

# Medicare Supplement Insurance

## July 2013 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  
Division of Insurance

# 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.**

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# 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, hospitals, or other providers without referrals or prior authorization.

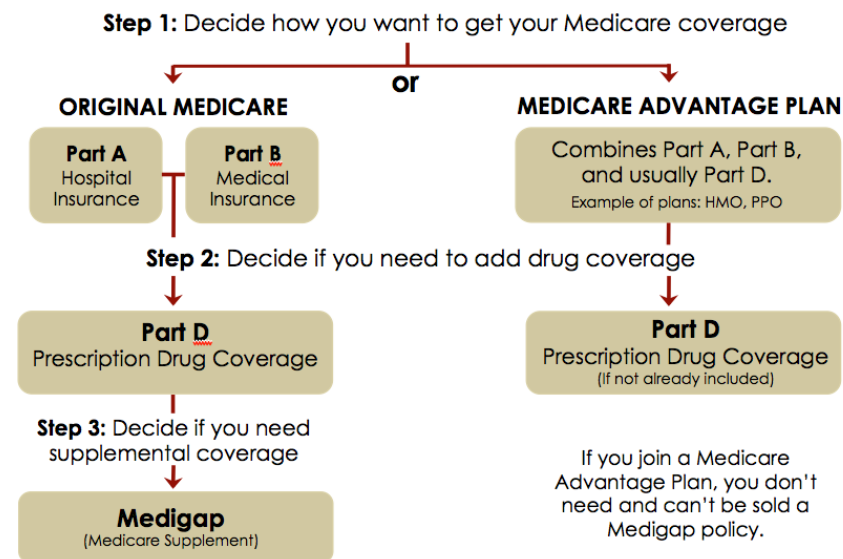
Medigap premiums can change throughout the year—consumers should verify current rates with the company marketing the plan. Your policy is Guaranteed Renewable from year to year as long as you pay your premium.

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

Medicare beneficiaries have Guaranteed Issue Rights during the first six months after enrolling in Medicare Part B. During that six-month period, insurers cannot deny coverage to a beneficiary (except as explained below), or charge a higher premium, based on 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
<b>Regardless of the plan type, increases can occur any time of year.</b>		

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 1-800-291-8545 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.

You have a 30-day “free look” period to decide to keep the new policy. This period starts when you get your new Medigap policy. You will need to pay both premiums for a month. If you decide to keep the new policy, call your current company and ask how to submit a request to end your coverage.

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.

- ◆ 2013 Choosing a Medigap: A Guide to Health Insurance for People with Medicare (Product# 02110)
- ◆ Medicare & You 2013 (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.colorado.gov/doi](http://www.dora.colorado.gov/doi).

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://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251631140623>.

# Premium Charts Guide

Monthly premium rates reflect pricing information gathered from the Spring 2013 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. This means the company has an agreement with Medicare for automatic crossover of unassigned claims that Medicare does not already cross over. (See Page 7 for unassigned claim definition.)

**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.



## One plan – so many prices!

The charts show many different monthly premiums for the same plan. For example, a Plan F can cost \$119 from one company and \$255 from another company.

Standardized plans must provide the same benefits, but additional benefits such as a 24-hour nurse hotline, vision discounts, or preventative dental care may be offered. Ask about additional benefits when shopping for a plan.

# 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>			
							\$4,800	\$2,400		

<sup>1</sup> Plan F also offers a high-deductible plan. The High Deductible Plan pays these benefits **after** the first \$2,110 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. For unassigned claims, 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 (\$147 in 2013), 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



## 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), FBP, GEO,GIL(3), TBU	Female	63.62	122.77	147.27		147.80			50.50	78.85		105.27
		Male	63.62	122.77	147.27		147.80			50.50	78.85		105.27
Aetna Life Insurance Company 1-888-624-6290	AA,GEO,GIL(6), TBU	Female	114.20	126.39			142.95		132.18				103.60
		Male	123.70	137.69			155.46		140.43				109.92
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	121.31	152.98			177.64	69.88	155.60				123.50
		Male	139.59	175.80			204.41	80.38	178.87				142.04
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	126.00				177.00	66.00		87.00	119.00		
		Male	140.00				197.00	78.00		96.00	133.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	123.00				155.00	62.00					
		Male	137.00				180.00	72.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountain Hospital & Medical Service, Inc.)	AA, AC, GEO,GIL(6), HD	Female	101.62				153.31	49.56	142.23				105.78
		Male	117.78				177.68	55.72	166.60				122.60
Bankers Fidelity Life Insurance Company 1-800-241-1439	AC, GEO, HD, IA, 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 866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	96.17	112.25	134.50		139.75		118.83				97.83
		Male	110.50	129.08	154.67		160.67		138.58				112.50
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	109.99	140.19			160.07	39.18	142.92	60.77	99.99	122.12	89.55
		Male	122.09	155.65			177.76	43.42	158.70	67.41	111.00	135.57	99.39
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	103.42				147.75						103.42
		Male	103.42				147.75						103.42
Constitution Life Insurance Company 1-800-789-6364	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 1-877-293-8499	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	96.91				119.23		103.39				96.52
		Male	104.64				128.83		111.74				104.25
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	98.09				138.84						97.67
		Male	112.67				159.67						112.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA,	Female	116.92				195.41				112.03		
		Male	128.60				214.96				123.25		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	139.00	168.92	194.17	177.42	202.08		178.33			159.58	141.50
		Male	160.08	194.42	223.17	203.92	232.50		117.05			183.58	162.67
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	114.15				162.54		131.69				
		Male	131.21				186.83		151.37				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	90.50	130.00	147.00		148.50						
		Male	90.50	130.00	147.00		148.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	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
Heartland National Life Insurance Company 1-877-358-4060	AA, AC, GEO, PF(\$25), TBU	Female	101.00			122.42	147.09		124.34			114.42	98.59
		Male	116.09			140.59	168.92		142.92			131.59	113.34
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	132.10	143.59	165.25		165.58	64.47		78.30	110.44		104.70
		Male	132.43	143.96	165.67		169.00	64.63		78.49	110.72		104.96
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	114.00	159.00			180.00	38.00					138.00
		Male	131.00	183.00			207.00	44.00					158.00

**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
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	114.83				141.12		123.16				114.34
		Male	123.97				152.45		132.95				123.48
Medico® Insurance Company 1-800-228-6080	AA, AC, GEO	Female	107.03		151.27		137.02		124.91			126.31	119.52
		Male	119.28		165.04		157.69		137.34			138.81	132.97
Mutual of Omaha Insurance Company 1-800-667-2937	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				
Order of United Commercial Travelers of America, The 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	92.73	119.70	143.46	131.30	147.44		129.74				103.21
		Male	106.64	137.65	164.98	150.99	169.55		149.20				118.69
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	127-150				141-264	63-86	165-199				131-174
		Male	127-150				141-264	63-86	165-199				131-174
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), IA, PF(\$15), TBU	Female	106.05		169.50		137.50	43.20	120.00				108.65
		Male	106.05		169.30		137.50	43.20	138.00				108.65
Royal Neighbors of America 1-800-568-2382	AA, AC, FBP, 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	109.74	121.42	148.87	131.35	152.48						112.92
		Male	126.14	139.56	171.12	15.10	175.26						129.79
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	110.91		167.36		168.98						
		Male	110.92		167.36		168.98						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	128.75	150.42	180.08	157.58	187.08	73.67	158.50			141.67	130.75
		Male	148.25	172.92	207.25	181.25	215.25	84.67	182.33			163.17	150.58
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, TBU	Female	168.68	193.74	199.56		191.32			82.21			141.06
		Male	168.68	193.74	216.19		207.27			89.06			152.81
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA (AA rates listed), AC, FBP, GEO, TBU	Female	100.80	119.16	162.86	139.95	163.42	50.68	144.01		95.28	120.62	
		Male	100.80	119.16	162.86	139.95	163.42	50.68	144.01		95.28	120.62	
Transamerica Life Insurance Company 1-800-752-9797	GEO, GIL(6), IA, TBU	Female	108.00	140.00	167.00	154.00	168.00		155.00	77.00	114.00	141.00	132.00
		Male	108.00	140.00	167.00	154.00	168.00		155.00	77.00	114.00	141.00	132.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	100.00	145.00	165.00	157.00	171.00	36.00	153.00	84.00	119.00		130.00
		Male	115.00	167.00	190.00	181.00	196.00	41.00	176.00	97.00	137.00		150.00
United World Life Insurance Company 1-800-667-2937	AA, AC, GEO, TBU	Female	167.23	149.67	187.78	148.72	188.24		206.90			135.43	
		Male	192.22	172.04	215.83	170.95	216.37		237.81			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, 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), FBP, GEO,GIL(3), TBU	Female	77.68	149.51	179.26		179.90			61.75	96.17		128.26
		Male	77.68	149.51	179.26		179.90			61.75	96.17		128.26
Aetna Life Insurance Company 1-888-624-6290	AA,GEO,GIL(6), TBU	Female	137.59	154.64			175.39		163.78				128.98
		Male	149.01	168.46			190.73		173.99				136.84
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	137.41	173.27			199.25	78.46	176.07				139.86
		Male	158.05	199.07			229.25	90.26	202.57				160.94
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	141.00				199.00	73.00		97.00	134.00		
		Male	157.00				221.00	88.00		108.00	149.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	138.00				161.00	65.00					
		Male	154.00				192.00	77.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountain Hospital & Medical Service, Inc.)	AA, AC, GEO,GIL(6), HD	Female	123.70				186.62	60.55	175.54				128.76
		Male	143.17				215.97	68.91	204.89				149.02
Bankers Fidelity Life Insurance Company 1-800-241-1439	AC, GEO, HD, IA, 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 866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	114.25	133.50	159.92		164.08		139.42				114.92
		Male	131.58	153.50	183.83		188.75		160.50				132.25
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	134.53	170.62			193.75	47.26	176.43	73.11	118.85	151.55	116.22
		Male	149.37	189.47			215.16	52.40	195.92	81.13	131.94	168.28	129.03
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	135.17				193.10						135.17
		Male	135.17				193.10						135.17
Constitution Life Insurance Company 1-800-789-6364	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 1-877-293-8499	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	97.93				125.24		110.41				101.13
		Male	107.68				137.80		121.49				111.27
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	119.09				169.34						119.34
		Male	137.00				194.75						137.34
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA,	Female	126.30				211.80				122.67		
		Male	138.86				232.97				134.93		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	165.33	201.25	132.14	211.00	237.42		121.24			189.83	166.25
		Male	190.25	231.25	266.00	242.58	272.92		244.00			218.25	191.08
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	135.01				192.64		156.09				
		Male	155.19				221.42		179.41				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	123.00	167.00	184.00		185.50						
		Male	123.00	167.00	184.00		185.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	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
Heartland National Life Insurance Company 1-877-358-4060	AA, AC, GEO, PF(\$25), TBU	Female	123.34			152.09	178.00		154.67			142.17	121.72
		Male	141.50			174.75	204.59		177.59			163.34	140.00
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	155.77	169.36	194.96		198.90	75.84		92.18	130.18		123.39
		Male	160.68	174.70	201.12		205.17	78.20		95.06	134.27		127.26
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	139.00	198.00			227.00	50.00					177.00
		Male	160.00	228.00			261.00	58.00					204.00

**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
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	115.96				148.33		131.17				119.76
		Male	127.61				163.13		144.28				131.74
Medico® Insurance Company 1-800-228-6080	AA, AC, GEO	Female	117.27		165.26		155.06		137.58			138.79	131.23
		Male	130.70		180.42		178.43		151.28			152.53	145.86
Mutual of Omaha Insurance Company 1-800-667-2937	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				
Order of United Commercial Travelers of America, The 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	114.83	149.87	176.94	165.45	181.81		159.99				127.27
		Male	132.06	172.35	203.49	190.27	209.08		183.99				146.36
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	151-168				165-307	81-107	194-231				168-209
		Male	151-168				165-307	81-107	194-231				168-209
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), IA, 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
Royal Neighbors of America 1-800-568-2382	AA, AC, FBP, 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	125.50	138.93	170.85	150.79	174.97						129.67
		Male	144.25	159.69	196.38	173.32	201.11						149.05
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	139.82		210.80		212.92						
		Male	139.82		210.80		212.92						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	153.17	178.67	214.17	187.50	219.92	86.50	188.58			168.83	153.83
		Male	176.08	205.67	246.42	215.58	252.83	99.42	216.75			193.92	176.83
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			193.33	174.58
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, TBU	Female	192.88	225.80	231.12		221.53			95.85			164.22
		Male	192.88	225.80	255.45		244.85			105.94			181.51
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA (AA rates listed), AC, FBP, GEO, TBU	Female	115.26	136.38	186.33	160.18	186.90	57.91	164.72		108.92	137.92	
		Male	115.26	136.38	186.33	160.18	186.90	57.91	164.72		108.92	137.92	
Transamerica Life Insurance Company 1-800-752-9797	GEO, GIL(6), IA, TBU	Female	133.00	176.00	212.00	193.00	212.00		196.00	97.00	144.00	177.00	167.00
		Male	133.00	176.00	212.00	193.00	212.00		196.00	97.00	144.00	177.00	167.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	122.00	181.00	208.00	202.00	215.00	48.00	197.00	111.00	157.00		168.00
		Male	140.00	208.00	239.00	232.00	247.00	55.00	226.00	127.00	181.00		193.00
United World Life Insurance Company 1-800-667-2937	AA, AC, GEO, TBU	Female	190.09	170.13	213.44	169.03	213.96		235.16			153.94	
		Male	218.50	195.55	245.33	194.29	245.93		270.30			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, 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), FBP, GEO,GIL(3), TBU	Female	101.12	194.07	232.57		233.40			80.50	125.05		166.57
		Male	101.12	194.07	232.57		233.40			80.50	125.05		166.57
Aetna Life Insurance Company 1-888-624-6290	AA,GEO,GIL(6), TBU	Female	157.37	182.60			208.20		197.08				156.03
		Male	170.45	198.90			226.42		209.37				165.54
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	160.67	202.48			229.16	90.09	205.81				163.56
		Male	184.81	232.66			263.62	103.65	236.68				187.96
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	168.00				237.00	88.00		116.00	159.00		
		Male	190.00				268.00	107.00		131.00	180.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	165.00				196.00	78.00					
		Male	186.00				245.00	98.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountain Hospital & Medical Service, Inc.)	AA, AC, GEO,GIL(6), HD	Female	159.25				240.23	76.16	229.15				165.76
		Male	184.63				278.53	89.57	267.45				192.18
Bankers Fidelity Life Insurance Company 1-800-241-1439	AC, GEO, HD, IA, 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 866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	135.83	158.50	192.33		196.42		166.92				137.50
		Male	156.25	182.25	221.25		225.92		192.00				158.17
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	163.68	206.08			234.92	57.14	217.78	91.30	144.49	188.30	149.36
		Male	181.75	228.87			260.91	63.37	241.87	101.34	160.45	209.12	165.84
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	164.45				234.94						164.45
		Male	164.45				234.94						164.45
Constitution Life Insurance Company 1-800-789-6364	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 1-877-293-8499	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	107.76				141.47		126.17				115.02
		Male	123.99				162.69		145.06				132.26
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	137.67				197.00						138.75
		Male	158.34				226.67						159.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA,	Female	132.63				224.54				130.72		
		Male	145.85				247.05				143.84		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	196.33	238.83	278.25	250.33	284.17		251.67			225.42	198.92
		Male	225.75	274.67	320.25	287.92	326.67		289.50			259.17	228.67
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	149.73				217.35		176.55				
		Male	172.10				249.83		202.93				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	131.00	190.50	216.00		218.00						
		Male	131.00	190.50	216.00		218.00						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	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
Heartland National Life Insurance Company 1-877-358-4060	AA, AC, GEO, PF(\$25), TBU	Female	140.59			178.25	205.84		181.17			166.42	143.42
		Male	161.50			205.00	236.34		208.34			191.25	164.84
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	180.27	196.02	225.70		230.26	87.59		106.54	150.59		142.72
		Male	195.07	212.12	244.27		249.20	94.71		115.22	162.93		154.40
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	150.00	221.00			260.00	64.00					207.00
		Male	173.00	254.00			299.00	73.00					238.00

**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
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	127.85				167.42		149.62				136.27
		Male	147.03				192.59		172.12				156.66
Medico® Insurance Company 1-800-228-6080	AA, AC, GEO	Female	132.45		189.38		185.06		159.41			160.80	152.94
		Male	150.48		209.35		209.77		177.47			178.80	172.15
Mutual of Omaha Insurance Company 1-800-667-2937	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				
Order of United Commercial Travelers of America, The 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	134.06	177.61	208.22	196.73	213.86		188.20				149.70
		Male	154.17	204.25	239.46	226.24	245.94		216.43				172.16
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	169-183				199-351	105-131	239-264				212-250
		Male	169-183				199-351	105-131	239-264				212-250
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), IA, PF(\$15), TBU	Female	148.15		236.50		192.10	60.35	168.65				175.95
		Male	148.15		236.50		192.10	60.35	192.80				175.95
Royal Neighbors of America 1-800-568-2382	AA, AC, FBP, 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	140.56	157.50	194.71	172.29	199.39						148.47
		Male	161.56	181.04	223.81	198.03	229.18						170.66
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	162.01		244.29		246.75						
		Male	162.01		244.29		246.75						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	181.83	212.33	257.50	222.58	263.17	103.58	223.75			200.33	184.25
		Male	209.17	243.92	296.33	255.92	302.58	119.00	257.25			230.42	211.83
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, TBU	Female	210.44	252.28	258.11		247.37			107.91			184.57
		Male	210.44	252.28	288.19		276.16			120.47			206.05
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA (AA rates listed), AC, FBP, GEO, TBU	Female	131.42	155.46	212.32	182.51	213.05	66.04	187.63		124.19	157.17	
		Male	131.42	155.46	212.32	182.51	213.05	66.04	187.63		124.19	157.17	
Transamerica Life Insurance Company 1-800-752-9797	GEO, GIL(6), IA, TBU	Female	172.00	224.00	266.00	242.00	265.00		245.00	122.00	180.00	222.00	209.00
		Male	172.00	224.00	266.00	242.00	265.00		245.00	122.00	180.00	222.00	209.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	131.00	202.00	238.00	232.00	246.00	60.00	226.00	123.00	174.00		195.00
		Male	151.00	232.00	273.00	267.00	283.00	69.00	260.00	141.00	200.00		224.00
United World Life Insurance Company 1-800-667-2937	AA, AC, GEO, TBU	Female	221.14	197.92	248.30	196.67	248.93		273.59			179.09	
		Male	254.18	227.49	285.41	226.06	286.12		314.47			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, 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), FBP, GEO,GIL(3), TBU	Female	101.12	194.07	232.57		233.40			80.50	125.05		166.57
		Male	101.12	194.07	232.57		233.40			80.50	125.05		166.57
Aetna Life Insurance Company 1-888-624-6290	AA,GEO,GIL(6), TBU	Female	171.00	203.29			233.53		228.14				182.05
		Male	185.19	221.45			253.97		242.35				193.11
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	177.03	222.77			247.70	97.44	226.62				180.18
		Male	203.44	256.18			285.05	112.04	260.65				207.12
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	189.00				266.00	98.00		130.00	179.00		
		Male	219.00				309.00	123.00		151.00	208.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	185.00				229.00	92.00					
		Male	215.00				292.00	117.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountain Hospital & Medical Service, Inc.)	AA, AC, GEO,GIL(6), HD	Female	194.86				293.97	93.20	282.89				202.84
		Male	226.17				341.20	108.91	330.12				235.42
Bankers Fidelity Life Insurance Company 1-800-241-1439	AC, GEO, HD, IA, 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 866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	154.42	180.17	218.67		221.83		188.58				155.25
		Male	177.50	207.17	251.50		255.08		216.83				178.58
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	189.95	239.72			278.22	67.97	263.11	110.47	172.11	225.26	185.66
		Male	210.94	266.24			309.03	75.41	292.24	122.64	191.11	250.18	206.18
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	186.06				265.81						186.06
		Male	186.06				265.81						186.06
Constitution Life Insurance Company 1-800-789-6364	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 1-877-293-8499	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	114.08				158.63		142.87				130.86
		Male	136.86				190.32		171.43				157.07
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	150.59				216.50						152.59
		Male	173.17				249.09						175.59
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA,	Female	140.50				243.03				141.93		
		Male	154.58				267.38				156.02		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	127.52	271.42	316.50	284.67	320.92		286.00			146.48	224.67
		Male	256.67	312.17	364.00	327.42	368.75		329.08			294.67	258.17
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	159.02				236.00		192.34				
		Male	182.78				271.26		221.08				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	133.00	194.00	228.50		230.50						
		Male	133.00	194.00	228.50		230.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	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
Heartland National Life Insurance Company 1-877-358-4060	AA, AC, GEO, PF(\$25), TBU	Female	151.59				200.25	228.50	203.17			185.75	162.00
		Male	173.92				229.92	262.75	233.67			213.34	186.59
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	204.65	222.55	256.28		261.48	99.30		120.84	170.91		161.97
		Male	230.18	250.34	288.32		294.16	111.56		135.81	192.19		182.12
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	151.00	225.00			287.00	82.00					233.00
		Male	173.00	259.00			330.00	94.00					268.00

**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
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	135.14				187.73		169.20				155.04
		Male	162.16				225.28		203.11				186.04
Medico® Insurance Company 1-800-228-6080	AA, AC, GEO	Female	134.17		213.44		207.01		181.07			182.45	173.06
		Male	155.40		235.14		241.58		200.72			201.09	193.69
Mutual of Omaha Insurance Company 1-800-667-2937	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				
Order of United Commercial Travelers of America, The 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	147.55	198.61	232.87	221.15	239.17		210.47				167.42
		Male	169.68	228.40	267.80	254.33	275.04		242.04				192.53
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	185-198				232-397	132-158	272-298				258-289
		Male	185-198				232-397	132-158	272-298				258-289
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), IA, 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
Royal Neighbors of America 1-800-568-2382	AA, AC, FBP, 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	153.72	174.97	217.73	193.26	222.95						167.01
		Male	176.69	201.12	250.26	222.14	256.26						191.97
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	181.98		574.46		277.18						
		Male	181.98		574.46		277.18						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	206.58	241.25	292.67	252.92	297.17	116.92	254.17			227.75	208.00
		Male	237.67	277.33	336.67	191.00	341.67	134.50	292.50			261.83	239.25
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	132.72	288.67			258.42	236.17
Sterling Life Insurance Company 1-877-906-0926	AA, AC, GEO, TBU	Female	222.32	278.28	285.69		273.65			121.07			206.47
		Male	222.32	278.28	322.16		308.59			136.53			232.83
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA (AA rates listed), AC, FBP, GEO, TBU	Female	145.80	172.44	235.63	202.58	236.36	73.26	200.54		132.56	167.97	
		Male	145.80	172.44	235.63	202.58	236.36	73.26	200.54		132.56	167.97	
Transamerica Life Insurance Company 1-800-752-9797	GEO, GIL(6), IA, TBU	Female	222.00	291.00	344.00	314.00	342.00		318.00	156.00	232.00	286.00	269.00
		Male	222.00	291.00	344.00	314.00	342.00		318.00	156.00	232.00	286.00	269.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	132.00	206.00	262.00	257.00	271.00	71.00	251.00	130.00	184.00		219.00
		Male	152.00	236.00	301.00	296.00	311.00	81.00	288.00	149.00	212.00		252.00
United World Life Insurance Company 1-800-667-2937	AA, AC, GEO, TBU	Female	241.13	215.84	270.78	214.46	271.43		298.35			195.27	
		Male	277.16	248.09	311.24	246.50	311.99		342.93			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, 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), FBP, GEO,GIL(3), TBU	Female	166.75	318.75	381.75		383.25			133.00	206.00		273.75
		Male	166.75	318.75	381.75		383.25			133.00	206.00		273.75
Aetna Life Insurance Company 1-888-624-6290	AA,GEO,GIL(6), TBU	Female	228.73	201.52			215.25		155.16				130.50
		Male	247.71	219.53			234.09		164.82				138.44
American Continental Insurance Company 1-800-264-4000	AA, AC, GEO, PF(\$20), TBU	Female	137.87	173.71			198.98	78.19	176.59				140.29
		Male	158.49	199.68			228.81	90.00	203.01				161.20
American Republic Corp Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	149.00				182.00	80.00		104.00	136.00		
		Male	149.00				182.00	80.00		104.00	136.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, GEO, HD, TBU	Female	374.00				534.00	213.00					
		Male	374.00				534.00	213.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 (aka Rocky Mountain Hospital & Medical Service, Inc.)	AC, CR, GEO,GIL(6), HD	Female	205.86				294.09	97.92	283.01				202.94
		Male	238.88				341.24	114.24	330.16				235.46
Bankers Fidelity Life Insurance Company 1-800-241-1439	AC, GEO, HD, IA, 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 866-644-3988	AA, AC, GEO, PF(\$25), TBU	Female	116.58	136.08	163.83		168.42		143.17				117.92
		Male	134.08	156.50	188.50		193.58		164.58				135.50
Colonial Penn Life Insurance Company 1-800-800-2254	AA, AC, GEO	Female	173.88	221.14			252.58	61.39	228.11	95.88	156.53	195.38	147.04
		Male	173.88	221.14			252.58	61.39	228.11	95.88	156.53	195.38	147.04
Combined Insurance Company of America 1-800-544-5531	AA, TBU	Female	144.97				169.56						141.21
		Male	144.97				169.56						141.21
Constitution Life Insurance Company 1-800-789-6364	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 1-877-293-8499	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	116.26				120.28		116.36				102.53
		Male	127.88				132.30		128.00				115.84
Equitable Life & Casualty 1-877-358-4060	AA, GEO, PF(\$20), TBU	Female	98.09				138.84						97.67
		Male	112.67				159.67						112.50
Everence Association, Inc. 1-800-348-7468	AC, FBP, GEO, IA,	Female	142.51				238.25				136.56		
		Male	156.78				262.00				150.27		
Family Life Insurance Company 1-800-877-7703	AA, AC, GEO, HD, PF(\$25), TBU	Female	179.08	218.08	252.33	228.67	258.83		229.67			205.83	181.08
		Male	117.90	250.67	290.42	262.75	297.42		264.33			236.50	208.17
Gerber Life Insurance Company 1-877-778-0839	AA, AC, GEO, PF(\$25), TBU	Female	294.50				419.35		339.76				
		Male	338.51				482.01		390.53				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, GIL(2)	Female	192.50	378.00	428.50		404.50						
		Male	192.50	378.00	428.50		404.50						
Government Personnel Mutual Life Insurance Company 1-866-242-7573	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
Heartland National Life Insurance Company 1-877-358-4060	AA, AC, GEO, PF(\$25), TBU	Female	131.75			163.59	190.17		166.17			152.84	130.84
		Male	151.42			188.00	218.59		191.09			175.75	150.50
Humana Insurance Company 1-888-310-8482	AA, AC, GEO, GIL(6), TBU	Female	204.67	222.57	256.31		261.49	99.30		120.84	170.93		161.18
		Male	204.67	222.57	256.31		261.49	99.30		120.84	170.93		161.59
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	218.00	384.00			428.00	116.00					233.00
		Male	251.00	441.00			493.00	133.00					268.00

**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
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, GEO, GIL(6), PF(\$25), TBU	Female	114.83				141.12		123.16				114.34
		Male	123.97				152.45		132.95				123.48
Medico® Insurance Company 1-800-228-6080	AA, AC, GEO	Female	203.94		248.58		225.16		205.26			207.55	196.41
		Male	203.94		248.58		225.16		205.26			207.55	19.41
Mutual of Omaha Insurance Company 1-800-667-2937	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				
Order of United Commercial Travelers of America, The 1-800-848-0123	AA, AC, FBP, GEO, TBU	Female	164.54	214.82	250.23	238.01	269.33		241.83				188.53
		Male	189.22	247.04	287.76	273.72	209.73		278.10				216.81
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, GEO, HD, TBU	Female	485-490				264-418	131-136	289-294				262-267
		Male	485-490				264-418	131-136	289-294				262-267
Reserve National Insurance Company 1-800-654-9106	AA, AC, GEO, GIL(6), IA, 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
Royal Neighbors of America 1-800-568-2382	AA, AC, FBP, 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	263.38	291.40	357.30	315.24	365.95						271.00
		Male	302.74	334.94	410.69	362.35	420.63						311.49
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	221.85		334.64		338.04						
		Male	221.85		334.64		338.04						
State Mutual Insurance Company 1-888-764-1936	AA, AC, GEO, TBU	Female	166.08	193.83	233.83	203.17	239.58	94.33	204.25			182.83	167.58
		Male	190.92	222.83	269.00	233.58	275.42	108.25	234.92			210.25	192.83
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, TBU	Female	208.72	247.55	268.98		270.60			98.55			160.12
		Male	208.72	247.55	303.31		305.15			111.13			
Thrivent Financial for Lutherans 1-800-847-4836	AA or IA (AA rates listed), AC, FBP, GEO, TBU	Female	147.10	119.16	196.24	154.49	176.66	54.83	151.48		95.28	133.13	
		Male	147.10	119.16	196.24	154.49	176.66	54.83	151.48		95.28	133.13	
Transamerica Life Insurance Company 1-800-752-9797	GEO, GIL(6), IA, TBU	Female	174.00	233.00	279.00	258.00	279.00		260.00	128.00	190.00	234.00	220.00
		Male	174.00	233.00	279.00	258.00	279.00		260.00	128.00	190.00	234.00	220.00
United American Insurance Company 1-800-331-2512	AA, AC, GIL(2), TBU	Female	218.00	384.00	425.00	291.00	428.00	116.00	275.00	130.00	184.00		219.00
		Male	251.00	441.00	488.00	335.00	493.00	133.00	316.00	149.00	212.00		252.00
United World Life Insurance Company 1-800-667-2937	AA, AC, GEO, TBU	Female	208.74	171.58	244.28	156.90	372.21		223.02			296.04	
		Male	239.93	197.22	280.79	180.34	427.82		256.35			340.27	
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, 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					