.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.0%
	2019	4.8%	0.0%	4.8%	0.0%	4.8%	4.8%	-5.7%	0.0%	0.0%	0.0%	0.0%	4.8%
Federal Life Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Globe Life And Accident Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	9.0%	9.0%	9.0%	0.0%	9.0%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	9.0%	9.0%	9.0%	0.0%	9.0%	0.0%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%
	2020	9.5%	9.5%	9.5%	0.0%	9.5%	9.5%	9.5%	9.5%	0.0%	0.0%	0.0%	9.5%
	2019	5.0%	5.0%	5.0%	0.0%	5.0%	5.0%	5.0%	0.0%	0.0%	0.0%	0.0%	5.0%

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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
GPM Health and Life Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	15.0%	0.0%	0.0%	0.0%	15.0%	0.0%	15.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	15.0%	0.0%	0.0%	0.0%	15.0%	0.0%	15.0%	0.0%	0.0%	0.0%	0.0%	-10.0%
	2020	15.0%	0.0%	0.0%	0.0%	15.0%	0.0%	15.0%	0.0%	0.0%	0.0%	0.0%	7.0%
	2019	9.0%	0.0%	0.0%	0.0%	9.0%	0.0%	9.0%	0.0%	0.0%	0.0%	0.0%	9.0%
Guarantee Trust Life Insurance Company	2023	19.9%	0.0%	0.0%	0.0%	19.9%	0.0%	19.9%	0.0%	0.0%	0.0%	0.0%	19.9%
	2022	13.9%	0.0%	0.0%	0.0%	13.9%	0.0%	13.9%	0.0%	0.0%	0.0%	0.0%	13.9%
	2021	18.0%	0.0%	0.0%	0.0%	18.0%	0.0%	18.0%	0.0%	0.0%	0.0%	0.0%	15.0%
	2020	12.0%	0.0%	0.0%	0.0%	12.0%	0.0%	12.0%	0.0%	0.0%	0.0%	0.0%	12.0%
	2019	5.0%	0.0%	0.0%	0.0%	5.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	3.0%
Humana Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	5.5%	5.5%	6.0%	0.0%	6.0%	0.0%	8.0%	0.0%	5.5%	5.5%	0.0%	8.0%
	2021	5.5%	5.5%	5.5%	0.0%	5.5%	0.0%	5.5%	0.0%	8.0%	5.5%	0.0%	8.0%
	2020	5.5%	5.5%	9.5%	0.0%	9.5%	0.0%	0.0%	0.0%	5.5%	5.5%	0.0%	9.5%
	2019	3.0%	3.0%	6.0%	0.0%	6.0%	0.0%	0.0%	0.0%	3.0%	3.0%	0.0%	6.0%
Lumico Life Insurance Company	2023	5.0%	0.0%	0.0%	0.0%	5.0%	0.0%	5.0%	0.0%	0.0%	0.0%	0.0%	5.0%
	2022	3.0%	0.0%	0.0%	0.0%	3.0%	0.0%	3.0%	0.0%	0.0%	0.0%	0.0%	3.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Mutual of Omaha Insurance Company	2023	4.5%	0.0%	4.5%	0.0%	4.5%	0.0%	4.5%	4.5%	0.0%	0.0%	0.0%	4.5%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
	2020	0.0%	0.0%	-15.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
National Health Insurance Company	2023	-8.5%	0.0%	0.0%	0.0%	-7.0%	-8.5%	-8.5%	0.0%	0.0%	0.0%	0.0%	-12.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	12.0%	0.0%	0.0%	0.0%	9.5%	9.5%	12.0%	0.0%	0.0%	0.0%	0.0%	9.5%
	2020	9.0%	0.0%	0.0%	0.0%	7.0%	4.0%	9.0%	0.0%	0.0%	0.0%	0.0%	4.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Old Surety Life Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	12.0%	0.0%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	8.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	17.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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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
State Farm Mutual Automobile Insurance Company	2023	4.9%	0.0%	4.9%	3.0%	4.9%	0.0%	3.0%	0.0%	0.0%	0.0%	0.0%	3.0%
	2022	3.9%	0.0%	3.9%	5.1%	3.9%	0.0%	5.1%	0.0%	0.0%	0.0%	0.0%	5.1%
	2021	2.3%	0.0%	2.3%	-10.0%	2.3%	0.0%	-10.0%	0.0%	0.0%	0.0%	0.0%	-10.0%
	2020	0.0%	0.0%	8.6%	8.6%	8.6%	0.0%	8.6%	0.0%	0.0%	0.0%	0.0%	8.6%
	2019	-1.5%	0.0%	-1.5%	-1.5%	-1.5%	0.0%	-1.5%	0.0%	0.0%	0.0%	0.0%	-1.5%
United American Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	6.0%	6.0%	6.0%	6.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.0%
	2020	9.0%	6.0%	2.0%	3.0%	9.0%	0.0%	4.0%	0.0%	6.0%	6.0%	0.0%	6.0%
	2019	3.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-6.0%	0.0%	0.0%	0.0%	0.0%	3.0%
United States Fire Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-3.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
UnitedHealthcare Insurance Company	2023	7.6%	7.6%	7.6%	0.0%	7.6%	0.0%	7.6%	0.0%	7.7%	7.6%	0.0%	7.6%
	2022	3.4%	3.5%	3.5%	0.0%	3.5%	0.0%	3.4%	0.0%	3.5%	3.6%	0.0%	3.5%
	2021	4.7%	4.9%	4.8%	0.0%	4.8%	0.0%	4.8%	0.0%	4.7%	4.7%	0.0%	4.7%
	2020	6.1%	6.1%	6.1%	0.0%	6.0%	0.0%	6.0%	0.0%	6.1%	9.9%	0.0%	9.9%
	2019	4.6%	8.3%	8.2%	0.0%	8.3%	0.0%	0.0%	0.0%	8.1%	9.8%	0.0%	9.8%
WMI Mutual Insurance Company	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Wisconsin Physicians Service Insurance Corporation	2023	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2022	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2021	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	2019	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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Zeroes represent no premium change provided or premium change is not applicable

The following pages contain:

# Household Discounts

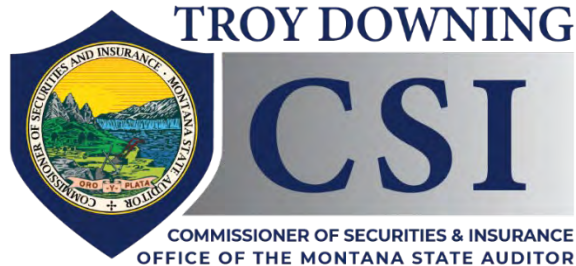
Insurance Company Name†	Household Discount Description	Discount %
Accendo Insurance Company	In order to be eligible for the household discount, an applicant must apply for a Medicare supplement plan at the same time as another Medicare eligible adult or the other Medicare eligible adult must currently be covered by a CVS/Aetna Medicare Supplement policy. The Medicare eligible adult must be either: (a) their spouse; (b) someone with whom they are in a civil union partnership; or (c) a permanent resident in their home. The household discount is only applicable if a policy for each applicant is issued.	14%
ACE Property and Casualty Insurance Company	(1) currently married and residing with their spouse or (2) residing with another individual for at least the last 12 months.	7%
Assured Life Association	N/A	0%
Blue Cross Blue Shield of Montana	More than 1 member of household enrolls or is enrolled in a Medicare Supplement plan with the company.	10%
Federal Life Insurance Company	A 7% household premium discount is available for individuals who, for the past year, have resided with at least one, but not more than three, other adults.	7%
Globe Life And Accident Insurance Company	N/A	0%
GPM Health and Life Insurance Company	A 7% household premium discount is available for individuals who, for the past year, have resided with at least one, but not more than three, other adults.	7%
Guarantee Trust Life Insurance Company	When more than 1 member of the household enrolls or is enrolled in the Medicare Supplement policy.	7%
Humana Insurance Company	when more than one member of household enrolls or is enrolled in a Humana Medicare Supplement plan	5%
Lumico Life Insurance Company	You are currently married and have been residing with your spouse for at least the last twelve months who has an existing Medicare Supplement Policy, or is applying for such a Policy, with Lumico Life Insurance Company or have been residing with a person for at least the last twelve months who has an existing Medicare Supplement Policy, or is applying for such a Policy, with Lumico Life Insurance Company.	7%
Mutual of Omaha Insurance Company	A 12% household premium discount is available for individuals who reside with at least one, but no more than three, other adults.	12%
National Health Insurance Company	Insured must live with in a household with 2-5 adults	7%
Old Surety Life Insurance Company	N/A	0%
State Farm Mutual Automobile Insurance Company	N/A	0%
United American Insurance Company	N/A	0%
United States Fire Insurance Company	You are currently married and have been residing with Your legal spouse for at least the last twelve months or have been residing with a person for at least the last twelve months.	7%
UnitedHealthcare Insurance Company	EFT/ Annual Payer: Payment by Electronic Funds Transfer (\$2 per month)/Payment for entire calendar year premium in January (\$24 annually). Multi Insured Discount: This discount will be applied when two or more insureds on one account, or members of a group account, each have at least one eligible plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.	7%
WMI Mutual Insurance Company	None	0%
Wisconsin Physicians Service Insurance Corporation	Two individuals living in the same household who each purchase a Medicare supplement policy from WPSIC will receive a 7% discount	7%

The following pages contain:

# Company Contact List and Rate Effective Dates

Insurance Company Name†	NAIC Co. Code	Phone Number	Website	Effective Dates
Accendo Insurance Company	63444	(800) 264-4000	www.aetnaseniorproducts.com	5/1/2023
ACE Property and Casualty Insurance Company	626-20699	(800) 601-3372	www.acemedicaresupplement.com	1/20/2023
Assured Life Association	56499	(855) 394-1850	www.assuredlife.org	12/1/2022
Blue Cross Blue Shield of Montana	70670	(800) 447-7828	www.bcbsmt.com	5/1/2023
Federal Life Insurance Company	63223	(888) 747-3760	www.federallife.com	1/1/2023
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	12/1/2022
Guarantee Trust Life Insurance Company	64211	(847) 699-0600	www.gtlic.com	3/1/2023
Humana Insurance Company	70580	(888) 310-8482	www.humana.com	
Lumico Life Insurance Company	73504	(855) 774-4491	www.lumico.com	8/1/2023
Mutual of Omaha Insurance Company	71412	(800) 667-2937	www.mutualofomaha.com/states	1/1/2023
National Health Insurance Company		(888) 376-3300	https://allstatehealth.com/	5/1/2023
Old Surety Life Insurance Company	67326	(800) 272-5466	www.oldsurety.com	
State Farm Mutual Automobile Insurance Company	25178	Contact Local State Farm Agent	www.statefarm.com	6/1/2023
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	2/1/2023
UnitedHealthcare Insurance Company	79413	(800) 523-5800	www.aarpmedicaresupplement.com	6/1/2023
WMI Mutual Insurance Company	68420	(801) 263-8000	www.wmimutual.com	8/5/2020
Wisconsin Physicians Service Insurance Corporation	53139	(866) 871-0558	www.mywpsmedicare.com	





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## CONTACT US

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## GET SOCIAL WITH US

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-  @MTCommissionerSecuritiesInsurance
-  @CommissionerDowning
-  MTCommissionerofSecuritiesInsurance

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