

# Medicare Supplement Insurance

## July 2012 Medigap Options for Colorado Consumers

Sponsored by the  
State Health Insurance Assistance Program (SHIP)  
and the Colorado Division of Insurance

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LOCAL HELP FOR PEOPLE WITH MEDICARE



**Dora**  
Department of Regulatory Agencies

# The Colorado State Health Insurance Assistance Program (SHIP)

A counseling program for Medicare beneficiaries and their families who wish assistance in understanding Medicare options to make informed choices, know their rights, and save money.

Counselors will not recommend or endorse specific insurance policies,  
but will assist consumers to make informed choices.

**Toll free 1-888-696-7213**

**En Español sin cargo 1-866-665-9668**

**All services are provided without charge.**

This publication has been produced by the State Health Insurance Assistance Program (SHIP) and the Colorado Division of Insurance, with financial assistance (in whole or part) through a grant from the Centers for Medicare & Medicaid Services (CMS). CMS is the federal agency that administers Medicare.

# What is a Medigap?

Medigaps (also known as Medicare Supplements) are health insurance policies sold by private insurance companies to fill “gaps” in Original Medicare coverage.

Policies are standardized and must follow federal and state laws that protect the beneficiary. The front of the policy must clearly identify it as “Medicare Supplement Insurance.”

In Colorado, every company selling Medigap policies must adhere to the standardized benefit packages. There are 10 standardized policies: Plan A, Plan B, Plan C, Plan D, Plan F, Plan G, Plan K, Plan L, Plan M, and Plan N. (A High Deductible Plan F is also available.)

Medigap companies are required to make Plan A available; if they offer any other Medigap plan, they must also offer either Medigap Plan C or Plan F. In Colorado, these companies are also required to sell to under-65 disabled beneficiaries.

Cost is usually the only difference between Medigap policies with the same letter. Examples of monthly premium costs by company can be found in the charts at the back of this document.

While Medigap premiums may be more expensive than Medicare Advantage Plan premiums, purchasing a Medigap plan permits you to have free choice of any Medicare doctors or hospitals without referrals or prior authorization.

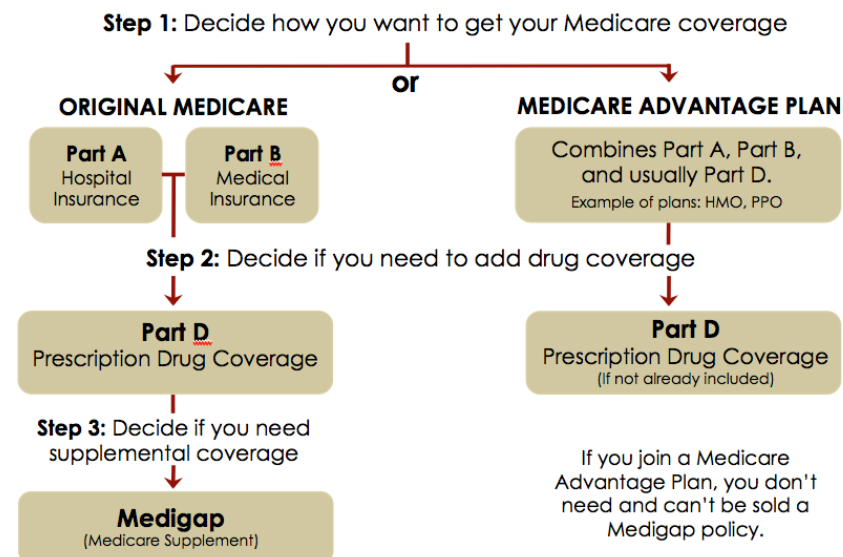
Medigap premiums can change throughout the year—consumers should verify current rates with the company marketing the plan. Your policy is Guaranteed Renewable from year to year as long as you pay your premium.

## When is the best time to buy a Medigap?

Medicare beneficiaries are provided Guaranteed Issue Rights after first enrolling in Medicare Part B. They have six months to enroll in a Medigap plan. During that six-month period insurers cannot deny coverage to a beneficiary, regardless of health status.

The insurance company cannot make you wait for your coverage to start, but it may be able to make you wait for coverage of a pre-existing condition. The insurance company may refuse to cover your out-of-pocket costs for up to six months for conditions treated or diagnosed within six months before the date your coverage starts.

If you recently had certain kinds of health coverage called “creditable coverage,” it is possible to shorten pre-existing waiting periods. Many types of coverage may be counted as creditable, but they will only count if you did not have a break in coverage for more than 63 days.



## How do I choose an insurance company?

Price is a very important consideration since Medigap policies are sold according to standardized benefit packages.

The policies are priced or “rated” in three ways:

Issue-age Rated	Attained-Age Rated	Community Rated
Based on your age when you buy the policy	Based on your current age	Not based on age
Premiums are lower for people who buy at a younger age	Premiums are low for younger buyers, but increase as you get older	Premiums are basically the same for everyone in your area
Premiums may increase, but not because of your age	They can eventually become the most expensive	Premiums may increase, but not because of your age

**Regardless of the plan type, increases can occur any time of year.**

In Colorado, Medigap insurers must market to disabled Medicare beneficiaries under age 65. Rates may be higher for disabled Medicare beneficiaries under age 65 than at age 65. At age 65, disabled Medicare beneficiaries once again have Guaranteed Issue Rights

and should review available policies to determine if they can get a better price on another policy.

Most consumer experts recommend doing business with companies that have high ratings from two or more rating services. Be sure to ask what each company’s ratings mean. You can start by contacting:

- ◆ A.M. Best at 1-908-439-2200 or [www.ambest.com](http://www.ambest.com)
- ◆ Moody’s at 1-212-553-0377 or [www.moodys.com](http://www.moodys.com)
- ◆ Standard & Poor’s at 1-212-438-2400 or [www.standardandpoors.com](http://www.standardandpoors.com)
- ◆ Weiss Research at 1-800-289-9333 or [www.weissratings.com](http://www.weissratings.com)

## Should I purchase a Medigap?

Although most Medicare beneficiaries would benefit from a Medigap policy, some do not. This includes individuals who are:

- ◆ Eligible for Medicaid or the Qualified Medicare Beneficiary (QMB) Medicare Savings Program because they have low income and few resources
- ◆ Covered by insurance through their own or their spouse’s current employer, or by retiree plan
- ◆ Enrolled in a Medicare Advantage plan
- ◆ Receiving services from a VA facility or are enrolled in TRICARE for Life for military retirees

Medicare Advantage/Health Plans are viable alternatives for Medicare beneficiaries.

Making the decision to purchase a Medigap is an important one. It is recommend that you gather all relevant information and thoroughly understand your options and rights before deciding. See the Resources section on Page 6 for more information.

## Can I switch Medigap policies?

If you decide to switch to a new Medigap policy, if you can pass the health questionnaire, and have had your old policy for at least six months, the new Medigap policy generally must cover you for all pre-existing conditions with no waiting period.

If you have had the old policy for less than six months, the new policy must give you credit for the time the older policy covered you. If your new policy has a benefit that was not in your old policy, the company can make you wait six months before covering that benefit.

If you are enrolled in a Medicare Advantage/Health Plan and plan to switch to Medigap insurance, make sure you apply and are accepted by a Medigap plan before you drop your plan. Then you must disenroll from your Medicare Advantage/Health Plan by notifying your plan in writing or calling Medicare at 1-800-Medicare. You cannot disenroll simply by stopping payment of your monthly premiums.

You may also have guaranteed issue rights to change policies.

## Guaranteed Issue Rights' Opportunities

Even if you are not in your Medigap Initial Enrollment Period, there are several situations in which you may still have a guaranteed right to buy a Medigap policy. You have a Guaranteed Issue Right if:

- ◆ You are in a Medicare Advantage Plan and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.

- ◆ You have Original Medicare and an employer group health plan (including retiree or COBRA coverage or union coverage that pays after Medicare pays) and that plan is ending. (If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.)
- ◆ You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.
- ◆ (Trial Right) You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.
- ◆ (Trial Right) You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back. (If your former Medigap policy is not available, you can buy a Medigap Plan A, B, C, F, K, or L that is sold in your state by any insurance company.)
- ◆ Your Medicare insurance company goes bankrupt and you lose coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- ◆ You leave a Medicare Advantage or drop a Medigap policy because the company has not followed the rules, or it has misled you.

## Can I suspend a Medigap policy?

Any person with Medicare who has a Medigap policy sold on or after November 5, 1990, and who qualifies for Medicaid may request that the Medigap policy be suspended for up to 24 months.

The policyholder must request the suspension within 90 days of the date (s)he was determined to be eligible for Medicaid. If the policyholder notifies the Medigap insurance company within 90 days of the loss of the Medicaid eligibility, the policy will be reinstated.

Additionally, Section 1882 of the Social Security Act authorizes certain disabled individuals who return to work to suspend a Medigap policy while participating in employer-sponsored group health coverage.

## Disabled and missed your Guaranteed Issue Rights opportunity?

CoverColorado allows individuals with a disability who missed their Guaranteed Issue Rights opportunity to enroll in a plan to assist paying medical costs not paid by Medicare.

Contact their office at 303-863-1960 (Toll Free 1-866-787-9129) or via their email address at [CoverColorado@CoverColorado.org](mailto:CoverColorado@CoverColorado.org).

Details can be found on their website at [www.CoverColorado.org](http://www.CoverColorado.org).

# Resources

The Medicare website at [www.Medicare.gov](http://www.Medicare.gov) has a multitude of publications (including many multilanguage publications) that you can read on your computer, print directly to your printer, or order a hard copy to be mailed to yourself or a family member.

Two comprehensive publications explain Medicare benefits, their cost, and how Medigaps fill the gaps.

- ◆ 2012 Choosing a Medigap: A Guide to Health Insurance for People with Medicare (Product# 02110)
- ◆ Medicare & You 2012 (Product# 10050)

Call 1-800-MEDICARE if you would like to order a publication and do not have a computer.

The Colorado Division of Insurance website offers information specific to Colorado at [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance).

If you are having problems with a current Medigap policy:

- ◆ Call the Colorado Division of Insurance at 303-894-7490
- ◆ Email your questions to [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)
- ◆ Complete an on-line Request for Assistance form at <http://healthinsurance.colorado.gov/pages/complaints/Process.aspx>

# Medigap Plans

## How to read the chart:

- If a check mark appears in a cell of this chart, the Medigap policy covers 100% of the described benefit.
- If a cell lists a percentage, the policy covers that percentage of the described benefit.
- If a cell is blank, the policy doesn't cover that benefit.

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits:	A	B	C	D	F <sup>1</sup>	G	K	L	M	N
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance (Hospital costs up to an additional 365 days after Medicare benefits are used up.)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for emergency room visits
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Excess Charges <sup>2</sup>					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
							Out-of-Pocket Limit <sup>3</sup>			
							\$4,660	\$2,330		

<sup>1</sup> Plan F also offers a high-deductible plan. The High Deductible Plan pays these benefits **after** the first \$2,070 of eligible out-of-pocket expenses.

<sup>2</sup> Excess charges refer to Part B charges that are over and above the amount Medicare approves for a medical service or supply provided by doctors and suppliers who do not accept Medicare assignment. The excess or "limiting" charge is 15% higher than what Medicare approves.

<sup>3</sup> After you meet your out-of-pocket annual limit and your annual Part B deductible (\$140 in 2012), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments

# Premium Charts Guide

Monthly premium rates reflect pricing information gathered from the Spring 2012 Colorado Division of Insurance survey. Rates are shown for zip code 80202 and can change at any time.

**AA** – Attained-age-rated policy. Premiums are lower for people who buy at a younger age. (See Page 4.)

**AC** – Automatic Crossover. If Automatic Crossover is set up, claims are processed first by Medicare and then information “crosses over” to the Medigap company for secondary processing.

**CR** – Community-rated policy. Premiums are basically the same for everyone in your area. (See Page 4.)

**FBP** – Fraternal-based Purchase – You must be fraternally eligible to purchase a Medigap from this company.

**GEO** – The company has different rates based on geographic area. Premiums may be lower or higher depending on your zip code.

**GIL(n)** – Guaranteed Issue Limitation. When buying a Medigap outside of an Initial or Special Enrollment Period, guaranteed issue is not assured. Companies can decline to cover pre-existing conditions for a set

amount of months. The number of months is included in parenthesis.

**HD** – Household discount or marital discount available. Check with each company for conditions required to receive this discount.

**IA** – Issue-age-rated policy. Premiums are lower for people who buy at a younger age. (See Page 4.)

**PF(\$n)** – Policy Fee assessed by company. The Policy Fee amount is included in parenthesis.

**TBU** – (Tobacco Usage) – Company has different rates for tobacco users.



## Read the fine print!

To enlarge your view of the Premium Charts:

- 1) Hold the Control button down **and**
- 2) Click on the “+” sign (**or** use your scroll wheel).

To return to normal view:

- 1) Hold the Control button down **and**
- 2) Click on the “-” sign (**or** use your scroll wheel).



**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR (Modified CR-Call company), GEO, GIL(3), TBU	Female	61.87	118.40	141.85		142.37			56.27	87.25		101.60
		Male	61.87	118.40	141.85		142.37			56.27	87.25		101.60
Aetna Life Insurance Company 1-800-345-6022	AA, GEO, GIL(6), TBU	Female	121.49	134.46			152.07		125.89				98.68
		Male	131.59	146.47			165.38		133.74				104.69
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	83.88	105.75			122.80	48.37	107.58				85.37
		Male	94.67	121.58			141.26	55.54	123.68				88.22
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	118.00				160.00	62.00		83.00	114.00		
		Male	131.00				178.00	75.00		92.00	127.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	AA, AC, GEO, HD, TBU	Female	117.00				162.00	57.00		81.00			
		Male	117.00				162.00	57.00		81.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	96.17	112.25	134.50		139.75						97.83
		Male	110.50	129.08	154.67		160.67						112.50
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO, TBU	Female	103.82	132.31			151.07	37.02	134.89	57.39	94.39	115.26	84.54
		Male	115.24	146.90			167.75	41.02	149.77	63.65	104.77	127.95	93.82
Combined Insurance Company of America 1-800-544-5531	AA, AC, TBU	Female	103.42				147.75						103.42
		Male	103.42				147.75						103.42
Constitution Life Insurance Company 1-800-444-0321	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	93.00			104.00	122.00		110.00				83.00
		Male	107.00			120.00	141.00		127.00				95.00
Continental General Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	114.02				140.27		122.00				114.00
		Male	123.10				151.56		131.46				122.64
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	106.00				150.09						105.59
		Male	121.84				172.59						121.59
Everence Association, Inc., a fraternal benefit society 1-800-348-7468	AC, FBP, GEO, IA	Female	116.91				195.40				112.02		
		Male	128.60				214.95				123.24		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	102.00	124.00	142.42	130.17	148.33		130.83			117.17	103.92
		Male	117.42	142.67	163.83	149.67	170.58		150.33			134.75	119.33
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	101.92				145.12		123.07				
		Male	117.15				166.81		141.46				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	88.50	127.50	144.00		145.50						
		Male	88.50	127.50	144.00		145.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	AA, AC, GEO, PF(\$25), TBU	Female	112.37		149.38		152.99		118.88				104.87
		Male	129.16		171.71		175.85		136.64				120.53
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, GEO, HD, PF(\$25), TBU	Female	91.62		131.88								90.99
		Male	105.25		151.48								104.62
Heartland National Life Insurance Company 1-877-431-7371	AA, AC, GEO, PF(\$25), TBU	Female	92.58			116.50	134.91		118.33			108.91	93.83
		Male	106.41			133.91	154.99		136.16			125.24	107.91
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	130.10	141.59	163.25		166.58	62.47		76.30	108.44		
		Male	130.43	141.96	163.67		167.00	62.63		76.49	108.72		
Liberty National Life Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	111.00	154.00			175.00	40.00					138.00
		Male	127.00	177.00			201.00	46.00					158.00
Loyal American Life Insurance Company 1-800-633-6752	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	135.09				166.03		144.89				134.52
		Male	145.85				179.36		156.41				145.28

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 65		Monthly Premium Rates for Age 65 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	98.19		138.78		125.70		114.59			115.87	109.65
		Male	109.43		151.41		144.67		126.00			127.34	121.98
Mutual of Omaha Insurance Company 1-800-775-6000	AA, AC, GEO, TBU	Female	115.84		168.66	147.04	172.98		154.30				
		Male	133.15		193.87	169.01	198.83		177.36				
Physicians Mutual 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	118 - 141				141 - 243	63 - 86	154 - 186				122 - 163
		Male	118 - 141				141 - 243	63 - 86	154 - 186				122 - 163
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF(\$15), TBU	Female	106.05		169.30		137.50	43.20	120.00				108.65
		Male	106.05		169.30		137.50	43.20	138.00				108.65
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	AA, AC, GEO, GIL(0-6), TBU	Female	101.30		148.05		155.84		163.64				104.42
		Male	117.11		171.16		180.17		189.18				120.71
Rocky Mountain Hospital & Medical Service, Inc. 1-877-831-3000 (aka Anthem Blue Cross/Blue Shield)	AA, AC, GEO, GIL(6), HD	Female	101.62				145.18	49.56	135.74				100.17
		Male	117.78				168.26	55.72	157.32				116.10
Royal Neighbors of America 1-800-568-2382	AA, AC, GEO, PF(\$20), TBU	Female	104.88	131.78	153.61	123.03	154.11		123.45				
		Male	117.45	147.52	172.01	137.78	172.51		138.36				
Sentinel Security Life Insurance Company 1-855-478-4037	AA, AC, GEO, PF(\$25), TBU	Female	89.91	99.68	122.16	107.82	125.11						92.69
		Male	103.34	114.57	140.41	123.93	143.80						106.54
Standard Life & Accident Insurance Company 1-888-350-1488	AA, GEO, TBU	Female	223.93	273.07	310.46	187.07	255.31	34.70	188.50				123.13
		Male	239.83	273.07	310.46	187.07	255.31	34.70	188.50				123.13
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	97.15		146.54		147.98						
		Male	97.15		146.54		147.98						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	107.33	125.33	150.08	131.33	155.92	61.42	132.08			118.08	109.00
		Male	123.50	144.08	172.67	151.00	179.42	70.58	151.92			136.00	125.58
Sterling Investors Life Insurance Company 1-877-896-6434	AA, AC, GEO, PF(\$20), TBU	Female	127.08	148.50	177.67	155.50	184.58	72.67	156.42			139.92	129.25
		Male	146.17	170.58	204.42	178.92	212.50	83.58	179.83			161.00	148.75
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, GIL(Check w/company), TBU	Female	161.56	185.56	191.14		183.25			81.64			140.08
		Male	161.56	185.56	207.07		198.52			88.44			151.75
The Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, GEO, TBU	Female	87.89	113.46	135.98	124.45	139.75		122.98				97.82
		Male	101.08	130.47	156.38	143.12	160.71		141.43				112.50
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA; AA rates shown, AC, GEO, TBU	Female	100.80	119.16	154.38	132.64	154.90	50.68	136.54		95.28	120.62	
		Male	100.80	119.16	154.38	132.64	154.90	50.68	136.54		95.28	120.62	
United American Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	100.00	145.00	165.00	152.00	166.00	38.00	153.00	84.00	119.00		130.00
		Male	115.00	167.00	189.00	175.00	191.00	43.00	176.00	96.00	137.00		150.00
United World Life Insurance Company 1-877-845-0892	AA, AC, GEO, TBU	Female	152.73	136.69	187.78	148.72	188.24		188.94			135.34	
		Male	175.55	175.11	215.83	170.95	216.37		217.18			155.67	
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	111.06				149.38	48.11	134.61	70.78	97.26		100.11
		Male	111.06				149.38	48.11	134.61	70.78	97.26		100.11
USAA Life Insurance Company 1-800-531-8722	AA, AC, GIL(Must pass underwriting), TBU	Female	75.31				141.78						
		Male	75.31				141.78						
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF(\$25), TBU	Female	105.68	120.04	140.87	111.63	144.28		112.13				99.01
		Male	121.47	137.98	161.92	128.32	165.84		128.89				113.81
World Corp Insurance Company 1-800-822-9993	AA, AC, GEO, HD, TBU	Female	112.00				148.00	58.00					
		Male	124.00				165.00	64.00					

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR (Modified CR-Call company), GEO, GIL(3), TBU	Female	75.56	144.20	172.67		173.31			68.76	107.22		123.80
		Male	75.56	144.20	172.67		173.31			68.76	107.22		123.80
Aetna Life Insurance Company 1-800-345-6022	AA, GEO, GIL(6), TBU	Female	146.37	164.51			186.58		155.98				122.83
		Male	158.53	179.21			202.90		165.70				130.32
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	99.80	125.86			144.67	56.94	127.79				101.55
		Male	114.75	144.49			166.45	65.51	147.12				116.85
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	132.00				179.00	70.00		93.00	127.00		
		Male	147.00				199.00	84.00		103.00	142.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	AA, AC, GEO, HD, TBU	Female	137.00				190.00	67.00		95.00			
		Male	137.00				190.00	67.00		95.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	114.25	133.50	159.92		164.08						114.92
		Male	131.58	153.50	183.83		188.75						132.25
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO, TBU	Female	126.97	161.02			182.84	44.64	166.50	69.03	112.18	143.03	109.70
		Male	140.97	178.80			203.04	49.49	184.89	76.59	124.53	158.81	121.78
Combined Insurance Company of America 1-800-544-5531	AA, AC, TBU	Female	135.17				193.10						135.12
		Male	135.17				193.10						135.12
Constitution Life Insurance Company 1-800-444-0321	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	116.00			133.00	153.00		141.00				108.00
		Male	134.00			153.00	176.00		162.00				124.00
Continental General Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	115.00				147.00		130.00				119.00
		Male	127.00				162.00		143.00				131.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	113.75				161.75						114.00
		Male	131.17				186.09						131.17
Everence Association, Inc., a fraternal benefit society 1-800-348-7468	AC, FBP, GEO, IA	Female	126.30				211.78				122.66		
		Male	138.86				232.96				134.93		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	121.33	147.67	169.67	154.83	174.25		155.67			139.33	122.00
		Male	139.67	169.67	195.25	178.00	200.33		179.00			160.17	140.17
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	120.55				172.00		145.88				
		Male	138.56				197.70		167.68				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	118.50	160.50	177.00		178.00						
		Male	118.50	160.50	177.00		178.00						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	AA, AC, GEO, PF(\$25), TBU	Female	123.02		164.30		168.28		130.83				115.49
		Male	141.41		188.85		193.42		150.37				132.75
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, GEO, HD, PF(\$25), TBU	Female	106.72		153.16								107.35
		Male	122.65		175.91								123.39
Heartland National Life Insurance Company 1-877-431-7371	AA, AC, GEO, PF(\$25), TBU	Female	113.16			144.74	163.24		147.24			135.33	115.83
		Male	129.83			166.41	187.58		169.16			155.49	133.33
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	153.77	167.36	192.96		196.90	73.84		90.18	128.18		
		Male	158.68	172.70	199.12		203.17	76.20		93.06	132.27		
Liberty National Life Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	135.00	192.00			220.00	53.00					177.00
		Male	155.00	221.00			253.00	61.00					204.00
Loyal American Life Insurance Company 1-800-633-6752	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	136.42				174.50		154.32				140.90
		Male	150.13				191.92		169.74				154.99

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 70		Monthly Premium Rates for Age 70 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	107.58		151.61		142.26		126.21			127.33	120.39
		Male	119.90		165.52		163.67		138.78			139.93	133.81
Mutual of Omaha Insurance Company 1-800-775-6000	AA, AC, GEO, TBU	Female	137.35		199.97	174.34	205.10		182.96				
		Male	157.88		229.85	200.39	235.75		210.30				
Physicians Mutual 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	141 - 157				165 - 282	81 - 107	181 - 216				156 - 195
		Male	141 - 157				165 - 282	81 - 107	181 - 216				156 - 195
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF(\$15), TBU	Female	125.95		201.10		163.35	51.30	142.55				129.05
		Male	125.95		201.10		163.35	51.30	163.95				129.05
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	AA, AC, GEO, GIL(0-6), TBU	Female	124.95		182.63		192.24		201.85				128.80
		Male	144.51		211.21		222.33		233.44				148.96
Rocky Mountain Hospital & Medical Service, Inc. 1-877-831-3000 (aka Anthem Blue Cross/Blue Shield)	AA, AC, GEO, GIL(6), HD	Female	123.70				176.72	60.55	165.23				121.93
		Male	143.17				204.52	68.91	191.23				141.12
Royal Neighbors of America 1-800-568-2382	AA, AC, GEO, PF(\$20), TBU	Female	119.87	150.61	175.60	140.69	176.10		141.19				
		Male	134.28	168.68	196.59	157.60	197.34		158.10				
Sentinel Security Life Insurance Company 1-855-478-4037	AA, AC, GEO, PF(\$25), TBU	Female	106.35	117.74	144.79	127.79	148.27						109.90
		Male	122.24	135.33	166.42	146.88	170.43						126.32
Standard Life & Accident Insurance Company 1-888-350-1488	AA, GEO, TBU	Female	229.55	279.91	318.24	191.76	261.70	35.57	193.22				126.22
		Male	277.47	315.92	359.17	216.43	295.36	40.14	218.08				142.45
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	122.40		184.70		186.49						
		Male	122.40		184.70		186.49						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	127.67	148.92	178.42	156.25	183.25	72.08	157.08			140.67	128.25
		Male	146.75	171.42	205.33	179.67	210.67	82.92	180.58			161.58	147.42
Sterling Investors Life Insurance Company 1-877-896-6434	AA, AC, GEO, PF(\$20), TBU	Female	151.17	176.42	211.33	185.08	217.08	85.42	186.00			166.67	151.92
		Male	173.83	202.92	243.17	212.75	249.50	98.17	213.92			191.33	174.58
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, GIL(Check w/company), TBU	Female	184.74	216.28	221.37		212.18			95.18			163.08
		Male	184.74	216.28	244.67		234.52			105.20			180.24
The Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, GEO, TBU	Female	108.85	142.05	167.72	156.83	172.33		151.65				120.63
		Male	125.17	163.36	192.88	180.35	198.18		174.40				138.73
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA; AA rates shown, AC, GEO, TBU	Female	115.26	136.38	176.58	151.81	177.15	57.91	156.11		108.92	137.92	
		Male	115.26	136.38	176.58	151.81	177.15	57.91	156.11		108.92	137.92	
United American Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	122.00	181.00	208.00	196.00	209.00	50.00	196.00	111.00	157.00		168.00
		Male	140.00	208.00	239.00	225.00	240.00	58.00	226.00	127.00	181.00		193.00
United World Life Insurance Company 1-877-845-0892	AA, AC, GEO, TBU	Female	173.60	155.37	213.44	169.03	213.96		214.76			153.94	
		Male	199.54	178.58	245.33	194.29	245.93		246.85			176.94	
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	129.83				179.88	61.24	164.40	83.54	117.34		126.03
		Male	129.83				179.88	61.24	164.40	83.54	117.34		126.03
USAA Life Insurance Company 1-800-531-8722	AA, AC, GIL(Must pass underwriting), TBU	Female	88.23				165.75						
		Male	88.23				165.75						
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF(\$25), TBU	Female	125.01	141.80	166.95	132.32	170.97		132.91				117.37
		Male	143.68	162.99	191.90	152.09	196.52		152.77				134.91
World Corp Insurance Company 1-800-822-9993	AA, AC, GEO, HD, TBU	Female	125.00				166.00	65.00					
		Male	139.00				185.00	72.00					

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR (Modified CR-Call company), GEO, GIL(3), TBU	Female	98.37	187.20	224.05		224.87			89.57	139.35		160.80
		Male	98.37	187.20	224.05		224.87			89.57	139.35		160.80
Aetna Life Insurance Company 1-800-345-6022	AA, GEO, GIL(6), TBU	Female	167.42	194.26			221.49		187.70				148.61
		Male	181.32	211.60			240.87		199.40				157.65
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	116.59	147.03			166.36	65.42	149.39				118.78
		Male	134.17	168.89			191.46	75.22	171.87				136.53
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	157.00				213.00	83.00		110.00	152.00		
		Male	178.00				242.00	101.00		125.00	172.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	AA, AC, GEO, HD, TBU	Female	164.00				228.00	80.00		114.00			
		Male	164.00				228.00	80.00		114.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	135.83	158.50	192.33		196.42						137.50
		Male	156.25	182.25	221.25		225.92						158.17
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO, TBU	Female	154.47	194.47			221.68	53.96	205.51	86.19	136.37	177.70	140.96
		Male	171.52	215.97			246.20	59.84	228.24	95.66	151.42	197.34	156.51
Combined Insurance Company of America 1-800-544-5531	AA, AC, TBU	Female	164.45				234.94						164.45
		Male	164.45				234.94						164.45
Constitution Life Insurance Company 1-800-444-0321	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	128.00				157.00		177.00	166.00			130.00
		Male	147.00				181.00		204.00	191.00			150.00
Continental General Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	127.00				166.00		148.00				135.00
		Male	146.00				191.00		171.00				156.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	124.25				177.84						125.25
		Male	142.92				204.59						144.00
Everence Association, Inc., a fraternal benefit society 1-800-348-7468	AC, FBP, GEO, IA	Female	132.63				224.53				130.71		
		Male	145.85				247.05				143.84		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	144.08	175.25	204.25	183.75	208.58		184.58			165.50	146.00
		Male	165.67	201.58	235.00	211.33	239.75		212.50			190.25	167.83
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	133.68				194.06		165.00				
		Male	153.66				223.06		189.66				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	126.00	183.50	208.00		210.00						
		Male	126.00	183.50	208.00		210.00						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	AA, AC, GEO, PF(\$25), TBU	Female	137.79		187.02		191.52		149.17				132.07
		Male	158.37		214.96		220.14		171.47				151.80
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, GEO, HD, PF(\$25), TBU	Female	121.92		176.75								126.43
		Male	139.95		203.27								145.30
Heartland National Life Insurance Company 1-877-431-7371	AA, AC, GEO, PF(\$25), TBU	Female	128.99			169.66	188.83		172.49			158.49	136.49
		Male	148.16			195.16	216.74		198.41			182.08	156.91
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	178.27	194.02	223.70		228.26	85.59		104.54	148.59		
		Male	193.07	210.12	242.27		247.20	92.71		113.22	160.93		
Liberty National Life Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	146.00	215.00			252.00	67.00					207.00
		Male	167.00	247.00			290.00	77.00					238.00
Loyal American Life Insurance Company 1-800-633-6752	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	150.42				196.97		176.02				160.32
		Male	172.98				226.58		202.49				184.31

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 75		Monthly Premium Rates for Age 75 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	121.51		173.73		169.77		146.24			147.52	140.31
		Male	138.05		192.06		192.44		162.81			164.03	157.93
Mutual of Omaha Insurance Company 1-800-775-6000	AA, AC, GEO, TBU	Female	159.75		232.58	202.77	238.55		212.78				
		Male	183.62		267.33	233.06	274.20		244.58				
Physicians Mutual 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	158 - 171				199 - 322	105 - 131	218 - 246				198 - 233
		Male	158 - 171				199 - 322	105 - 131	218 - 246				198 - 233
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF(\$15), TBU	Female	148.15		236.50		192.10	60.35	167.65				175.95
		Male	148.15		236.50		192.10	60.35	192.80				175.95
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	AA, AC, GEO, GIL(0-6), TBU	Female	152.36		222.68		234.40		246.12				157.05
		Male	176.13		257.42		270.97		284.52				181.55
Rocky Mountain Hospital & Medical Service, Inc. 1-877-831-3000 (aka Anthem Blue Cross/Blue Shield)	AA, AC, GEO, GIL(6), HD	Female	159.25				227.49	76.16	212.71				156.97
		Male	184.63				263.76	89.57	246.62				181.99
Royal Neighbors of America 1-800-568-2382	AA, AC, GEO, PF(\$20), TBU	Female	137.11	172.18	200.67	160.77	201.42		161.44				
		Male	153.52	192.84	224.83	180.10	225.58		180.84				
Sentinel Security Life Insurance Company 1-855-478-4037	AA, AC, GEO, PF(\$25), TBU	Female	119.11	133.48	165.01	146.00	168.97						125.83
		Male	136.91	153.42	189.67	167.82	194.22						144.63
Standard Life & Accident Insurance Company 1-888-350-1488	AA, GEO, TBU	Female	245.88	299.83	340.88	205.40	280.32	38.09	206.97				135.20
		Male	318.91	363.10	412.82	248.75	339.48	46.14	250.65				163.73
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	141.86		213.94		216.15						
		Male	141.86		213.94		216.15						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	151.58	177.00	214.58	185.50	219.33	86.33	186.42			166.92	153.50
		Male	174.33	203.33	246.92	213.25	252.17	99.17	214.42			192.00	176.50
Sterling Investors Life Insurance Company 1-877-896-6434	AA, AC, GEO, PF(\$20), TBU	Female	179.42	209.50	254.17	219.67	259.75	102.25	220.92			197.67	181.75
		Male	206.33	240.92	292.50	252.67	298.58	117.50	253.92			227.42	209.00
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, GIL(Check w/company), TBU	Female	201.56	241.64	247.25		236.93			107.16			183.29
		Male	201.56	241.56	276.03		264.51			119.63			204.62
The Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, GEO, TBU	Female	127.07	168.35	197.37	186.47	202.71		178.39				141.90
		Male	146.13	193.60	226.97	214.44	233.12		205.14				163.18
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA; AA rates shown, AC, GEO, TBU	Female	131.42	155.46	201.28	173.01	201.93	66.04	177.88		124.19	157.17	
		Male	131.42	155.46	201.28	173.01	201.93	66.04	177.88		124.19	157.17	
United American Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	131.00	202.00	238.00	226.00	239.00	63.00	226.00	123.00	174.00		195.00
		Male	151.00	232.00	273.00	259.00	274.00	73.00	260.00	141.00	200.00		224.00
United World Life Insurance Company 1-877-845-0892	AA, AC, GEO, TBU	Female	201.95	180.75	248.30	196.67	248.93		249.86			179.09	
		Male	232.13	207.75	285.41	226.06	286.12		287.19			205.85	
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	145.13				216.53	77.81	199.71	96.98	141.82		156.44
		Male	145.13				216.53	77.81	199.71	96.98	141.82		156.44
USAA Life Insurance Company 1-800-531-8722	AA, AC, GIL(Must pass underwriting), TBU	Female	105.23				197.71						
		Male	105.23				197.71						
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF(\$25), TBU	Female	140.01	160.64	190.02	150.89	194.60		151.55				134.21
		Male	160.93	184.64	218.42	173.44	223.68		174.19				154.27
World Corp Insurance Company 1-800-822-9993	AA, AC, GEO, HD, TBU	Female	149.00				198.00	77.00					
		Male	168.00				224.00	87.00					

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 80		Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202												
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N	
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR (Modified CR-Call company), GEO, GIL(3), TBU	Female	98.37	187.20	224.05			224.87			89.57	139.35		160.80
		Male	98.37	187.20	224.05			224.87			89.57	139.35		160.80
Aetna Life Insurance Company 1-800-345-6022	AA, GEO, GIL(6), TBU	Female	181.91	216.27				248.44		217.28				173.38
		Male	197.02	235.58				270.18		230.81				183.91
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	128.57	161.81				179.92	70.76	164.52				130.76
		Male	147.73	186.04				206.94	81.34	189.19				150.35
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	176.00					240.00	94.00		124.00	171.00		
		Male	205.00					278.00	117.00		144.00	198.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	AA, AC, GEO, HD, TBU	Female	186.00					257.00	90.00		129.00			
		Male	186.00					257.00	90.00		129.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	154.42	180.17	218.67			221.83						155.25
		Male	177.50	207.17	251.50			255.08						178.58
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO, TBU	Female	179.25	226.21				262.53	64.18	248.27	104.27	162.42	212.57	175.21
		Male	199.06	251.23				291.59	71.20	275.75	115.75	180.35	236.08	194.57
Combined Insurance Company of America 1-800-544-5531	AA, AC, TBU	Female	186.06					265.81						186.06
		Male	186.06					265.81						186.06
Constitution Life Insurance Company 1-800-444-0321	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	130.00				176.00	197.00		186.00				150.00
		Male	150.00				203.00	227.00		214.00				173.00
Continental General Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	134.00					187.00		168.00				154.00
		Male	161.00					224.00		203.00				185.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	131.75					189.42						133.50
		Male	151.50					217.92						153.59
Everence Association, Inc., a fraternal benefit society 1-800-348-7468	AC, FBP, GEO, IA	Female	140.49					243.02				141.92		
		Male	154.57					267.36				156.01		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	163.83	199.17	232.33	208.92		235.50		209.92			188.08	164.83
		Male	188.33	229.17	267.08	240.25		270.67		241.58			216.25	189.50
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	141.98					210.71		179.76				
		Male	163.20					242.20		206.62				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	126.50	185.00	217.50			219.50						
		Male	126.50	185.00	217.50			219.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	AA, AC, GEO, PF(\$25), TBU	Female	150.69		208.81			213.81		166.93				148.30
		Male	173.21		240.01			245.76		191.87				170.46
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, GEO, HD, PF(\$25), TBU	Female	131.35		196.35									142.99
		Male	150.96		225.60									164.48
Heartland National Life Insurance Company 1-877-431-7371	AA, AC, GEO, PF(\$25), TBU	Female	139.08			190.66		209.57		193.49			176.83	154.24
		Male	159.49			218.91		240.99		222.49			203.16	177.66
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	202.65	220.55	254.28			259.48	97.30		118.84	168.91		
		Male	228.18	248.34	286.32			292.16	109.56		133.81	190.19		
Liberty National Life Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	146.00	219.00				279.00	86.00					233.00
		Male	168.00	252.00				321.00	99.00					268.00
Loyal American Life Insurance Company 1-800-633-6752	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	158.98					220.86		199.06				182.40
		Male	190.78					265.04		202.49				218.86

**Colorado Options: Medicare Supplement Insurance "Medigap" Plans**

Age 80		Monthly Premium Rates for Age 80 Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	123.09		195.81		189.92		166.12			167.38	158.76
		Male	142.57		215.72		221.63		184.14			184.49	177.69
Mutual of Omaha Insurance Company 1-800-775-6000	AA, AC, GEO, TBU	Female	183.95		267.83	233.49	274.70		245.03				
		Male	211.44		307.85	268.38	315.75		281.65				
Physicians Mutual 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	173 - 185				232 - 364	132 - 158	254 - 279				241 - 270
		Male	173 - 185				232 - 364	132 - 158	254 - 279				241 - 270
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF(\$15), TBU	Female	171.75		274.20		222.70	69.95	194.35				175.95
		Male	171.75		274.20		222.70	69.95	223.55				175.95
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	AA, AC, GEO, GIL(0-6), TBU	Female	197.45		288.57		303.76		318.95				203.52
		Male	228.24		333.59		351.15		368.70				235.27
Rocky Mountain Hospital & Medical Service, Inc. 1-877-831-3000 (aka Anthem Blue Cross/Blue Shield)	AA, AC, GEO, GIL(6), HD	Female	194.86				278.38	93.20	260.29				192.08
		Male	226.17				323.11	108.91	302.10				222.94
Royal Neighbors of America 1-800-568-2382	AA, AC, GEO, PF(\$20), TBU	Female	156.77	196.84	229.41	183.93	230.24		184.51				
		Male	175.51	220.50	257.06	206.00	257.81		206.75				
Sentinel Security Life Insurance Company 1-855-478-4037	AA, AC, GEO, PF(\$25), TBU	Female	130.27	148.28	184.52	163.78	188.94						141.53
		Male	149.74	170.44	212.09	188.25	217.17						162.68
Standard Life & Accident Insurance Company 1-888-350-1488	AA, GEO, TBU	Female	291.73	355.74	404.45	243.70	332.59	45.20	245.57				160.41
		Male	382.98	436.05	495.75	298.72	407.68	55.40	301.00				196.62
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	159.37		240.38		242.76						
		Male	159.37		240.38		242.76						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	172.17	201.08	243.92	210.75	247.67	97.42	211.83			189.75	173.33
		Male	198.08	231.17	280.50	242.42	284.67	112.08	243.75			218.25	199.33
Sterling Investors Life Insurance Company 1-877-896-6434	AA, AC, GEO, PF(\$20), TBU	Female	204.00	238.08	288.92	249.58	293.25	115.42	251.00			224.67	205.33
		Male	234.58	273.83	332.25	287.08	337.25	132.75	288.67			258.42	236.17
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, GIL(Check w/company), TBU	Female	212.94	266.54	273.64		262.11			120.23			205.04
		Male	212.94	266.54	308.57		295.57			135.58			231.21
The Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, GEO, TBU	Female	139.86	188.25	220.73	209.62	226.70		199.50				158.69
		Male	160.83	216.49	253.84	241.07	260.71		229.42				182.49
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA; AA rates shown, AC, GEO, TBU	Female	145.80	172.44	223.37	192.02	224.02	73.26	197.46		137.68	174.55	
		Male	145.80	172.44	223.37	192.02	224.02	73.26	197.46		137.68	174.55	
United American Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	132.00	205.00	262.00	250.00	263.00	74.00	251.00	130.00	184.00		219.00
		Male	152.00	236.00	301.00	287.00	302.00	85.00	288.00	149.00	212.00		252.00
United World Life Insurance Company 1-877-845-0892	AA, AC, GEO, TBU	Female	220.21	197.11	270.78	214.46	271.43		272.46			195.27	
		Male	253.12	226.56	311.24	246.50	311.99		313.18			224.45	
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	146.93				247.86	93.90	230.10	101.36	163.32		182.97
		Male	146.93				247.86	93.90	230.10	101.36	163.32		182.97
USAA Life Insurance Company 1-800-531-8722	AA, AC, GIL(Must pass underwriting), TBU	Female	122.06				228.82						
		Male	122.06				228.82						
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF(\$25), TBU	Female	153.12	178.27	212.16	168.87	217.25		169.58				150.72
		Male	176.00	204.90	243.86	194.10	249.71		194.92				173.24
World Corp Insurance Company 1-800-822-9993	AA, AC, GEO, HD, TBU	Female	167.00				222.00	86.00					
		Male	194.00				258.00	100.00					



## Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Under 65 Disabled		Monthly Premium Rates for Under 65 Disabled Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800	AC, CR (Modified CR-Call company), GEO, GIL(3), TBU	Female	162.25	307.50	368.00		369.25			147.75	229.25		264.50
		Male	162.25	307.50	368.00		369.25			147.75	229.25		264.50
Aetna Life Insurance Company 1-800-345-6022	AA, GEO, GIL(6), TBU	Female	278.26	195.27			211.44		152.11				119.94
		Male	301.35	212.72			229.95		161.58				127.24
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	108.28	152.80			150.00	56.76	132.16				104.08
		Male	124.55	175.72			172.57	65.25	151.93				119.65
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	115.00				145.00	66.00		90.00	122.00		
		Male	115.00				145.00	66.00		90.00	122.00		
Bankers Fidelity Life Insurance Company 1-800-241-1439	AA, AC, GEO, HD, TBU	Female	148.00				206.00	71.00		103.00			
		Male	148.00				206.00	71.00		103.00			
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	116.58	136.08	163.83		168.42						117.92
		Male	134.08	156.50	188.50		193.58						135.50
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO, TBU	Female	139.30	177.11			202.26	49.31	182.69	76.90	125.42	156.50	117.83
		Male	139.30	177.11			202.26	49.31	182.69	76.90	125.42	156.50	117.83
Combined Insurance Company of America 1-800-544-5531	AA, AC, TBU	Female	144.97				169.56						141.21
		Male	144.97				169.65						141.21
Constitution Life Insurance Company 1-800-444-0321	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	93.00			104.00	122.00		110.00				83.00
		Male	107.00			120.00	141.00		127.00				95.00
Continental General Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	137.00				142.00		137.00				121.00
		Male	150.00				156.00		151.00				133.00
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	106.00				150.09						105.59
		Male	121.84				172.59						121.59
Everence Association, Inc., a fraternal benefit society 1-800-348-7468	AC, FBP, GEO, IA	Female	142.50				238.23				136.56		
		Male	156.78				262.00				150.26		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	131.50	160.08	185.25	167.83	189.92		168.58			151.00	132.92
		Male	151.42	184.00	213.17	192.83	218.33		193.92			173.58	152.75
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	127.40				181.41		153.84				
		Male	146.44				208.51		176.83				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	203.50	348.50	312.00		371.50						
		Male	203.50	348.50	312.00		371.50						
Government Personnel Mutual Life Insurance Company 1-866-865-7631	AA, AC, GEO, PF(\$25), TBU	Female	156.19		207.64		212.65		165.24				145.76
		Male	179.52		238.67		244.43		189.93				167.54
Guarantee Trust Life Insurance Company 1-800-338-7452	AA, AC, GEO, HD, PF(\$25), TBU	Female	170.46		245.31								169.20
		Male	195.72		281.79								194.57
Heartland National Life Insurance Company 1-877-431-7371	AA, AC, GEO, PF(\$25), TBU	Female	120.83			155.74	174.49		158.24			145.58	124.58
		Male	138.83			178.99	200.49		181.91			167.33	143.24
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	202.67	220.57	254.31		259.49	97.30		118.84	168.93		
		Male	202.67	220.57	254.31		259.49	97.30		118.84	168.93		
Liberty National Life Insurance Company 1-800-331-2512	IA, Select policies AC, GIL(2), TBU	Female	204.00	358.00			363.00	84.00					233.00
		Male	234.00	411.00			417.00	97.00					268.00
Loyal American Life Insurance Company 1-800-633-6752	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	135.09				166.03		144.89				134.52
		Male	145.85				179.36		156.41				145.28

## Colorado Options: Medicare Supplement Insurance "Medigap" Plans

Under 65 Disabled		Monthly Premium Rates for Under 65 Disabled Non-Smoker Residing in Zip Code 80202											
Company Name	Features	Sex	A	B	C	D	F	Fhi	G	K	L	M	N
Medico Insurance Company 1-800-228-6080	AA, AC, GEO, TBU	Female	386.40		532.37		292.32		439.59			444.51	420.63
		Male	386.40		532.37		292.32		439.59			444.51	420.63
Mutual of Omaha Insurance Company 1-800-775-6000	AA, AC, GEO, TBU	Female	326.40		263.62	254.37	330.60		219.68				
		Male	375.17		303.01	292.37	380.00		252.51				
Physicians Mutual 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	453 - 458				264 - 384	131 - 136	270 - 275				245 - 250
		Male	453 - 458				264 - 384	131 - 136	270 - 275				245 - 250
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), PF(\$15), TBU	Female	158.40		252.85		207.35	65.10	156.05				162.25
		Male	158.40		252.85		207.35	65.10	179.45				162.25
Rocky Mountain HealthCare Options, Inc. 1-888-282-1420	AA, AC, GEO, GIL(0-6), TBU	Female	147.91		216.17		227.55		238.93				152.46
		Male	170.98		249.89		263.04		276.20				176.24
Rocky Mountain Hospital & Medical Service, Inc. 1-877-831-3000 (aka Anthem Blue Cross/Blue Shield)	AC, CR, GEO, GIL(6), HD	Female	137.24				196.06	65.28	183.31				135.29
		Male	159.25				227.49	76.16	212.71				156.97
Royal Neighbors of America 1-800-568-2382	AA, AC, GEO, PF(\$20), TBU	Female	181.84	228.58	282.64	213.41	283.72		214.16				
		Male	203.67	255.98	316.54	238.90	317.71		239.90				
Sentinel Security Life Insurance Company 1-855-478-4037	AA, AC, GEO, PF(\$25), TBU	Female	89.91	99.68	122.16	107.82	125.11						92.69
		Male	103.34	114.57	140.41	123.93	143.80						106.54
Standard Life & Accident Insurance Company 1-888-350-1488	AA, GEO, TBU	Female	249.73	284.33	323.27	194.79	275.25	36.04	183.22				140.60
		Male	279.22	317.92	361.45	217.80	303.12	40.13	192.35				168.31
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC, GEO	Female	194.31		293.08		296.05						
		Male	194.31		293.08		296.05						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	138.33	161.50	194.92	169.25	199.58	78.50	170.25			152.33	139.67
		Male	159.17	185.67	224.08	194.67	229.58	90.25	195.75			175.17	160.67
Sterling Investors Life Insurance Company 1-877-896-6434	AA, AC, GEO, PF(\$20), TBU	Female	161.42	188.25	230.75	200.42	236.42	92.92	201.58			180.50	165.50
		Male	185.58	216.58	265.50	230.50	271.83	106.92	231.83			207.50	190.33
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, GIL(Check w/company), TBU	Female	212.94	266.54	273.54		262.11			120.23			205.04
		Male	212.94	266.54	308.57		295.57			135.58			231.21
The Order of United Commercial Travelers of America 1-800-848-0123	AA, AC, GEO, TBU	Female	155.97	203.62	237.18	225.61	255.29		229.22				178.70
		Male	179.36	234.16	272.76	259.45	293.58		263.60				205.51
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA; AA rates shown, AC, GEO, TBU	Female	145.96	127.77	176.26	144.74	169.44	61.41	139.95		99.09	131.58	
		Male	145.96	127.77	176.26	144.74	169.44	61.41	139.95		99.09	131.58	
United American Insurance Company 1-800-331-2512	AA, Select policies AC, GIL(2), TBU	Female	204.00	358.00	301.00	291.00	363.00	84.00	242.00	130.00	184.00		219.00
		Male	234.00	411.00	346.00	335.00	417.00	97.00	278.00	149.00	212.00		252.00
United World Life Insurance Company 1-877-845-0892	AA, AC, GEO, TBU	Female	190.63	156.70	223.09	151.89	353.29		203.67			280.87	
		Male	219.11	180.11	256.43	174.59	406.09		234.10			322.84	
UnitedHealthcare Insurance Company 1-800-768-1479	AA, AC, GEO, TBU	Female	126.49				182.77	63.19	167.07	83.41	119.50		128.30
		Male	126.49				182.77	63.19	167.07	83.41	119.50		128.30
USAA Life Insurance Company 1-800-531-8722	AA, AC, GIL(Must pass underwriting), TBU	Female	126.99				196.35						
		Male	126.99				196.35						
Woodmen of the World 1-877-223-3666	AA, AC, GEO, PF(\$25), TBU	Female	200.80	228.08	267.64	212.10	274.13		213.05				113.55
		Male	230.80	262.16	307.64	243.80	315.09		244.89				130.52
World Corp Insurance Company 1-800-822-9993	AA, AC, GEO, HD, TBU	Female	123.00				149.00	64.00					
		Male	123.00				149.00	64.00					