

ANNUAL PREMIUMS

FOR MEDICARE SUPPLEMENT POLICIES



Annual Premiums for Medicare Supplement Insurance Policies Updated (January 1, 2011)

This publication provides: (1) names, addresses, telephone numbers and websites of insurance companies that sell Medicare supplement insurance in Maryland, (2) plans A, B, C, D, F, F*, G, K, L, M and N annual premiums for ages 65, 70, 75, 80 and 85 individuals, (3) and plans A and C annual premiums for under age 65 Medicare disabled individuals. Some insurance companies sell other plans for under age 65 Medicare disabled individuals. The premiums are subject to change. For the most current premium for your age, please consult with your insurance agent or company representative directly.

This publication does not provide specific information on Medicare, or what Medicare covers. It is intended for use as a reference with and in addition to *A Guide to Health Insurance for People with Medicare* jointly developed by the National Association of Insurance Commissioners and the Centers for Medicare and Medicaid Services (CMS) in the U.S. Department of Health and Human Services. The *Guide* provides valuable information about Medicare supplement insurance.

CMS is a federal agency within the U.S. Department of Health and Human Services. CMS administers the Medicare program and can answer your questions regarding the Medicare Program. The CMS website at www.cms.gov contains valuable information regarding Medicare, including a handbook on Medicare entitled *Medicare & You* that provides detailed information on Medicare program benefits, rights and obligations. You may also contact CMS directly with your questions regarding the Medicare program by calling toll free 1-800-MEDICARE or visit the Medicare website at www.medicare.gov.

Medicare supplement is private insurance and can only be purchased through an insurance company and is not sponsored by either federal or state government.

An insurance company writes a policy based on issue age, attained age and community rated.

Issue Age means that premiums are based on your age at the time you purchase the policy. While premiums may periodically increase due to benefit changes, inflation, or increases in medical costs, they will not increase due to your advancing age.

Attained Age means that premiums are based on your age on the last policy anniversary date. Premiums are scheduled to increase at predetermined intervals (for example, every year or every five years). These increases are in addition to premium increases because of benefits changes, inflation, or increasing medical costs.

Community Rated means that premiums do not depend on your age, either at the time the policy is issued or upon renewal. Premiums depend on other factors and may increase because of benefit changes or overall premium adjustments.

Individual Medicare Supplement Plan Choices – Plans A, B, C, D, F, F*, G, K, L, M and N

(These charts show the benefits included in each of the standard Medicare supplement plans.

Every company must make available Plan “A.” If a company offers any other Medicare supplement plan, it must also offer either Plan C or Plan F.)

Basic Benefits: For Plans A, B, C, D, F, F*, G, K, L, M and N

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of the Part B coinsurance or copayments.

Blood: First three pints of blood each year.

Hospice: Part A coinsurance.

A	B	C	D	F	F*	G
Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance		Basic Benefits, including 100% Part B Coinsurance
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible
		Part B Deductible		Part B Deductible		
				Part B Excess (100%)		Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency

*Plan F also has an option called a high deductible plan F. The high deductible plan pays the same benefits as plan F after one has paid a calendar year deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed this deductible. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan’s separate Foreign Travel Emergency deductible.

Calendar year deductibles, beneficiary coinsurances and out-of-pocket annual limits for Medicare are subject to change. You may contact the **Centers For Medicare and Medicaid Services (CMS)** for all this information at 1-800-MEDICARE (1-800-633-4227) or visit their Medicare website at www.medicare.gov.

Individual Medicare Supplement Plan Choices – Plans A, B, C, D, F, F*, G, K, L, M and N (continued)

Basic Benefits for Plans K, L and N include similar services as Plans A, B, C, D, F, F*, G and M but cost-sharing for the basic benefits is at different levels.

K**	L**	M	N
100% of Part A Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	100% of Part A Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic Benefit, including 100% of Part B Coinsurance	Basic Benefit, including 100% of Part B Hospitalization Coinsurance except up to the copayment for office visit, and up to the payment for emergency room visits
50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Foreign Travel Emergency	Foreign Travel Emergency
Out of Pocket Annual Limit ***	Out of Pocket Annual Limit ***		

**Plans K and L provide for different cost-sharing for items and services than plans A, B, C, D, F, F*, G, M and N. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges.” You will be responsible for paying excess charges.

***The out-of-pocket annual limit will increase each year for inflation.

**LIST OF PARTICIPATING COMPANIES FOR INDIVIDUAL
MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Aetna Life Insurance Company

P.O. Box 13547
Pensacola, FL 32591
800-557-5028
TTY/TTD Hearing Impaired - 888-200-6124
www.AetnaMedicare.com

American Progressive Life & Health Insurance Company of New York

P.O. Box 13547
Pensacola, FL 32591-3547
800-645-4116
www.amerprog.com

Bankers Fidelity Life Insurance Company

4370 Peachtree Rd., N.E.
Atlanta, GA 30319
866-458-7499
www.bflic.com

CareFirst of Maryland, Inc.

(dba CareFirst BlueCross BlueShield)
10455 Mill Run Circle
Owings Mills, MD 21117-5559
443-394-6691 (Local)
866-241-6442 (Toll Free)
www.carefirst.com

Colonial Penn Life Insurance Company

11825 North Pennsylvania Street
Carmel, IN 46032
800-800-2254

Columbian Mutual Life Insurance Company

P.O. Box 2620
Omaha, NE 68103-2620
866-297-2372

Family Life Insurance Company

10700 NW Freeway
Houston, TX 77092
800-877-7703
www.familylifeins.com

Gerber Life Insurance Company

Administrative Office
P.O. Box 2271
Omaha, NE 68103-2271
Policyowner Services: 877-778-0839
www.gerberlifegroup.com

Globe Life and Accident Insurance Company

P.O. Box 8080
McKinney, TX 75070
800-801-6831
www.globeontheweb.com

Group Hospitalization and Medical Services

(dba CareFirst BlueCross BlueShield)
840 First Street, NE
Washington, DC 20065
202-479-8000 (General Directory)
800-275-3802 (Toll Free)
410-356-8123 (Local)
www.carefirst.com
(Montgomery and Prince Georges Counties)

Humana Insurance Company

500 West Main Street
Louisville, KY 40202
888-310-8482
www.humana.com

Liberty National Life Insurance Company

P.O. Box 8080
McKinney, TX 75070
800-333-0637
www.libnet.com

Mutual of Omaha Insurance Company

Mutual of Omaha Plaza
Omaha, NE 68175
800-775-6000
www.mutualofomaha.com

Physicians Mutual Insurance Company

2600 Dodge Street
Omaha, NE 68131
800-469-8147
www.PhysiciansMutual.com/Medicare

Standard Life and Accident Insurance Company

2450 South Shore Blvd., Ste. 500
League City, TX 77573
888-290-1085
www.slaico.com

State Farm Mutual Automobile Insurance Company

One State Farm Plaza
Bloomington, IL 61710-0001
866-855-1212
www.statefarm.com

Sterling Investors Life Ins. Co.

210 East Second Avenue, Suite 105
Rome, Georgia 30161
800 321-0102
www.sterlinginvestors.com

United American Insurance Company

P.O. Box 8080
McKinney, TX 75070
800-331-2512
www.unitedamerican.com

United American Insurance Company

P.O. Box 8080
McKinney, TX 75070
800-331-2512
www.unitedamerican.com

UnitedHealthCare Insurance Company

(AARP Group Plan)
P.O. Box 1017
Montgomeryville, PA 18936-0130
800-523-5800
www.aarphealthcare.com

United World Life Insurance Company

3316 Farnam Street
Omaha, NE 68175
877-845-0892
www.mutualofomaha.com

USAA Life Insurance Company

9800 Fredericksburg Road
San Antonio, TX 78288
800-531-8722
www.usaa.com

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Aetna Life Ins. Co.

Individual Market-Attained Age

TOLL FREE

800-557-5078

Website: www.aetna.com

Marketing Methods: Agent Solicited

Male Non-Smoker

	<65	65	70	75	80	85
A	\$2,074	\$1,758	\$2,118	\$2,423	\$2,632	\$2,759
B		\$1,957	\$2,394	\$2,827	\$3,148	\$3,444
F		\$2,210	\$2,711	\$3,218	\$3,610	\$4,014

Female Non-Smoker

	<65	65	70	75	80	85
A	\$1,915	\$1,623	\$1,956	\$2,237	\$2,430	\$2,547
B		\$1,797	\$2,198	\$2,595	\$2,889	\$3,161
F		\$2,032	\$2,493	\$2,959	\$3,319	\$3,691

Male Smoker*

	<65	65	70	75	80	85
A	\$2,282	\$1,934	\$2,330	\$2,665	\$2,896	\$3,035
B		\$2,153	\$2,634	\$3,110	\$3,462	\$3,788
F		\$2,430	\$2,982	\$3,540	\$3,971	\$4,415

Female Smoker*

	<65	65	70	75	80	85
A	\$2,107	\$1,786	\$2,151	\$2,460	\$2,673	\$2,802
B		\$1,976	\$2,418	\$2,855	\$3,178	\$3,477
F		\$2,235	\$2,742	\$3,255	\$3,651	\$4,060

***Premiums listed above for Male Smoker and Female Smoker cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

**American Progressive Life & Health
Ins. Co. of New York**
Individual Market-Attained Age

TOLL FREE
800-645-4116

Website: www.amerprog.com
Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,760	\$1,412	\$1,773	\$1,955	\$1,982	\$1,982
B		\$1,647	\$2,086	\$2,352	\$2,463	\$2,476
D		\$1,588	\$2,034	\$2,395	\$2,686	\$2,884
F		\$1,864	\$2,328	\$2,703	\$3,008	\$3,214
G		\$1,680	\$2,151	\$2,532	\$2,842	\$3,052

Female Preferred

	<65	65	70	75	80	85
A	\$1,530	\$1,227	\$1,542	\$1,700	\$1,724	\$1,724
B		\$1,432	\$1,813	\$2,045	\$2,142	\$2,153
D		\$1,381	\$1,768	\$2,082	\$2,335	\$2,508
F		\$1,620	\$2,024	\$2,350	\$2,616	\$2,795
G		\$1,461	\$1,870	\$2,201	\$2,471	\$2,653

Male Standard*

	<65	65	70	75	80	85
A	\$2,024	\$1,624	\$2,039	\$2,248	\$2,281	\$2,281
B		\$1,894	\$2,399	\$2,705	\$2,833	\$2,847
D		\$1,826	\$2,339	\$2,754	\$3,089	\$3,317
F		\$2,143	\$2,676	\$3,108	\$3,459	\$3,696
G		\$1,932	\$2,474	\$2,912	\$3,268	\$3,510

Female Standard*

	<65	65	70	75	80	85
A	\$1,760	\$1,412	\$1,773	\$1,955	\$1,982	\$1,982
B		\$1,647	\$2,086	\$2,352	\$2,463	\$2,476
D		\$1,588	\$2,034	\$2,395	\$2,686	\$2,884
F		\$1,864	\$2,328	\$2,703	\$3,008	\$3,214
G		\$1,680	\$2,151	\$2,532	\$2,842	\$3,052

***Standard premiums listed above cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Bankers Fidelity Life Ins. Co.
Individual Market-Issue Age

TOLL FREE
866-458-7499

Website: www.bflic.com
Marketing Methods: Agent Solicited

Unisex Preferred Non-Tobacco

	<65	65	70	75	80	85
A	\$1,704	\$1,440	\$1,596	\$1,800	\$1,944	\$2,052
F		\$1,992	\$2,220	\$2,508	\$2,712	\$2,856
High F		\$ 696	\$ 780	\$ 876	\$ 948	\$ 996
G		\$1,392	\$1,632	\$1,956	\$2,208	\$2,400
K		\$ 816	\$ 960	\$1,152	\$1,296	\$1,404

Unisex Standard*

	<65	65	70	75	80	85
A		\$1,728	\$1,920	\$2,160	\$2,340	\$2,472
F		\$2,400	\$2,664	\$3,012	\$3,264	\$3,432
High F		\$ 840	\$ 936	\$1,056	\$1,140	\$1,200
G		\$1,680	\$1,968	\$2,352	\$2,652	\$2,880
K		\$ 984	\$1,152	\$1,392	\$1,560	\$1,692

***Premiums listed above for Unisex Standard cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

CareFirst of Maryland Inc.
(dba CareFirst BlueCross BlueShield)
Individual Market-Attained Age

TOLL FREE
866-241-6442

Website: www.carefirst.com
Marketing Methods: Agent Solicited

Unisex*(Discount Rates)

	<65	65	70	75	80	85
A	\$2,228	\$1,378	\$1,701	\$2,016	\$2,320	\$2,481
B		\$1,636	\$2,019	\$2,394	\$2,756	\$2,946
C	\$5,580	\$1,903	\$2,349	\$2,784	\$3,205	\$3,426
F		\$1,914	\$2,361	\$2,800	\$3,222	\$3,445
High F		\$ 502	\$ 619	\$ 734	\$ 845	\$ 903
N		\$1,597	\$1,971	\$2,337	\$2,689	\$2,875

***First year rates shown only. Rates are for persons who enroll within three years of Part B Effective Date and are eligible for an Early Enrollment Discount.**

Unisex

	<65	65	70	75	80	85
A	\$2,228	\$1,621	\$2,001	\$2,372	\$2,730	\$2,919
B		\$1,925	\$2,376	\$2,817	\$3,242	\$3,466
C	\$5,580	\$2,238	\$2,763	\$3,276	\$3,770	\$4,030
F		\$2,250	\$2,778	\$3,294	\$3,791	\$4,053
High F		\$ 590	\$ 729	\$ 864	\$ 994	\$1,063
N		\$1,879	\$2,319	\$2,749	\$3,164	\$3,382

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
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Colonial Penn Life Insurance Company **TOLL FREE**
Individual Market-Attained Age 800-800-2254

Marketing Methods: Agent Solicited

Unisex

	<65	65	70	75	80	85
A	\$1,825	\$1,688	\$2,062	\$2,510	\$2,939	\$2,939
B	\$5,357	\$1,712	\$2,084	\$2,522	\$2,951	\$2,951
F	\$5,927	\$1,903	\$2,306	\$2,798	\$3,338	\$3,338
High F	\$2,909	\$ 457	\$ 553	\$ 672	\$ 801	\$ 801
G	\$5,735	\$1,734	\$2,134	\$2,627	\$3,166	\$3,166
K	\$2,357	\$ 741	\$ 905	\$1,137	\$1,408	\$1,408
L	\$3,701	\$1,198	\$1,437	\$1,756	\$2,114	\$2,114
M	\$4,839	\$1,508	\$1,868	\$2,309	\$2,762	\$2,762
N	\$3,702	\$1,091	\$1,408	\$1,802	\$2,234	\$2,234

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Columbian Mutual Life Ins. Co.
Individual Market-Attained Age

TOLL FREE
866-297-2372

Marketing Methods: Agent Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$1,399	\$1,188	\$1,365	\$1,529	\$1,664	\$1,760
F		\$1,714	\$1,972	\$2,247	\$2,498	\$2,705
G		\$1,472	\$1,694	\$1,934	\$2,155	\$2,340

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$1,217	\$1,034	\$1,187	\$1,330	\$1,448	\$1,531
F		\$1,491	\$1,716	\$1,954	\$2,173	\$2,353
G		\$1,281	\$1,474	\$1,682	\$1,875	\$2,036

Male Tobacco*

	<65	65	70	75	80	85
A	\$1,608	\$1,366	\$1,569	\$1,757	\$1,913	\$2,023
F		\$1,970	\$2,267	\$2,582	\$2,871	\$3,109
G		\$1,692	\$1,947	\$2,223	\$2,477	\$2,690

Female Tobacco*

	<65	65	70	75	80	85
A	\$1,399	\$1,188	\$1,365	\$1,529	\$1,664	\$1,760
F		\$1,714	\$1,972	\$2,247	\$2,498	\$2,705
G		\$1,472	\$1,694	\$1,934	\$2,155	\$2,340

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Family Life Insurance Company
Individual Market-Attained Age

TOLL FREE
800-877-7703

Website: www.familylifeins.com
Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,712	\$1,413	\$1,680	\$1,994	\$2,267	\$2,465
B		\$1,718	\$2,044	\$2,427	\$2,757	\$2,999
C	\$2,541	\$1,953	\$2,328	\$2,802	\$3,185	\$3,471
D		\$1,801	\$2,142	\$2,544	\$2,892	\$3,143
F		\$2,035	\$2,390	\$2,860	\$3,228	\$3,497
G		\$1,810	\$2,155	\$2,557	\$2,909	\$3,161
M		\$1,622	\$1,928	\$2,289	\$2,602	\$2,828
N		\$1,424	\$1,672	\$2,002	\$2,260	\$2,448

Female Preferred

	<65	65	70	75	80	85
A	\$1,488	\$1,228	\$1,460	\$1,735	\$1,972	\$2,142
B		\$1,494	\$1,777	\$2,110	\$2,398	\$2,607
C	\$2,210	\$1,697	\$2,024	\$2,436	\$2,770	\$3,017
D		\$1,567	\$1,865	\$2,213	\$2,514	\$2,733
F		\$1,768	\$2,077	\$2,487	\$2,808	\$3,043
G		\$1,573	\$1,874	\$2,224	\$2,527	\$2,748
M		\$1,410	\$1,677	\$1,991	\$2,262	\$2,460
N		\$1,237	\$1,454	\$1,741	\$1,965	\$2,129

Male Standard*

	<65	65	70	75	80	85
A	\$1,712	\$1,570	\$1,867	\$2,216	\$2,519	\$2,739
B		\$1,910	\$2,271	\$2,696	\$3,065	\$3,331
C	\$2,154	\$2,168	\$2,588	\$3,113	\$3,539	\$3,854
D		\$2,001	\$2,380	\$2,827	\$3,213	\$3,492
F		\$2,261	\$2,657	\$3,179	\$3,588	\$3,887
G		\$2,013	\$2,393	\$2,842	\$3,230	\$3,511
M		\$1,801	\$2,142	\$2,544	\$2,891	\$3,143
N		\$1,583	\$1,859	\$2,225	\$2,512	\$2,721

Female Standard*

	<65	65	70	75	80	85
A	\$1,488	\$1,365	\$1,623	\$1,927	\$2,191	\$2,381
B		\$1,660	\$1,975	\$2,344	\$2,665	\$2,896
C	\$2,210	\$1,887	\$2,251	\$2,706	\$3,077	\$3,353
D		\$1,740	\$2,071	\$2,459	\$2,793	\$3,037
F		\$1,965	\$2,309	\$2,764	\$3,120	\$3,380
G		\$1,749	\$2,081	\$2,471	\$2,808	\$3,053
M		\$1,567	\$1,865	\$2,214	\$2,514	\$2,733
N		\$1,376	\$1,616	\$1,935	\$2,184	\$2,367

***Standard premiums listed above cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
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Gerber Life Ins. Co.
Individual Market-Attained Age

TOLL FREE
877-778-0839

Website: www.gerberlifegroup.com
Marketing Methods: Agent Solicited

Male Non-Smoker

	<65	65	70	75	80	85
A	\$1,322	\$1,307	\$1,503	\$1,689	\$1,801	\$1,885
F		\$1,825	\$2,163	\$2,440	\$2,649	\$2,830
G		\$1,579	\$1,871	\$2,116	\$2,305	\$2,471

Female Non-Smoker

	<65	65	70	75	80	85
A	\$1,150	\$1,137	\$1,308	\$1,470	\$1,567	\$1,640
F		\$1,587	\$1,881	\$2,123	\$2,305	\$2,462
G		\$1,373	\$1,628	\$1,841	\$2,006	\$2,150

Male Smoker*

	<65	65	70	75	80	85
A	\$1,520	\$1,503	\$1,728	\$1,942	\$2,071	\$2,167
F		\$2,097	\$2,486	\$2,805	\$3,045	\$3,253
G		\$1,814	\$2,150	\$2,432	\$2,650	\$2,840

Female Smoker*

	<65	65	70	75	80	85
A	\$1,322	\$1,307	\$1,503	\$1,689	\$1,801	\$1,885
F		\$1,825	\$2,163	\$2,440	\$2,649	\$2,830
G		\$1,579	\$1,871	\$2,116	\$2,305	\$2,471

***Premiums listed above for Male Smoker and Female Smoker cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
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Globe Life & Accident Ins. Co.
Individual Market-Attained Age

TOLL FREE
800-801-6831

Website: www.globeontheweb.com
Marketing Methods: Direct Response

Unisex

	<65	65	70	75	80	85
A	\$1,193	\$1,003	\$1,339	\$1,428	\$1,438	\$1,438
B		\$1,458	\$1,843	\$2,098	\$2,127	\$2,127
F		\$1,682	\$2,066	\$2,432	\$2,574	\$2,574

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Group Hospitalization and Medical Services, Inc.
(dba CareFirst BlueCross BlueShield)
Individual Market-Attained Age
(Montgomery and Prince George's Counties)

TOLL FREE
800-275-3802

Website: www.carefirst.com
Marketing Methods: Agent Solicited

Unisex* (Discount Rates)

	<65	65	70	75	80	85
A	\$2,228	\$1,378	\$1,701	\$2,016	\$2,320	\$2,481
B		\$1,636	\$2,019	\$2,394	\$2,756	\$2,946
C	\$5,580	\$1,903	\$2,349	\$2,784	\$3,205	\$3,426
F		\$1,914	\$2,361	\$2,800	\$3,222	\$3,445
High F		\$ 502	\$ 619	\$ 734	\$ 845	\$ 903
N		\$1,597	\$1,971	\$2,337	\$2,689	\$2,875

***First year rates shown only. Rates are for persons who enroll within three years of Part B Effective Date and are eligible for an Early Enrollment Discount.**

Unisex

	<65	65	70	75	80	85
A	\$2,228	\$1,621	\$2,001	\$2,372	\$2,730	\$2,919
B		\$1,925	\$2,376	\$2,817	\$3,242	\$3,466
C	\$5,580	\$2,238	\$2,763	\$3,276	\$3,770	\$4,030
F		\$2,250	\$2,778	\$3,294	\$3,791	\$4,053
High F		\$ 590	\$ 729	\$ 864	\$ 994	\$1,063
N		\$1,879	\$2,319	\$2,749	\$3,164	\$3,382

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Humana Insurance Co.
Individual Market-Issue Age/Attained Age

TOLL FREE
888-310-8482

Website: www.humana.com
Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	*\$1,862	\$1,487	\$1,809	\$2,201	\$2,602	\$3,016
B		\$1,619	\$1,969	\$2,396	\$2,832	\$3,283
C	*\$4,666	\$1,866	\$2,270	\$2,762	\$3,265	\$3,785
F		\$1,904	\$2,317	\$2,819	\$3,331	\$3,862
High F		\$ 714	\$ 869	\$1,057	\$1,249	\$1,448
K		\$1,085	\$1,321	\$1,607	\$1,899	\$2,201
L		\$1,390	\$1,691	\$2,058	\$2,432	\$2,819

Female Preferred

	<65	65	70	75	80	85
A	*\$1,771	\$1,483	\$1,753	\$2,033	\$2,311	\$2,551
B		\$1,615	\$1,908	\$2,212	\$2,515	\$2,777
C	*\$4,666	\$1,861	\$2,200	\$2,551	\$2,900	\$3,202
F		\$1,899	\$2,245	\$2,603	\$2,959	\$3,267
High F		\$ 712	\$ 842	\$ 976	\$1,110	\$1,225
K		\$1,083	\$1,280	\$1,484	\$1,686	\$1,862
L		\$1,387	\$1,639	\$1,900	\$2,160	\$2,385

*Plans A and C under age 65 rates are Issue Age.

Male Standard**

	<65	65	70	75	80	85
A	*\$2,784	\$2,223	\$2,704	\$3,290	\$3,889	\$4,508
B		\$2,419	\$2,943	\$3,581	\$4,232	\$4,907
C	*\$6,973	\$2,789	\$3,393	\$4,129	\$4,880	\$5,657
F		\$2,846	\$3,463	\$4,213	\$4,979	\$5,772
High F		\$1,067	\$1,298	\$1,580	\$1,867	\$2,165
K		\$1,622	\$1,974	\$2,401	\$2,838	\$3,290
L		\$2,078	\$2,528	\$3,076	\$3,635	\$4,214

Female Standard**

	<65	65	70	75	80	85
A	*\$2,647	\$2,217	\$2,621	\$3,038	\$3,454	\$3,813
B		\$2,413	\$2,852	\$3,307	\$3,759	\$4,150
C	*\$6,973	\$2,782	\$3,289	\$3,812	\$4,334	\$4,785
F		\$2,839	\$3,356	\$3,890	\$4,422	\$4,883
High F		\$1,065	\$1,258	\$1,459	\$1,658	\$1,831
K		\$1,618	\$1,913	\$2,217	\$2,521	\$2,783
L		\$2,072	\$2,450	\$2,840	\$3,228	\$3,564

*Plans A and C under age 65 rates are Issue Age.

**Standard premiums listed above cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Liberty National Life Ins. Co.

Individual Market- Issue Age/Attained Age

Toll Free

800-333-0637

Website: www.libnet.com

Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	*\$1,938	\$1,362	\$1,794	\$2,017	\$2,038	\$2,038
B	*\$5,642	\$1,929	\$2,581	\$2,980	\$3,053	\$3,053
F		\$2,194	\$2,943	\$3,475	\$3,806	\$3,806
High F		\$ 690	\$ 975	\$1,327	\$1,658	\$1,658
N		\$1,726	\$2,377	\$2,855	\$3,181	\$3,181

Female Preferred

	<65	65	70	75	80	85
A	*\$1,686	\$1,184	\$1,560	\$1,754	\$1,773	\$1,773
B	*\$4,908	\$1,677	\$2,244	\$2,592	\$2,655	\$2,655
F		\$1,908	\$2,559	\$3,022	\$3,310	\$3,310
High F		\$ 600	\$ 848	\$1,154	\$1,442	\$1,442
N		\$1,501	\$2,067	\$2,483	\$2,767	\$2,767

*Plans A and B under age 65 rates are Issue Age.

Male Standard**

	<65	65	70	75	80	85
A	*\$1,938	\$1,567	\$2,064	\$2,321	\$2,346	\$2,346
B	*\$6,493	\$2,220	\$2,970	\$3,430	\$3,514	\$3,514
F		\$2,525	\$3,387	\$4,000	\$4,380	\$4,380
High F		\$ 794	\$1,122	\$1,528	\$1,908	\$1,908
N		\$1,986	\$2,735	\$3,285	\$3,661	\$3,661

Female Standard**

	<65	65	70	75	80	85
A	*\$1,686	\$1,362	\$1,794	\$2,017	\$2,038	\$2,038
B	*\$5,642	\$1,929	\$2,581	\$2,980	\$3,053	\$3,053
F		\$2,194	\$2,943	\$3,475	\$3,806	\$3,806
High F		\$ 690	\$ 975	\$1,327	\$1,658	\$1,658
N		\$1,726	\$2,377	\$2,855	\$3,181	\$3,181

***Plans A and B under age 65 rates are Issue Age.**

****Standard premiums listed above cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Mutual of Omaha Ins. Co.
Individual Market-Attained Age

TOLL FREE
800-775-6000

Website: www.mutualofomaha.com
Marketing Methods: Direct Response/
Agent Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$1,947	\$1,430	\$1,696	\$1,973	\$2,271	\$2,271
C	\$4,776	\$2,031	\$2,408	\$2,801	\$3,225	\$3,225
F	\$4,874	\$2,073	\$2,458	\$2,859	\$3,292	\$3,292

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$1,694	\$1,244	\$1,476	\$1,716	\$1,976	\$1,976
C	\$4,156	\$1,767	\$2,095	\$2,437	\$2,806	\$2,806
F	\$4,241	\$1,803	\$2,138	\$2,487	\$2,864	\$2,864

Male Tobacco*

	<65	65	70	75	80	85
A	\$2,105	\$1,546	\$1,833	\$2,133	\$2,455	\$2,455
C	\$5,164	\$2,195	\$2,603	\$3,028	\$3,487	\$3,487
F	\$5,270	\$2,241	\$2,657	\$3,090	\$3,558	\$3,558

Female Tobacco*

	<65	65	70	75	80	85
A	\$1,947	\$1,430	\$1,696	\$1,973	\$2,271	\$2,271
C	\$4,776	\$2,031	\$2,408	\$2,801	\$3,225	\$3,225
F	\$4,874	\$2,073	\$2,458	\$2,859	\$3,292	\$3,292

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Physicians Mutual Ins. Co.
Individual Market-Attained Age

TOLL FREE
800-469-8147

Website: www.physiciansmutual.com
Marketing Methods: Direct Response

Unisex Non-Tobacco

	<65	65	70	75	80	85
A	\$1,225	\$1,168	\$1,258	\$1,423	\$1,610	\$1,821
F		\$1,586	\$1,778	\$2,153	\$2,607	\$3,157
High F		\$ 567	\$ 723	\$ 923	\$1,178	\$1,504
G		\$1,406	\$1,577	\$1,909	\$2,312	\$2,799

Unisex Tobacco*

	<65	65	70	75	80	85
A	\$1,361	\$1,298	\$1,397	\$1,581	\$1,788	\$2,023
F		\$1,761	\$1,976	\$2,393	\$2,897	\$3,508
High F		\$ 630	\$ 804	\$1,026	\$1,309	\$1,671
G		\$1,562	\$1,752	\$2,121	\$2,568	\$3,109

***Premiums listed above for Unisex Tobacco cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Standard Life and Accident Ins. Co.
Individual Market-Attained Age

TOLL FREE
888-290-1085

Website: www.SLAICO.com
Marketing Methods: Agent Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$2,663	\$2,322	\$2,687	\$3,088	\$3,708	\$4,665
B		\$2,644	\$3,059	\$3,516	\$4,222	\$5,312
C	\$5,137	\$3,006	\$3,478	\$3,997	\$4,800	\$6,039
D		\$1,811	\$2,096	\$2,409	\$2,892	\$3,639
F		\$2,472	\$2,860	\$3,287	\$3,947	\$4,966
High F		\$ 359	\$ 416	\$ 478	\$ 574	\$ 722
G		\$1,825	\$2,112	\$2,427	\$2,915	\$3,667
N		\$1,192	\$1,379	\$1,585	\$1,904	\$2,395

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$2,663	\$2,322	\$2,380	\$2,550	\$3,025	\$3,856
B		\$2,644	\$2,710	\$2,903	\$3,445	\$4,390
C	\$5,137	\$3,006	\$3,081	\$3,301	\$3,916	\$4,992
D		\$1,811	\$1,857	\$1,989	\$2,360	\$3,008
F		\$2,472	\$2,534	\$2,714	\$3,220	\$4,105
High F		\$ 359	\$ 368	\$ 395	\$ 468	\$ 597
G		\$1,825	\$1,871	\$2,004	\$2,378	\$3,031
N		\$1,192	\$1,222	\$1,309	\$1,553	\$1,980

Male Tobacco*

	<65	65	70	75	80	85
A	\$2,959	\$2,580	\$2,985	\$3,431	\$4,120	\$5,184
B		\$2,938	\$3,399	\$3,907	\$4,691	\$5,902
C	\$5,708	\$3,340	\$3,864	\$4,441	\$5,334	\$6,710
D		\$2,013	\$2,328	\$2,676	\$3,214	\$4,043
F		\$2,747	\$3,178	\$3,652	\$4,386	\$5,518
High F		\$ 399	\$ 462	\$ 531	\$ 638	\$ 802
G		\$2,028	\$2,346	\$2,697	\$3,238	\$4,074
N		\$1,325	\$1,533	\$1,762	\$2,115	\$2,661

Female Tobacco*

	<65	65	70	75	80	85
A	\$2,959	\$2,580	\$2,645	\$2,833	\$3,361	\$4,284
B		\$2,938	\$3,011	\$3,226	\$3,827	\$4,878
C	\$5,708	\$3,340	\$3,424	\$3,667	\$4,351	\$5,546
D		\$2,013	\$2,063	\$2,210	\$2,622	\$3,342
F		\$2,747	\$2,816	\$3,016	\$3,578	\$4,561
High F		\$ 399	\$ 409	\$ 439	\$ 520	\$ 663
G		\$2,028	\$2,079	\$2,227	\$2,642	\$3,367
N		\$1,325	\$1,358	\$1,455	\$1,726	\$2,200

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

State Farm Mutual Automobile Ins. Co.
Individual Market-Attained Age

TOLL FREE
866-855-1212

Website: www.statefarm.com
Marketing Methods: Agent Solicited

Unisex

	<65	65	70	75	80	85
A	\$2,077	\$1,472	\$1,855	\$2,150	\$2,415	\$2,518
C	\$4,952	\$2,221	\$2,798	\$3,242	\$3,642	\$3,797
F	\$5,002	\$2,243	\$2,826	\$3,275	\$3,678	\$3,835

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

Sterling Investors Life Ins. Co.
Individual Market-Attained Age

TOLL FREE
800-321-0102

Website: www.sterlinginvestors.com
Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,503	\$1,184	\$1,408	\$1,671	\$1,900	\$2,067
B		\$1,382	\$1,643	\$1,952	\$2,217	\$2,411
C	\$2,116	\$1,655	\$1,970	\$2,370	\$2,692	\$2,933
D		\$1,449	\$1,722	\$2,046	\$2,326	\$2,528
F		\$1,721	\$2,020	\$2,419	\$2,731	\$2,958
High F		\$ 677	\$ 796	\$ 951	\$1,075	\$1,164
G		\$1,457	\$1,732	\$2,057	\$2,338	\$2,540
M		\$1,304	\$1,550	\$1,842	\$2,094	\$2,275
N		\$1,205	\$1,414	\$1,694	\$1,912	\$2,071

Female Preferred

	<65	65	70	75	80	85
A	\$1,307	\$1,029	\$1,224	\$1,454	\$1,652	\$1,797
B		\$1,202	\$1,428	\$1,697	\$1,928	\$2,097
C	\$1,840	\$1,440	\$1,712	\$2,059	\$2,340	\$2,550
D		\$1,260	\$1,498	\$1,779	\$2,022	\$2,198
F		\$1,495	\$1,758	\$2,103	\$2,375	\$2,572
High F		\$ 589	\$ 692	\$ 828	\$ 935	\$1,011
G		\$1,267	\$1,506	\$1,790	\$2,033	\$2,210
M		\$1,133	\$1,349	\$1,601	\$1,819	\$1,978
N		\$1,046	\$1,231	\$1,472	\$1,663	\$1,800

Male Standard

	<65	65	70	75	80	85
A	\$1,503	\$1,315	\$1,565	\$1,858	\$2,112	\$2,295
B		\$1,536	\$1,826	\$2,168	\$2,465	\$2,679
C	\$2,116	\$1,840	\$2,187	\$2,632	\$2,992	\$3,259
D		\$1,609	\$1,914	\$2,274	\$2,583	\$2,809
F		\$1,912	\$2,245	\$2,688	\$3,035	\$3,287
High F		\$ 753	\$ 884	\$1,058	\$1,193	\$1,294
G		\$1,619	\$1,924	\$2,285	\$2,598	\$2,824
M		\$1,449	\$1,723	\$2,046	\$2,326	\$2,529
N		\$1,338	\$1,572	\$1,881	\$2,124	\$2,301

Female Standard

	<65	65	70	75	80	85
A	\$1,307	\$1,144	\$1,362	\$1,616	\$1,835	\$1,996
B		\$1,355	\$1,589	\$1,886	\$2,144	\$2,330
C	\$1,840	\$1,599	\$1,903	\$2,289	\$2,601	\$2,835
D		\$1,399	\$1,666	\$1,976	\$2,248	\$2,442
F		\$1,662	\$1,953	\$2,338	\$2,640	\$2,859
High F		\$ 654	\$ 768	\$ 919	\$1,038	\$1,124
G		\$1,408	\$1,674	\$1,988	\$2,259	\$2,455
M		\$1,260	\$1,498	\$1,779	\$2,023	\$2,198
N		\$1,164	\$1,366	\$1,636	\$1,848	\$2,001

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

United American Ins. Co.

Individual Market- Issue Age/Attained Age

TOLL FREE

800-331-2512

Website: www.unitedamerican.com

Marketing Methods: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	*\$1,746	\$1,280	\$1,685	\$1,891	\$1,912	\$1,912
B	*\$5,461	\$1,884	\$2,519	\$2,904	\$2,968	\$2,968
C	*\$5,962	\$2,143	\$2,875	\$3,393	\$3,701	\$3,701
D		\$1,979	\$2,715	\$3,232	\$3,543	\$3,543
F		\$2,157	\$2,889	\$3,405	\$3,714	\$3,714
High F	*\$2,724	\$ 548	\$ 755	\$ 905	\$1,080	\$1,080
G		\$1,991	\$2,725	\$3,244	\$3,554	\$3,554
N		\$1,689	\$2,329	\$2,792	\$3,101	\$3,101
K		\$1,006	\$1,374	\$1,637	\$1,789	\$1,789
L		\$1,409	\$1,928	\$2,298	\$2,521	\$2,521

Female Preferred

	<65	65	70	75	80	85
A	*\$1,519	\$1,113	\$1,465	\$1,645	\$1,663	\$1,663
B	*\$4,749	\$1,638	\$2,190	\$2,526	\$2,581	\$2,581
C	*\$5,185	\$1,864	\$2,501	\$2,951	\$3,219	\$3,219
D		\$1,721	\$2,361	\$2,811	\$3,081	\$3,081
F		\$1,875	\$2,512	\$2,961	\$3,229	\$3,229
High F	*\$2,370	\$ 477	\$ 657	\$ 788	\$ 939	\$ 939
G		\$1,732	\$2,370	\$2,820	\$3,091	\$3,091
N		\$1,470	\$2,025	\$2,428	\$2,697	\$2,697
K		\$ 875	\$1,195	\$1,423	\$1,556	\$1,556
L		\$1,225	\$1,677	\$1,999	\$2,192	\$2,192

*Plans A, B, C and High F under age 65 rates are Issue Age.

Male Standard

	<65	65	70	75	80	85
A		\$1,473	\$1,939	\$2,177	\$2,200	\$2,200
B	*\$6,283 [†]	\$2,168 [†]	\$2,899 [†]	\$3,343 [†]	\$3,416 [†]	\$3,416 [†]
C		\$2,466	\$3,310	\$3,904	\$4,260	\$4,260
D		\$2,277	\$3,124	\$3,720	\$4,077	\$4,077
F		\$2,482	\$3,324	\$3,919	\$4,274	\$4,274
High F	*\$3,135 [†]	\$ 632 [†]	\$ 869 [†]	\$1,042 [†]	\$1,243 [†]	\$1,243 [†]
G		\$2,291	\$3,137	\$3,733	\$4,089	\$4,089
N		\$1,945	\$2,680	\$3,214	\$3,569	\$3,569
K		\$1,158	\$1,581	\$1,884	\$2,059	\$2,059
L		\$1,622	\$2,219	\$2,645	\$2,901	\$2,901

Female Standard

	<65	65	70	75	80	85
A		\$1,280	\$1,685	\$1,891	\$1,912	\$1,912
B	*\$5,461 [†]	\$1,884 [†]	\$2,519 [†]	\$2,904 [†]	\$2,968 [†]	\$2,968 [†]
C		\$2,143	\$2,875	\$3,393	\$3,701	\$3,701
D		\$1,979	\$2,715	\$3,232	\$3,543	\$3,543
F		\$2,157	\$2,889	\$3,405	\$3,714	\$3,714
High F	*\$2,724 [†]	\$ 548 [†]	\$ 755 [†]	\$ 905 [†]	\$1,080 [†]	\$1,080 [†]
G		\$1,991	\$2,725	\$3,244	\$3,554	\$3,554
N		\$1,689	\$2,329	\$2,792	\$3,101	\$3,101
K		\$1,006	\$1,374	\$1,637	\$1,789	\$1,789
L		\$1,409	\$1,928	\$2,298	\$2,521	\$2,521

*Plans A, B, C and High F under age 65 rates are Issue Age.

[†]Standard premiums listed above for Plans B and High F cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

UnitedHealthCare Ins. Co.
(AARP Health Care Options)
Group Market-Community Rated

TOLL FREE
800-532-5800

Website: www.aarphealthcare.com
Marketing Methods: AARP Members Only

**Unisex Non-Tobacco
Age 65 and Older**

	Base Rate	Tier I Rate	Tier II Rate
A	\$2,106	\$2,317	\$3,159
B	\$2,037	\$2,241	\$3,055
C	\$2,394	\$2,633	\$3,591
F	\$2,403	\$2,643	\$3,604
K	\$1,086	\$1,195	\$1,629
L	\$1,542	\$1,696	\$2,313
N	\$1,692	\$1,861	\$2,538

Early Enrollment: Individuals who enroll within three years after their 65th birthday or Medicare Part B Effective Date, if later, will be eligible for the Early Enrollment Discount Program. The discount will be 30% at age 65, 27% at age 66, etc., reducing by 3% after each 12 month period, until the discount decreases to 0% when they will pay the Base Rate thereafter.

Individuals who enroll more than three years but within six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

UnitedHealthCare Ins. Co.
(AARP Health Care Options)
Group Market-Community Rated

TOLL FREE
800-532-5800

Website: www.aarphealthcare.com
Marketing Methods: AARP Members Only

Unisex Tobacco*
Age 65 and Older

	Base Rate	Tier I Rate	Tier II Rate
A	\$2,317	\$2,548	\$3,475
B	\$2,241	\$2,465	\$3,361
C	\$2,633	\$2,897	\$3,950
F	\$2,643	\$2,907	\$3,965
K	\$1,195	\$1,314	\$1,792
L	\$1,696	\$1,866	\$2,544
N	\$1,861	\$2,047	\$2,792

Early Enrollment: Individuals who enroll within three years after their 65th birthday or Medicare Part B Effective Date, if later, will be eligible for the Early Enrollment Discount Program. The discount will be 30% at age 65, 27% at age 66, etc., reducing by 3% after each 12 month period, until the discount decreases to 0% when they will pay the Base Rate thereafter.

Individuals who enroll more than three years but within six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

***Premiums listed above cannot be used for individuals who are at least age 65 first enrolled in Medicare Part B during the open enrollment period.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

UnitedHealthCare Ins. Co.
(AARP Health Care Options)
Group Market-Community Rated

TOLL FREE
800-532-5800

Website: www.aarphealthcare.com
Marketing Methods: AARP Members Only

**Unisex Non-Tobacco
Under Age 65**

	Base Rate
A	\$2,043
B	\$3,666
C	\$4,308
F	\$4,326
K	\$1,956
L	\$2,775
N	\$3,045

**Unisex Tobacco
Under Age 65**

	Base Rate
A*	\$2,247
B	\$4,033
C*	\$4,739
F	\$4,759
K	\$2,152
L	\$3,052
N	\$3,349

***Unisex Tobacco premiums listed above for Plans A & C cannot be used during the open enrollment period for Individuals who are under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

United World Life Ins. Co.
Individual Market-Attained Age

TOLL FREE
877-845-0892

Website: www.mutualofomaha.com
Marketing Methods: Agent Solicited/
Direct Response

Unisex Non-Tobacco

	<65	65	70	75	80	85
A	\$1,347	\$1,233	\$1,401	\$1,630	\$1,778	\$1,908
B		\$1,483	\$1,686	\$1,961	\$2,138	\$2,295
C	\$3,929	\$1,742	\$1,980	\$2,304	\$2,513	\$2,697
D		\$1,396	\$1,587	\$1,846	\$2,013	\$2,160
F		\$1,787	\$2,031	\$2,363	\$2,577	\$2,766
G		\$1,499	\$1,704	\$1,982	\$2,162	\$2,320
M	\$3,117	\$1,382	\$1,571	\$1,828	\$1,993	\$2,139
N	\$2,974	\$1,319	\$1,499	\$1,744	\$1,902	\$2,041

Unisex Tobacco*

	<65	65	70	75	80	85
A	\$1,457	\$1,333	\$1,515	\$1,763	\$1,922	\$2,063
B		\$1,603	\$1,822	\$2,120	\$2,312	\$2,481
C	\$4,247	\$1,884	\$2,141	\$2,491	\$2,716	\$2,915
D		\$1,509	\$1,715	\$1,995	\$2,176	\$2,335
F		\$1,932	\$2,196	\$2,555	\$2,786	\$2,990
G		\$1,621	\$1,842	\$2,143	\$2,337	\$2,508
M	\$3,370	\$1,494	\$1,699	\$1,976	\$2,155	\$2,313
N	\$3,215	\$1,426	\$1,621	\$1,886	\$2,056	\$2,207

***Premiums listed above for Unisex Tobacco cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (JANUARY 1, 2011)**

USAA Life Ins. Co.

Individual Market-Attained Age

TOLL FREE

800-531-8722

Website: www.usaa.com

Marketing Methods: Agent Solicited

Unisex Non-Smoker

	<65	65	70	75	80	85
A	\$1,150	\$ 974	\$1,138	\$1,360	\$1,576	\$1,740
F		\$1,678	\$1,964	\$2,344	\$2,724	\$3,008

Unisex Smoker*

	<65	65	70	75	80	85
A	\$1,266	\$1,070	\$1,250	\$1,492	\$1,730	\$1,910
F		\$1,838	\$2,148	\$2,566	\$2,980	\$3,288

***Premiums listed above for Unisex Smoker cannot be used during the open enrollment period for individuals who are at least age 65 first enrolled in Medicare Part B or under age 65 Medicare disabled.**

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