



MONTANA

# MEDICARE SUPPLEMENT INSURANCE

2018-2019 Rate Comparison Guide



# COMMISSIONER OF SECURITIES & INSURANCE

MATT M. ROSENDALE  
COMMISSIONER



OFFICE OF THE  
MONTANA STATE AUDITOR

Dear Montanan:

My office is pleased to provide you with the *2018-2019 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.

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,

Matt Rosendale  
Commissioner of Securities & Insurance  
Montana State Auditor



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

## What is Medicare Supplement Insurance?

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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

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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 Supplements for under age 65

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Featured companies also offer policies to those under age 65 and *on Medicare for disability reasons*.

## How do companies base their premiums?

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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 increase as you get older.  
**Issue age** = Premium is based on the age you were when you purchased the policy.  
**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.

## Eight things to know about Medicare Supplement Insurance Policies

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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 want supplemental coverage, you must each buy separate policies.
4. You can buy a Medicare Supplement policy from any insurance company that is licensed in Montana to sell one.
5. Any standardized Medicare Supplement policy is guaranteed renewable even if you have health problems. This means the insurance company cannot cancel your policy as long as you pay the premium.
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.



## Shopping Tips

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Before you start comparing policies, consider these suggestions:

1. Learn about Medicare's basic coverage and gaps.
2. Study the 10 standard Medicare Supplement insurance plans. Decide what coverage best meets your health needs and financial circumstances.
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**.

## Standardized Medicare Supplement Benefit Plans *At-a-Glance*

How to read the chart:

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

Basic Benefits	A	B	C	D	F*	G	K	L	M	N
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%	✓	✓
Additional Benefits	A	B	C	D	F*	G	K	L	M	N
Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit							\$5,240	\$2,620		

Core benefits pay the patient's share of Medicare's approved amount for physician services 20% after a \$183 annual deductible in 2018, the patient's cost of a long hospital stay (\$335/day for days 61-90, \$670/day for days 91-150, all approved costs not paid by Medicare after day 150 to a total of 365 days lifetime) and charges for the first three pints of blood not covered by Medicare.

\*Plan F also offers a *high-deductible* plan. You pay for Medicare covered costs up to the deductible amount (\$2,240 in 2018) before your Medicare Supplement plan pays anything. Out-of-pocket expenses include the Medicare deductibles for Part A and B that would ordinarily be paid by the policy, but do not include the foreign emergency travel deductible.

\*\*Plan N pays 100% of the Part B coinsurance except up to a \$20 copay for office visits and up to a \$50 copay for emergency room visits. If the hospital admits you, the plan waives your emergency room copay.

Non Tobacco Rates (Annual Premium)						Disabled - Under Age 65					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$4,578	\$5,243	NA	NA	\$6,133	\$2,454	\$4,585	NA	NA	NA	\$3,570
Americo Financial Life and Annuity Insurance Company	\$3,811	NA	NA	NA	\$4,728	NA	\$3,800	NA	NA	NA	\$3,124
Assured Life Association	\$4,165	\$4,855	\$6,007	\$4,634	\$6,151	NA	\$4,565	NA	NA	NA	\$3,023
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$4,532	NA	NA	NA	\$6,518	\$1,652	\$4,407	\$2,397	NA	NA	NA
Blue Cross Blue Shield of Montana	\$3,543	NA	\$4,906	NA	\$4,927	\$2,264	\$4,445	NA	NA	\$4,171	\$3,596
Central States Indemnity Company of Omaha	\$4,331	\$5,058	\$6,061	NA	\$6,295	NA	\$5,340	NA	NA	NA	\$4,229
Colonial Penn Life Insurance Company	\$4,459	\$4,346	NA	NA	\$5,839	\$1,052	\$4,447	\$1,818	\$3,456	\$4,492	\$3,688
Everence Association	\$5,421	NA	NA	NA	\$6,628	NA	\$5,968	NA	NA	NA	\$5,072
Globe Life and Accident Insurance Company	\$3,109	\$6,072	\$5,688	NA	\$4,370	\$3,037	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$4,208	NA	NA	NA	\$5,594	NA	\$4,462	NA	NA	NA	\$3,609
Guarantee Trust Life Insurance Company	\$4,110	NA	NA	NA	\$5,813	NA	\$4,722	NA	NA	NA	\$3,877
Humana Insurance Company ( <i>Issue Age</i> )	\$3,651	\$3,973	\$4,849	NA	\$4,948	\$1,330	NA	\$2,141	\$3,043	NA	\$3,290
Individual Assurance Company, Life, Health & Accident	\$4,571	NA	NA	NA	\$5,390	NA	\$3,810	NA	NA	NA	\$3,221
Liberty Bankers Life Insurance Company	\$3,864	NA	NA	NA	\$4,804	NA	\$3,814	NA	NA	NA	\$3,260
Massachusetts Mutual Life Insurance Company	\$3,856	NA	NA	NA	\$4,691	NA	\$3,754	NA	NA	NA	\$3,240
Order of United Commercial Travelers of America	\$5,054	\$6,543	\$7,314	\$6,374	\$7,806	NA	\$6,164	NA	NA	NA	\$5,364
S.USA Life Insurance Company	\$3,591	NA	NA	NA	\$4,451	NA	\$3,766	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$3,515	\$3,868	\$4,768	\$3,857	\$5,150	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$4,887	NA	\$5,683	NA	\$5,741	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$2,763	\$3,174	\$4,462	\$3,888	\$4,608	\$1,110	\$3,909	NA	\$2,538	\$3,211	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$3,682	\$4,861	\$5,751	\$5,317	\$5,785	NA	\$5,314	\$2,649	\$3,932	\$4,842	\$4,553
United American Life Insurance Company	\$3,702	\$6,876	\$7,399	\$7,183	\$5,225	\$2,828	\$7,062	\$3,637	\$5,078	NA	\$5,841
United of Omaha Life Insurance Company	\$3,913	NA	NA	NA	\$5,671	\$1,705	\$4,424	NA	NA	NA	\$3,091
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$2,862	\$4,077	\$4,875	NA	\$4,902	NA	\$4,728	\$1,482	\$2,793	NA	\$3,204
USAA Life Insurance Company	\$3,718	NA	NA	NA	\$3,000	NA	NA	NA	NA	NA	\$2,218
Western United Life Assurance Company	\$3,657	NA	\$4,805	NA	\$4,853	NA	\$3,669	NA	NA	NA	\$3,199

NA = Plan Not Available

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

**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 65					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,349	\$1,517	NA	NA	\$1,765	\$706	\$1,315	NA	NA	NA	\$1,020
Americo Financial Life and Annuity Insurance Company	\$1,270	NA	NA	NA	\$1,576	NA	\$1,267	NA	NA	NA	\$1,041
Assured Life Association	\$1,416	\$1,635	\$2,009	\$1,547	\$2,057	NA	\$1,524	NA	NA	NA	\$976
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$1,511	NA	NA	NA	\$2,173	\$551	\$1,469	\$799	NA	NA	NA
Blue Cross Blue Shield of Montana	\$1,333	NA	\$1,846	NA	\$1,871	\$852	\$1,613	NA	NA	\$1,570	\$1,353
Central States Indemnity Company of Omaha	\$1,141	\$1,333	\$1,597	NA	\$1,659	NA	\$1,291	NA	NA	NA	\$1,023
Colonial Penn Life Insurance Company	\$1,768	\$1,714	NA	NA	\$2,076	\$373	\$1,457	\$581	\$1,242	\$1,546	\$997
Everence Association	\$1,355	NA	NA	NA	\$1,657	NA	\$1,492	NA	NA	NA	\$1,268
Globe Life and Accident Insurance Company	\$898	\$1,387	\$1,630	NA	\$1,636	\$369	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$1,202	NA	NA	NA	\$1,598	NA	\$1,275	NA	NA	NA	\$1,031
Guarantee Trust Life Insurance Company	\$1,303	NA	NA	NA	\$1,652	NA	\$1,341	NA	NA	NA	\$1,102
Humana Insurance Company ( <i>Issue Age</i> )	\$1,460	\$1,589	\$1,940	NA	\$1,979	\$532	NA	\$856	\$1,217	NA	\$1,316
Individual Assurance Company, Life, Health & Accident	\$1,524	NA	NA	NA	\$1,797	NA	\$1,270	NA	NA	NA	\$1,074
Liberty Bankers Life Insurance Company	\$1,288	NA	NA	NA	\$1,601	NA	\$1,271	NA	NA	NA	\$1,087
Massachusetts Mutual Life Insurance Company	\$1,285	NA	NA	NA	\$1,564	NA	\$1,251	NA	NA	NA	\$1,080
Order of United Commercial Travelers of America	\$1,685	\$2,181	\$2,438	\$2,125	\$2,602	NA	\$2,055	NA	NA	NA	\$1,788
S.USA Life Insurance Company	\$1,197	NA	NA	NA	\$1,484	NA	\$1,255	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$1,221	\$1,343	\$1,656	\$1,339	\$1,788	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,119	NA	\$1,751	NA	\$1,769	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,158	\$1,262	\$1,491	\$1,283	\$1,542	\$367	\$1,291	NA	\$919	\$1,213	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$1,052	\$1,389	\$1,643	\$1,519	\$1,653	NA	\$1,518	\$757	\$1,123	\$1,383	\$1,301
United American Life Insurance Company	\$1,160	\$1,908	\$2,256	\$2,080	\$1,988	\$343	\$1,933	\$1,009	\$1,416	NA	\$1,661
United of Omaha Life Insurance Company	\$1,304	NA	NA	NA	\$1,890	\$522	\$1,475	NA	NA	NA	\$1,030
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$964	\$1,373	\$1,642	NA	\$1,651	NA	\$1,407	\$499	\$941	NA	\$1,079
USAA Life Insurance Company	\$1,206	NA	NA	NA	\$1,720	NA	NA	NA	NA	NA	\$1,246
Western United Life Assurance Company	\$1,219	NA	\$1,602	NA	\$1,617	NA	\$1,223	NA	NA	NA	\$1,067

NA = Plan Not Available

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

**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 66					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,386	\$1,566	NA	NA	\$1,822	\$729	\$1,360	NA	NA	NA	\$1,056
Americo Financial Life and Annuity Insurance Company	\$1,270	NA	NA	NA	\$1,576	NA	\$1,267	NA	NA	NA	\$1,041
Assured Life Association	\$1,416	\$1,635	\$2,009	\$1,547	\$2,057	NA	\$1,524	NA	NA	NA	\$976
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$1,511	NA	NA	NA	\$2,173	\$551	\$1,469	\$799	NA	NA	NA
Blue Cross Blue Shield of Montana	\$1,376	NA	\$1,907	NA	\$1,933	\$879	\$1,666	NA	NA	\$1,622	\$1,396
Central States Indemnity Company of Omaha	\$1,141	\$1,333	\$1,597	NA	\$1,659	NA	\$1,291	NA	NA	NA	\$1,023
Colonial Penn Life Insurance Company	\$1,831	\$1,781	NA	NA	\$2,158	\$388	\$1,518	\$594	\$1,278	\$1,616	\$1,048
Everence Association	\$1,355	NA	NA	NA	\$1,657	NA	\$1,492	NA	NA	NA	\$1,268
Globe Life and Accident Insurance Company	\$969	\$1,473	\$1,710	NA	\$1,723	\$400	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$1,202	NA	NA	NA	\$1,598	NA	\$1,275	NA	NA	NA	\$1,031
Guarantee Trust Life Insurance Company	\$1,303	NA	NA	NA	\$1,652	NA	\$1,341	NA	NA	NA	\$1,102
Humana Insurance Company ( <i>Issue Age</i> )	\$1,510	\$1,643	\$2,006	NA	\$2,047	\$550	NA	\$885	\$1,259	NA	\$1,361
Individual Assurance Company, Life, Health & Accident	\$1,524	NA	NA	NA	\$1,797	NA	\$1,270	NA	NA	NA	\$1,074
Liberty Bankers Life Insurance Company	\$1,288	NA	NA	NA	\$1,601	NA	\$1,271	NA	NA	NA	\$1,087
Massachusetts Mutual Life Insurance Company	\$1,285	NA	NA	NA	\$1,564	NA	\$1,251	NA	NA	NA	\$1,080
Order of United Commercial Travelers of America	\$1,772	\$2,294	\$2,557	\$2,232	\$2,711	NA	\$2,158	NA	NA	NA	\$1,863
S.USA Life Insurance Company	\$1,197	NA	NA	NA	\$1,484	NA	\$1,255	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$1,221	\$1,343	\$1,656	\$1,339	\$1,788	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,197	NA	\$1,873	NA	\$1,893	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,190	\$1,285	\$1,531	\$1,323	\$1,584	\$379	\$1,332	NA	\$948	\$1,250	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$1,104	\$1,457	\$1,724	\$1,594	\$1,734	NA	\$1,593	\$794	\$1,179	\$1,451	\$1,365
United American Life Insurance Company	\$1,226	\$2,026	\$2,390	\$2,213	\$2,103	\$372	\$2,058	\$1,084	\$1,522	NA	\$1,770
United of Omaha Life Insurance Company	\$1,304	NA	NA	NA	\$1,890	\$522	\$1,475	NA	NA	NA	\$1,030
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,009	\$1,437	\$1,719	NA	\$1,729	NA	\$1,473	\$523	\$985	NA	\$1,130
USAA Life Insurance Company	\$1,234	NA	NA	NA	\$1,752	NA	NA	NA	NA	NA	\$1,270
Western United Life Assurance Company	\$1,219	NA	\$1,602	NA	\$1,617	NA	\$1,223	NA	NA	NA	\$1,067

NA = Plan Not Available

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

**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.



Non Tobacco Rates (Annual Premium)						Age 67					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,422	\$1,614	NA	NA	\$1,882	\$752	\$1,403	NA	NA	NA	\$1,091
Americo Financial Life and Annuity Insurance Company	\$1,270	NA	NA	NA	\$1,576	NA	\$1,267	NA	NA	NA	\$1,041
Assured Life Association	\$1,479	\$1,704	\$2,095	\$1,613	\$2,146	NA	\$1,590	NA	NA	NA	\$976
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$1,537	NA	NA	NA	\$2,229	\$571	\$1,550	\$836	NA	NA	NA
Blue Cross Blue Shield of Montana	\$1,421	NA	\$1,968	NA	\$1,994	\$908	\$1,719	NA	NA	\$1,672	\$1,441
Central States Indemnity Company of Omaha	\$1,141	\$1,333	\$1,597	NA	\$1,659	NA	\$1,291	NA	NA	NA	\$1,023
Colonial Penn Life Insurance Company	\$1,911	\$1,855	NA	NA	\$2,242	\$403	\$1,584	\$619	\$1,324	\$1,690	\$1,106
Everence Association	\$1,424	NA	NA	NA	\$1,739	NA	\$1,567	NA	NA	NA	\$1,323
Globe Life and Accident Insurance Company	\$1,038	\$1,573	\$1,817	NA	\$1,823	\$431	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$1,202	NA	NA	NA	\$1,598	NA	\$1,275	NA	NA	NA	\$1,031
Guarantee Trust Life Insurance Company	\$1,316	NA	NA	NA	\$1,668	NA	\$1,354	NA	NA	NA	\$1,113
Humana Insurance Company ( <i>Issue Age</i> )	\$1,570	\$1,709	\$2,086	NA	\$2,129	\$572	NA	\$921	\$1,309	NA	\$1,415
Individual Assurance Company, Life, Health & Accident	\$1,524	NA	NA	NA	\$1,797	NA	\$1,270	NA	NA	NA	\$1,074
Liberty Bankers Life Insurance Company	\$1,288	NA	NA	NA	\$1,601	NA	\$1,271	NA	NA	NA	\$1,087
Massachusetts Mutual Life Insurance Company	\$1,285	NA	NA	NA	\$1,564	NA	\$1,251	NA	NA	NA	\$1,080
Order of United Commercial Travelers of America	\$1,862	\$2,409	\$2,684	\$2,343	\$2,824	NA	\$2,267	NA	NA	NA	\$1,941
S.USA Life Insurance Company	\$1,197	NA	NA	NA	\$1,484	NA	\$1,255	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$1,275	\$1,400	\$1,727	\$1,396	\$1,865	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,264	NA	\$1,979	NA	\$1,998	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,222	\$1,335	\$1,574	\$1,365	\$1,627	\$393	\$1,372	NA	\$978	\$1,288	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$1,158	\$1,529	\$1,809	\$1,672	\$1,820	NA	\$1,672	\$833	\$1,237	\$1,523	\$1,432
United American Life Insurance Company	\$1,282	\$2,130	\$2,508	\$2,336	\$2,207	\$401	\$2,169	\$1,150	\$1,615	NA	\$1,865
United of Omaha Life Insurance Company	\$1,304	NA	NA	NA	\$1,890	\$522	\$1,475	NA	NA	NA	\$1,030
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,054	\$1,501	\$1,795	NA	\$1,806	NA	\$1,539	\$546	\$1,029	NA	\$1,180
USAA Life Insurance Company	\$1,260	NA	NA	NA	\$1,790	NA	NA	NA	NA	NA	\$1,296
Western United Life Assurance Company	\$1,219	NA	\$1,602	NA	\$1,617	NA	\$1,223	NA	NA	NA	\$1,067

NA = Plan Not Available

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

**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 68					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,461	\$1,661	NA	NA	\$1,939	\$774	\$1,447	NA	NA	NA	\$1,126
Americo Financial Life and Annuity Insurance Company	\$1,325	NA	NA	NA	\$1,639	NA	\$1,323	NA	NA	NA	\$1,086
Assured Life Association	\$1,527	\$1,759	\$2,165	\$1,667	\$2,217	NA	\$1,642	NA	NA	NA	\$1,008
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$1,605	NA	NA	NA	\$2,270	\$592	\$1,590	\$861	NA	NA	NA
Blue Cross Blue Shield of Montana	\$1,466	NA	\$2,031	NA	\$2,058	\$934	\$1,774	NA	NA	\$1,726	\$1,487
Central States Indemnity Company of Omaha	\$1,215	\$1,418	\$1,697	NA	\$1,749	NA	\$1,346	NA	NA	NA	\$1,078
Colonial Penn Life Insurance Company	\$1,993	\$1,930	NA	NA	\$2,330	\$419	\$1,653	\$645	\$1,373	\$1,766	\$1,167
Everence Association	\$1,484	NA	NA	NA	\$1,826	NA	\$1,644	NA	NA	NA	\$1,379
Globe Life and Accident Insurance Company	\$1,105	\$1,675	\$1,917	NA	\$1,928	\$452	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$1,228	NA	NA	NA	\$1,632	NA	\$1,300	NA	NA	NA	\$1,054
Guarantee Trust Life Insurance Company	\$1,331	NA	NA	NA	\$1,688	NA	\$1,370	NA	NA	NA	\$1,126
Humana Insurance Company ( <i>Issue Age</i> )	\$1,633	\$1,777	\$2,169	NA	\$2,214	\$595	NA	\$958	\$1,361	NA	\$1,472
Individual Assurance Company, Life, Health & Accident	\$1,588	NA	NA	NA	\$1,868	NA	\$1,326	NA	NA	NA	\$1,120
Liberty Bankers Life Insurance Company	\$1,343	NA	NA	NA	\$1,664	NA	\$1,328	NA	NA	NA	\$1,134
Massachusetts Mutual Life Insurance Company	\$1,336	NA	NA	NA	\$1,620	NA	\$1,303	NA	NA	NA	\$1,124
Order of United Commercial Travelers of America	\$1,940	\$2,510	\$2,811	\$2,442	\$2,943	NA	\$2,364	NA	NA	NA	\$2,022
S.USA Life Insurance Company	\$1,197	NA	NA	NA	\$1,484	NA	\$1,255	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$1,317	\$1,445	\$1,784	\$1,443	\$1,926	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,320	NA	\$2,067	NA	\$2,087	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,274	\$1,394	\$1,638	\$1,426	\$1,693	\$413	\$1,434	NA	\$1,022	\$1,346	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$1,215	\$1,605	\$1,899	\$1,755	\$1,910	NA	\$1,754	\$874	\$1,298	\$1,598	\$1,503
United American Life Insurance Company	\$1,334	\$2,225	\$2,629	\$2,458	\$2,314	\$421	\$2,281	\$1,208	\$1,697	NA	\$1,963
United of Omaha Life Insurance Company	\$1,360	NA	NA	NA	\$1,971	\$544	\$1,538	NA	NA	NA	\$1,074
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,099	\$1,566	\$1,872	NA	\$1,883	NA	\$1,605	\$569	\$1,073	NA	\$1,231
USAA Life Insurance Company	\$1,284	NA	NA	NA	\$1,828	NA	NA	NA	NA	NA	\$1,324
Western United Life Assurance Company	\$1,262	NA	\$1,652	NA	\$1,670	NA	\$1,268	NA	NA	NA	\$1,105

NA = Plan Not Available

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

**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.

Non Tobacco Rates (Annual Premium)						Age 69					
Plans											
Insurance Company Name†	A	B	C	D	F	F HD	G	K	L	M	N
Aetna Health and Life Insurance Company	\$1,495	\$1,707	NA	NA	\$1,996	\$799	\$1,491	NA	NA	NA	\$1,160
Americo Financial Life and Annuity Insurance Company	\$1,378	NA	NA	NA	\$1,703	NA	\$1,380	NA	NA	NA	\$1,132
Assured Life Association	\$1,575	\$1,816	\$2,236	\$1,722	\$2,290	NA	\$1,697	NA	NA	NA	\$1,042
Bankers Fidelity Life Insurance Company ( <i>Issue Age - Plans A, F &amp; F HD</i> )	\$1,631	NA	NA	NA	\$2,340	\$602	\$1,656	\$899	NA	NA	NA
Blue Cross Blue Shield of Montana	\$1,512	NA	\$2,096	NA	\$2,123	\$965	\$1,830	NA	NA	\$1,782	\$1,534
Central States Indemnity Company of Omaha	\$1,267	\$1,479	\$1,769	NA	\$1,820	NA	\$1,400	NA	NA	NA	\$1,120
Colonial Penn Life Insurance Company	\$2,078	\$2,008	NA	NA	\$2,421	\$435	\$1,725	\$673	\$1,425	\$1,845	\$1,230
Everence Association	\$1,535	NA	NA	NA	\$1,906	NA	\$1,717	NA	NA	NA	\$1,435
Globe Life and Accident Insurance Company	\$1,160	\$1,762	\$2,007	NA	\$2,016	\$476	NA	NA	NA	NA	NA
GPM Health and Life Insurance Company	\$1,277	NA	NA	NA	\$1,697	NA	\$1,352	NA	NA	NA	\$1,096
Guarantee Trust Life Insurance Company	\$1,357	NA	NA	NA	\$1,720	NA	\$1,398	NA	NA	NA	\$1,147
Humana Insurance Company ( <i>Issue Age</i> )	\$1,689	\$1,838	\$2,243	NA	\$2,289	\$615	NA	\$990	\$1,408	NA	\$1,522
Individual Assurance Company, Life, Health & Accident	\$1,652	NA	NA	NA	\$1,941	NA	\$1,384	NA	NA	NA	\$1,167
Liberty Bankers Life Insurance Company	\$1,397	NA	NA	NA	\$1,729	NA	\$1,386	NA	NA	NA	\$1,182
Massachusetts Mutual Life Insurance Company	\$1,385	NA	NA	NA	\$1,678	NA	\$1,356	NA	NA	NA	\$1,168
Order of United Commercial Travelers of America	\$2,027	\$2,623	\$2,932	\$2,553	\$3,058	NA	\$2,471	NA	NA	NA	\$2,102
S.USA Life Insurance Company	\$1,201	NA	NA	NA	\$1,487	NA	\$1,281	NA	NA	NA	NA
Sentinel Security Life Insurance Company	\$1,357	\$1,492	\$1,842	\$1,490	\$1,990	NA	NA	NA	NA	NA	NA
State Farm Mutual Automobile Insurance Company	\$1,365	NA	\$2,137	NA	\$2,157	NA	NA	NA	NA	NA	NA
Thrivent Financial for Lutherans ( <i>Issue Age</i> )	\$1,326	\$1,455	\$1,702	\$1,489	\$1,759	\$431	\$1,498	NA	\$1,067	\$1,403	NA
Transamerica Life Insurance Company ( <i>Issue Age</i> )	\$1,273	\$1,681	\$1,989	\$1,839	\$2,001	NA	\$1,838	\$916	\$1,360	\$1,675	\$1,575
United American Life Insurance Company	\$1,391	\$2,334	\$2,768	\$2,596	\$2,435	\$442	\$2,410	\$1,267	\$1,784	NA	\$2,076
United of Omaha Life Insurance Company	\$1,416	NA	NA	NA	\$2,052	\$566	\$1,601	NA	NA	NA	\$1,119
UnitedHealthcare Insurance Company ( <i>Community Rated</i> )	\$1,145	\$1,630	\$1,949	NA	\$1,961	NA	\$1,671	\$593	\$1,117	NA	\$1,281
USAA Life Insurance Company	\$1,310	NA	NA	NA	\$1,864	NA	NA	NA	NA	NA	\$1,352
Western United Life Assurance Company	\$1,303	NA	\$1,704	NA	\$1,721	NA	\$1,315	NA	NA	NA	\$1,143

NA = Plan Not Available

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**NOTE** : Premiums are Attained Age unless otherwise stated.

Depending on various factors and tobacco use, your premiums may be higher than listed.

Insurance Company Name	Co. Code	Phone Number	Website
Aetna Health and Life Insurance Company	78700	1-800-264-4000	www.aetnaseniorproducts.com
Americo Financial Life and Annuity Insurance Company	61999	1-800-231-0801	www.americo.com
Assured Life Association	56499	1-877-223-3666	www.assuredlife.org
Bankers Fidelity Life Insurance Company	61239	1-866-458-7504 x876	www.bfllic.com
Blue Cross Blue Shield of Montana	53686	1-800-447-7828	www.bcbsmt.com
Central States Indemnity Company of Omaha	34274	1-866-644-3988	www.csimedsupp.com
Colonial Penn Life Insurance Company	62065	1-800-800-2254	www.bankerslife.com/products/medicare-supplement-insurance/
Everence Association	57991	1-800-348-7468	www.everence.com
Globe Life And Accident Insurance Company	91472	1-800-801-6831	www.globecaremedsupp.com
GPM Health and Life Insurance Company	67059	1-866-242-7573	www.gpmhealthandlife.com
Guarantee Trust Life Insurance Company	64211	1-847-699-0600	www.gtlic.com
Humana Insurance Company	73288	1-888-310-8482	www.humana.com
Individual Assurance Company, Life, Health & Accident	81799	1-888-524-3629	www.iaclife.com
Liberty Bankers Life Insurance Company	68543	1-469-522-4400	www.libertybankerslife.com/
Massachusetts Mutual Life Insurance Company	65935	1-844-502-0019	www.massmutual.com
Order of United Commercial Travelers of America (UCT)	56383	1-800-848-0123	www.uct.org
S.USA Life Insurance Company, Inc.	60183	1-855-228-3771 (Existing Customers) 1-877-990-7225 (New Applicants)	www.sbliusa.com
Sentinel Security Life Insurance Company	68802	1-800-247-1423	www.sslco.com
State Farm Mutual Automobile Insurance Company	25178	Contact Local State Farm Agent	www.statefarm.com
Thrivent Financial for Lutherans	56014	1-800-847-4836	www.thrivent.com
Transamerica Life Insurance Company	86231	1-866-205-9120	www.transamerica.com
United American Insurance Company	92916	1-800-755-2137	www.unitedamerican.com
United of Omaha Life Insurance Company	69868	1-800-667-2937	www.mutualofomaha.com
UnitedHealthcare Insurance Company	79413	1-800-523-5800	www.aarpmedicaresupplement.com
USAA Life Insurance Company	69663	1-800-531-8722	www.usaa.com
Western United Life Assurance Company	85189	1-800-877-7703	www.wula.com



## CONTACT US

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