

MONTHLY PREMIUMS FOR

**MEDICARE SUPPLEMENT
POLICIES**

AS OF JANUARY 1, 2022



Monthly Premiums for Medicare Supplement Insurance Policies Effective January 1, 2022

NOTE: This publication is updated twice a year for rates effective January 1 and July 1. For the most current list of participating insurance carriers, refer to <https://insurance.maryland.gov/Consumer/Documents/publicnew/medsupindpolicies.pdf>.

Scope of Guide

This publication provides: (1) names, addresses, telephone numbers and websites of insurance carriers that sell Medicare Supplement insurance in Maryland, (2) Plans A, B, C, D, F, high deductible F, G, high deductible G, K, L, M, and N monthly premiums for ages 65, 70, 75, 80 and 85 individuals, and (3) Plans A, C, and D monthly premiums for individuals under age 65 with a disability who are enrolled in Medicare Part B. Some insurance carriers sell other plans for individuals under age 65 with a disability who are enrolled in Medicare Part B. The plan options listed in this publication are for Standardized policies (and certificates) first offered on or after June 1, 2010 except for Plan G with High Deductible. The plan options listed for Plan G with High Deductible are for policies with an effective date for coverage on or after January 1, 2020. (Please note: Effective January 1, 2020, only applicants who are first eligible for Medicare before year 2020 may purchase Plans C, F, and high deductible F.) The premiums are subject to change, and the information in this Guide is for informational purposes only. For current premiums and more information about policies, contact your insurance producer (Insurance Producer or broker) or insurance carrier.

This publication only provides the rate information filed with the MIA. For general information about Medicare and Medicare Supplement Policies, you can view the MIA's webinar, *Medicare Supplement Insurance in Maryland* at: <https://tinyurl.com/ydcqnthw>. You may also visit the website of the federal Centers for Medicare and Medicaid Services (CMS), which 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, and also a guide titled, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*. You also may contact CMS directly with your questions regarding the Medicare program by calling toll free 1-800-MEDICARE or visiting the Medicare website at www.medicare.gov.

General Information

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

An insurance carrier writes a policy based on issue age, attained age, or community rating.

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 benefit 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, High Deductible F, G, High Deductible G, K, L, M and N
Benefit Chart of Medicare Supplement Plans Sold on or After January 1, 2021.

This chart shows the benefits included in each of the standard Medicare Supplement plans. Some plans may not be available to all Original (Part A/Part B) Medicare beneficiaries. Only applicants first eligible for Medicare before January 1, 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants								First eligible for Medicare before	
	A	B	D	G ¹	K	L	M	N	C	F ¹
	Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply ³	✓	✓
Blood (first three pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of-pocket limit					\$6,620 ²	\$3,310 ²				

¹ Plans F and G also have a high deductible option which require first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible Plan G does not cover the Medicare Part B deductible.

² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

³ Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

SHIP

Maryland's State Health Insurance Program

The State Health Insurance Program is a program that helps those on Medicare with personalized Medicare counseling, education, and access to financial assistance resources.

SHIP offices help Medicare beneficiaries identify and understand programs and plans such as Medicare prescription drug coverage, Medicare Advantage Plans, and Medicare supplemental insurance policies. SHIP can also help Medicare beneficiaries enroll in these plans. The services you receive through SHIP offices are confidential and free.

Allegany – 301-783-1710
Anne Arundel – 410-222-4257
Baltimore City – 410-396-2273
Baltimore County – 410-887-2059
Calvert – 301-855-1170 & 410-535-4606
Caroline – 410-479-2535
Carroll – 410-386-3806
Cecil – 410-996-8174
Charles – 301-870-3388 ext. 5118
Dorchester – 410-376-3662 ext. 106
Frederick – 301-600-1604
Garrett – 301-334-9431 ext. 140

Harford – 410-638-3577
Howard – 410-313-7392
Kent – 410-778-2564
Montgomery – 301-255-4250
Prince George's – 301-265-8450
Queen Anne's – 410-758-0848 ext. 2712
Somerset – 410-742-0505 ext. 106
St. Mary's – 301-475-4200 ext. *1064
Talbot – 410-822-2869
Washington – 301-790-0275 ext. 221
Wicomico – 410-742-0505 ext. 106
Worcester – 410-742-0505 ext. 106

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
RATES FOR PLAN A, INDIVIDUAL WITH A DISABILITY
EFFECTIVE JANUARY 1, 2022**

<u>COMPANY NAME</u>	<u>Male Non-Tobacco or Male Preferred Plan A < 65</u>	<u>Female Non-Tobacco or Female Preferred Plan A < 65</u>	<u>Male Tobacco or Male Standard Plan A < 65</u>	<u>Female Tobacco or Female Standard Plan A < 65</u>
Accendo Insurance Company	\$279	\$243	\$310	\$270
Aetna Health Insurance Company	\$441	\$384	\$441	\$384
American Benefit Life Insurance Company	\$212	\$184	\$244	\$212
American Financial Security Life Insurance Company	\$216	\$187	\$248	\$216
Americo Financial Life and Annuity Insurance Company	\$290	\$252	\$333	\$290
Assured Life Association	\$242	\$242	\$279	\$279
Atlantic Coast Life Insurance Company	\$206	\$180	\$237	\$206
Bankers Fidelity Life Insurance Company	\$225	\$225	\$282	\$282
Capitol Life Insurance Company (The)	\$223	\$194	\$256	\$223
Cigna Health and Life Insurance Company	\$185	\$185	\$185	\$185
Cigna National Health Insurance Company	\$321	\$289	\$353	\$318
Colonial Penn Life Insurance Company	\$429	\$429	\$429	\$429
Erie Family Life Insurance Company	\$174	\$151	\$200	\$174
Everence Association, Inc.	\$276	\$251	\$318	\$289
Federal Life Insurance Company	\$241	\$241	\$277	\$277
First Care, Inc. (dba CareFirst MedPlus)	\$813	\$786	\$813	\$786
First Health Life and Health Insurance Company	\$198	\$182	\$218	\$200
Garden State Life Insurance Company	\$194	\$170	\$231	\$202
Globe Life and Accident Insurance Company	\$198	\$198	\$198	\$198
GPM Health and Life Insurance Company	\$305	\$305	\$350	\$350
Great Southern Life Insurance Company	\$462	\$401	\$531	\$462
Guarantee Trust Life Insurance Company	\$212	\$188	\$265	\$235
Heartland National Life Insurance Company	\$183	\$159	\$211	\$183
Humana Insurance Company	\$270	\$256	\$402	\$382
Independence American Insurance Company	\$232	\$202	\$267	\$232
Lumico Life Insurance Company	\$174	\$153	\$194	\$170
Nassau Life Insurance Company of Kansas	\$234	\$204	\$269	\$234
National Guardian Life Insurance Company	\$217	\$189	\$250	\$217

National Health Insurance Company	\$183	\$162	\$220	\$195
Oxford Life Insurance Company	\$310	\$274	\$357	\$316
Pan-American Life Insurance Company	\$216	\$187	\$248	\$216
Philadelphia American Life Insurance Company	\$162	\$162	\$178	\$178
Physicians Life Insurance Company	\$175	\$158	\$194	\$175
Puritan Life Insurance Company of America	\$275	\$248	\$317	\$285
SBLI USA Life Insurance Company, Inc.	\$202	\$175	\$224	\$195
Sentinel Security Life Insurance Company	\$223	\$194	\$257	\$223
State Farm Mutual Automobile Insurance Company	\$224	\$224	\$224	\$224
Transamerica Life Insurance Company	\$186	\$167	\$204	\$184
Unified Life Insurance Company	\$225	\$196	\$259	\$225
Union Security Insurance Company	\$206	\$179	\$237	\$206
United American Insurance Company	\$185	\$161	\$185	\$161
United Healthcare Insurance Company	\$375	\$332	\$412	\$365
United of Omaha Life Insurance Company	\$210	\$186	\$227	\$201
United States Fire Insurance Company	\$166	\$145	\$185	\$161
USAA Life Insurance Company	\$191	\$191	\$211	\$211

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
RATES FOR PLANS C AND D, INDIVIDUAL UNDER AGE 65 WITH A DISABILITY
EFFECTIVE JANUARY 1, 2022**

<u>COMPANY NAME</u>	<u>Male Non-Tobacco or Male Preferred Plan C < 65</u>	<u>Female Non-Tobacco or Female Preferred Plan C < 65</u>	<u>Male Tobacco or Male Standard Plan C < 65</u>	<u>Female Tobacco or Female Standard Plan C < 65</u>
Atlantic Coast Life Insurance Company	\$973	\$847	\$1,119	\$973
Colonial Penn Life Insurance Company	\$882	\$794	\$980	\$882
Heartland National Life Insurance Company	\$958	\$833	\$1,102	\$958
Humana Insurance Company	\$573	\$573	\$855	\$855
State Farm Mutual Automobile Insurance Company	\$578	\$578	\$578	\$578
United Healthcare Insurance Company	\$794	\$704	\$873	\$774

<u>COMPANY NAME</u>	<u>Male Non-Tobacco or Male Preferred Plan D < 65</u>	<u>Female Non-Tobacco or Female Preferred Plan D < 65</u>	<u>Male Tobacco or Male Standard Plan D < 65</u>	<u>Female Tobacco or Female Standard Plan D < 65</u>
Colonial Penn Life Insurance Company	\$548	\$493	\$609	\$548
State Farm Mutual Automobile Insurance Company	\$580	\$571	\$580	\$571
United American Insurance Company	\$655	\$568	\$655	\$568

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Accendo Insurance Company
 Medicare Supplement Administrative Office
 800 Crescent Centre Drive
 Suite 200
 Franklin, TN 37067
 1-800-264-4000
www.aetnaseniorproducts.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$279	\$173	\$183	\$216	\$254	\$297
F		\$186	\$198	\$233	\$274	\$320
G		\$174	\$185	\$217	\$256	\$299
N		\$128	\$143	\$169	\$199	\$232

Female Preferred

	<65	65	70	75	80	85
A	\$243	\$150	\$160	\$188	\$221	\$258
F		\$162	\$172	\$202	\$238	\$278
G		\$151	\$161	\$189	\$222	\$260
N		\$111	\$124	\$147	\$173	\$202

A 14% Household Discount applies for eligible individuals.

Male Standard*

	<65	65	70	75	80	85
A	\$310	\$192	\$204	\$240	\$282	\$330
F		\$207	\$220	\$259	\$304	\$355
G		\$193	\$205	\$242	\$284	\$332
N		\$142	\$159	\$188	\$221	\$258

Female Standard*

	<65	65	70	75	80	85
A	\$270	\$167	\$177	\$208	\$245	\$287
F		\$180	\$191	\$225	\$264	\$309
G		\$168	\$179	\$210	\$247	\$289
N		\$123	\$138	\$163	\$192	\$224

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 14% Household Discount applies for eligible individuals.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Aetna Health Insurance Company
800 Crescent Centre Drive
Suite 200
Franklin, TN 37067
1-800-264-4000
www.aetnaseniorproducts.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$441	\$273	\$290	\$341	\$402	\$469
B		\$145	\$154	\$181	\$213	\$249
F		\$167	\$177	\$208	\$245	\$286
G		\$153	\$162	\$191	\$225	\$262
High G		\$ 60	\$ 63	\$ 75	\$ 88	\$103
N		\$109	\$122	\$144	\$169	\$198

Female Preferred

	<65	65	70	75	80	85
A	\$384	\$238	\$252	\$296	\$349	\$408
B		\$126	\$134	\$157	\$185	\$216
F		\$145	\$154	\$181	\$213	\$249
G		\$133	\$141	\$166	\$195	\$228
High G		\$ 52	\$ 55	\$ 65	\$ 76	\$ 89
N		\$ 95	\$106	\$125	\$147	\$172

A 7% Household Discount is available. In order to be eligible for the 7% Household Discount, an individual must enroll for a Medicare Supplement plan at the same time as another Medicare eligible adult, or the other Medicare eligible adult must currently be covered by an Aetna Medicare Supplement policy issued in Maryland.

Male Standard*

	<65	65	70	75	80	85
A	\$441	\$304	\$322	\$379	\$446	\$521
B		\$161	\$171	\$201	\$237	\$277
F		\$185	\$197	\$231	\$272	\$318
G		\$170	\$180	\$212	\$250	\$291
High G		\$ 66	\$ 71	\$ 83	\$ 98	\$114
N		\$121	\$136	\$160	\$188	\$220

Female Standard*

	<65	65	70	75	80	85
A	\$384	\$264	\$280	\$329	\$388	\$453
B		\$140	\$149	\$175	\$206	\$240
F		\$161	\$171	\$201	\$237	\$277
G		\$148	\$157	\$184	\$217	\$253
High G		\$ 58	\$ 61	\$ 72	\$ 85	\$ 99
N		\$105	\$118	\$139	\$164	\$191

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available. In order to be eligible for the 7% Household Discount, an individual must enroll for a Medicare Supplement plan at the same time as another Medicare eligible adult or the other Medicare eligible adult must currently be covered by an Aetna Medicare Supplement policy issued in Maryland.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

American Benefit Life Insurance Company
 1605 LBJ Freeway, Suite 7700
 Dallas, TX 75234
 1-833-504-0331
<https://www.LBIG.com>

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$212	\$174	\$174	\$197	\$240	\$311
F		\$193	\$201	\$241	\$291	\$361
G		\$158	\$163	\$198	\$241	\$313
N		\$116	\$126	\$158	\$197	\$255

Female Preferred

	<65	65	70	75	80	85
A	\$184	\$151	\$151	\$171	\$208	\$270
F		\$168	\$175	\$210	\$253	\$314
G		\$137	\$141	\$172	\$209	\$272
N		\$100	\$110	\$137	\$171	\$221

A 10% Household Discount applies for eligible individuals.

Male Standard*

	<65	65	70	75	80	85
A	\$244	\$200	\$200	\$226	\$276	\$358
F		\$221	\$231	\$277	\$334	\$415
G		\$182	\$187	\$228	\$277	\$359
N		\$133	\$145	\$181	\$226	\$293

Female Standard*

	<65	65	70	75	80	85
A	\$212	\$174	\$174	\$197	\$240	\$311
F		\$193	\$201	\$241	\$291	\$360
G		\$158	\$162	\$198	\$241	\$312
N		\$115	\$126	\$158	\$197	\$254

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 10% Household Discount applies for eligible individuals.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

American Financial Security Life Insurance Company
 1021 Reams Fleming Boulevard
 Franklin, TN 37064
 1-866-951-0686
www.afslic.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$216	\$173	\$173	\$194	\$240	\$297
F		\$177	\$188	\$221	\$271	\$351
G		\$153	\$164	\$195	\$241	\$314
N		\$116	\$123	\$152	\$188	\$245

Female Preferred

	<65	65	70	75	80	85
A	\$187	\$150	\$150	\$168	\$209	\$258
F		\$154	\$164	\$192	\$236	\$305
G		\$133	\$142	\$169	\$210	\$273
N		\$101	\$107	\$132	\$163	\$213

A 10% Household Discount applies for eligible individuals.

Male Standard*

	<65	65	70	75	80	85
A	\$248	\$199	\$199	\$223	\$276	\$342
F		\$204	\$217	\$254	\$311	\$404
G		\$175	\$188	\$224	\$277	\$362
N		\$134	\$141	\$174	\$216	\$282

Female Standard*

	<65	65	70	75	80	85
A	\$216	\$173	\$173	\$194	\$240	\$297
F		\$177	\$188	\$221	\$271	\$351
G		\$153	\$164	\$195	\$241	\$314
N		\$116	\$123	\$152	\$188	\$245

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 10% Household Discount applies for eligible individuals.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

**Americo Financial Life and
Annuity Insurance Company**
300 W.11th Street
Kansas City, MO 64105
1-888-220-7074
www.americo.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$290	\$334	\$361	\$415	\$454	\$489
F		\$257	\$276	\$322	\$363	\$409
G		\$232	\$251	\$296	\$338	\$382
N		\$160	\$173	\$205	\$235	\$269

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$252	\$291	\$314	\$361	\$395	\$425
F		\$223	\$240	\$280	\$316	\$355
G		\$201	\$218	\$258	\$294	\$332
N		\$139	\$151	\$178	\$204	\$234

A 10% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Tobacco*

	<65	65	70	75	80	85
A	\$333	\$384	\$415	\$477	\$522	\$563
F		\$295	\$318	\$370	\$418	\$470
G		\$266	\$289	\$341	\$388	\$439
N		\$184	\$199	\$236	\$270	\$310

Female Tobacco*

	<65	65	70	75	80	85
A	\$290	\$334	\$361	\$415	\$454	\$489
F		\$257	\$276	\$322	\$363	\$409
G		\$232	\$251	\$296	\$338	\$382
N		\$160	\$173	\$205	\$235	\$269

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 10% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Assured Life Association
P.O. Box 2397
Omaha, NE 68103
1-877-223-3666
www.assuredlife.org

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$242	\$172	\$190	\$227	\$262	\$292
F		\$217	\$239	\$286	\$330	\$368
G		\$169	\$187	\$223	\$258	\$287
N		\$127	\$140	\$168	\$194	\$216

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$242	\$149	\$165	\$198	\$228	\$254
F		\$188	\$208	\$249	\$287	\$320
G		\$147	\$162	\$194	\$224	\$249
N		\$110	\$122	\$146	\$169	\$188

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

Male Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$279	\$198	\$218	\$261	\$301	\$336
F		\$249	\$275	\$329	\$380	\$423
G		\$194	\$214	\$257	\$296	\$330
N		\$146	\$161	\$193	\$223	\$248

Female Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$279	\$172	\$190	\$227	\$262	\$292
F		\$217	\$239	\$286	\$330	\$368
G		\$169	\$186	\$223	\$257	\$287
N		\$127	\$140	\$168	\$194	\$216

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Atlantic Coast Life Insurance Company
P.O. Box 27248
Salt Lake City, UT 84127-0248
1-844-442-3847
www.aclico.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$206	\$174	\$182	\$216	\$247	\$290
C	\$973	\$234	\$244	\$292	\$344	\$421
F		\$189	\$198	\$243	\$312	\$402
G		\$163	\$172	\$209	\$249	\$307
N		\$130	\$136	\$166	\$199	\$248

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$180	\$151	\$158	\$188	\$215	\$252
C	\$847	\$203	\$212	\$254	\$299	\$367
F		\$164	\$172	\$211	\$271	\$350
G		\$142	\$149	\$182	\$216	\$267
N		\$113	\$119	\$145	\$173	\$216

A 12% household discount is available for applicants who qualify.

Male Tobacco*

	<65	65	70	75	80	85
A	\$ 237	\$200	\$209	\$248	\$284	\$333
C	\$1,119	\$268	\$280	\$336	\$395	\$484
F		\$217	\$227	\$279	\$358	\$462
G		\$188	\$197	\$240	\$286	\$352
N		\$149	\$157	\$191	\$229	\$285

Female Tobacco*

	<65	65	70	75	80	85
A	\$206	\$174	\$182	\$216	\$247	\$290
C	\$973	\$234	\$244	\$292	\$344	\$421
F		\$189	\$198	\$243	\$312	\$402
G		\$163	\$172	\$209	\$249	\$307
N		\$130	\$136	\$166	\$199	\$248

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 12% household discount is available for applicants who qualify.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Bankers Fidelity Life Insurance Company
4370 Peachtree Road, N.E.
Atlanta, GA 30319
1-800-241-1439
www.bflic.com

Individual Market-Issue Age/Attained Age
Marketing Method: Insurance Producer Solicited

Unisex Preferred

	<65	65	70	75	80	85
A	\$225	\$225	\$251	\$281	\$304	\$322
High F		\$ 45	\$ 50	\$ 57	\$ 61	\$ 64
G		\$229*	\$270*	\$322*	\$365*	\$395*
K		\$ 84*	\$ 99*	\$119*	\$134*	\$144*

Unisex Standard**

	<65	65	70	75	80	85
A	\$282	\$282	\$314	\$352	\$383	\$403
High F		\$ 57	\$ 63	\$ 71	\$ 77	\$ 81
G		\$289*	\$338*	\$405*	\$457*	\$496*
K		\$106*	\$124*	\$149*	\$167*	\$181*

*Plans G and K premiums are Attained Age.

**Premiums listed above for Unisex Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A 9% Household Discount may be available if two or more policyholders with an in-force Medicare Supplement policy from Bankers Fidelity Assurance Company or Bankers Fidelity Life Insurance Company are married or have resided together for at least 12 months in the same residence.

Male Preferred

	<65	65	70	75	80	85
F		\$235	\$262	\$305	\$351	\$403

Female Preferred

	<65	65	70	75	80	85
F		\$210	\$234	\$273	\$313	\$360

Male Standard*

	<65	65	70	75	80	85
F		\$294	\$328	\$382	\$440	\$505

Female Standard*

	<65	65	70	75	80	85
F		\$262	\$293	\$341	\$392	\$451

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 9% Household Discount may be available if two or more policyholders with an inforce Medicare Supplement policy from Bankers Fidelity Assurance Company or Bankers Fidelity Life Insurance Company are married or have resided together for at least 12 months in the same residence.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Capitol Life Insurance Company (The)
 Medicare Supplement Administrative Office
 1021 Reams Fleming Boulevard
 Franklin, TN 37067
 1-866-237-3010

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$223	\$155	\$163	\$199	\$242	\$307
F		\$196	\$205	\$246	\$297	\$369
G		\$157	\$165	\$201	\$245	\$318
N		\$113	\$129	\$162	\$204	\$265

Female Preferred

	<65	65	70	75	80	85
A	\$194	\$135	\$142	\$173	\$211	\$267
F		\$171	\$178	\$214	\$258	\$321
G		\$136	\$143	\$175	\$213	\$276
N		\$ 98	\$112	\$141	\$178	\$230

A 7% Household Discount is available if multiple policyholders in a household have a Capitol Life Insurance Co. policy.

Male Standard*

	<65	65	70	75	80	85
A	\$256	\$178	\$188	\$229	\$279	\$353
F		\$226	\$235	\$283	\$342	\$424
G		\$180	\$189	\$231	\$281	\$366
N		\$130	\$148	\$186	\$235	\$304

Female Standard*

	<65	65	70	75	80	85
A	\$223	\$155	\$163	\$199	\$242	\$307
F		\$196	\$205	\$246	\$297	\$369
G		\$157	\$165	\$201	\$245	\$318
N		\$113	\$129	\$162	\$204	\$265

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available if multiple policyholders in a household have a Capitol Life Insurance Co. policy.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Cigna Health and Life Insurance Company
Cigna Supplemental Benefits
11200 Lakeline Blvd., Suite 100
Austin, TX 78717
1-855-849-2711

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited/Direct Response

Male Preferred

	<65	65	70	75	80	85
A	\$185	\$209	\$226	\$264	\$302	\$326
F		\$259	\$280	\$327	\$382	\$425
G		\$207	\$226	\$265	\$306	\$335
N		\$126	\$135	\$158	\$188	\$208

Female Preferred

	<65	65	70	75	80	85
A	\$185	\$185	\$200	\$233	\$267	\$288
F		\$229	\$247	\$288	\$337	\$375
G		\$183	\$200	\$234	\$270	\$296
N		\$111	\$119	\$139	\$166	\$184

There is a 7% Household Discount is available when more than one member of the applicant's household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Male Standard*

	<65	65	70	75	80	85
A	\$185	\$230	\$249	\$290	\$332	\$359
F		\$285	\$308	\$359	\$421	\$467
G		\$228	\$249	\$291	\$336	\$369
N		\$139	\$149	\$173	\$207	\$229

Female Standard*

	<65	65	70	75	80	85
A	\$185	\$203	\$220	\$256	\$293	\$317
F		\$251	\$272	\$317	\$371	\$413
G		\$201	\$220	\$257	\$297	\$325
N		\$122	\$131	\$153	\$182	\$202

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

There is a 7% Household Discount is available when more than one member of the applicant's household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Cigna National Health Insurance Company
P.O. Box 5725
Scranton, PA 18505-5725
1-866-459-4272
www.Cigna.com/Medicare

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited/Direct Response

Male Preferred

	<65	65	70	75	80	85
A	\$321	\$295	\$311	\$375	\$456	\$555
F		\$181	\$198	\$238	\$290	\$353
G		\$165	\$174	\$209	\$255	\$310
N		\$116	\$127	\$153	\$187	\$227

Female Preferred

	<65	65	70	75	80	85
A	\$289	\$265	\$280	\$338	\$411	\$500
F		\$163	\$178	\$215	\$261	\$318
G		\$148	\$157	\$189	\$230	\$279
N		\$105	\$115	\$138	\$168	\$204

There is a 6% discount which will be applied to eligible new business on all underwriting classes when a policyholder resides in a Household with another adult who is age 18 or older, which includes a legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

There is an additional 9% discount applied to eligible new business on all underwriting classes when more than one member of the Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Male Standard*

	<65	65	70	75	80	85
A	\$353	\$324	\$342	\$412	\$502	\$610
F		\$199	\$217	\$262	\$319	\$388
G		\$181	\$191	\$230	\$280	\$341
N		\$128	\$140	\$169	\$205	\$250

Female Standard*

	<65	65	70	75	80	85
A	\$318	\$292	\$308	\$371	\$452	\$550
F		\$179	\$196	\$236	\$287	\$349
G		\$163	\$172	\$208	\$252	\$307
N		\$115	\$126	\$152	\$185	\$225

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

There is a 6% discount which will be applied to eligible new business on all underwriting classes when a policyholder resides in a Household with another adult who is age 18 or older, which includes a legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

There is an additional 9% discount applied to eligible new business on all underwriting classes when more than one member of the Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Colonial Penn Life Insurance Company
11825 North Pennsylvania Street
Carmel, IN 46032
1-888-910-3133

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

www.bankerslife.com/products/medicare-supplement-insurance/

Male Preferred

	<65	65	70	75	80	85
A	\$429	\$400	\$488	\$594	\$695	\$790
B		\$217	\$264	\$320	\$374	\$428
C	\$882	\$191	\$232	\$276	\$319	\$354
D	\$548	\$167	\$215	\$276	\$332	\$366
F		\$307	\$372	\$451	\$538	\$632
High F		\$ 51	\$ 62	\$ 75	\$ 89	\$104
G		\$264	\$325	\$399	\$481	\$572
High G		\$ 47	\$ 57	\$ 68	\$ 82	\$ 96
K		\$ 89	\$109	\$136	\$168	\$202
L		\$188	\$225	\$275	\$331	\$390
M		\$226	\$279	\$345	\$413	\$482
N		\$165	\$213	\$272	\$337	\$411

Female Preferred

	<65	65	70	75	80	85
A	\$429	\$360	\$439	\$534	\$626	\$711
B		\$196	\$238	\$288	\$337	\$385
C	\$794	\$174	\$212	\$252	\$292	\$324
D	\$493	\$150	\$194	\$248	\$299	\$330
F		\$276	\$335	\$406	\$484	\$569
High F		\$ 46	\$ 56	\$ 67	\$ 80	\$ 94
G		\$238	\$292	\$359	\$433	\$515
High G		\$ 42	\$ 51	\$ 62	\$ 73	\$ 86
K		\$ 80	\$ 98	\$123	\$152	\$182
L		\$169	\$203	\$248	\$298	\$351
M		\$203	\$252	\$311	\$372	\$434
N		\$149	\$192	\$245	\$303	\$370

Male Standard*

	<65	65	70	75	80	85
A	\$429	\$444	\$542	\$659	\$772	\$878
B		\$241	\$294	\$355	\$415	\$475
C	\$980	\$212	\$258	\$306	\$355	\$394
D	\$609	\$185	\$239	\$306	\$368	\$407
F		\$341	\$413	\$501	\$597	\$702
High F		\$ 57	\$ 68	\$ 83	\$ 99	\$116
G		\$293	\$360	\$443	\$534	\$635
High G		\$ 52	\$ 63	\$ 76	\$ 90	\$106
K		\$ 99	\$121	\$151	\$187	\$224
L		\$209	\$250	\$306	\$368	\$433
M		\$251	\$310	\$383	\$459	\$535
N		\$183	\$236	\$302	\$374	\$456

Female Standard*

	<65	65	70	75	80	85
A	\$429	\$400	\$488	\$594	\$695	\$790
B		\$217	\$264	\$320	\$374	\$428
C	\$882	\$194	\$236	\$280	\$325	\$360
D	\$548	\$167	\$215	\$276	\$332	\$366
F		\$307	\$372	\$451	\$538	\$632
High F		\$ 51	\$ 62	\$ 75	\$ 89	\$104
G		\$264	\$325	\$399	\$481	\$572
High G		\$ 47	\$ 57	\$ 68	\$ 82	\$ 96
K		\$ 89	\$109	\$136	\$168	\$202
L		\$188	\$225	\$275	\$331	\$390
M		\$226	\$279	\$345	\$413	\$482
N		\$165	\$213	\$272	\$337	\$411

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Erie Family Life Insurance Company
100 Erie Insurance Place
Erie, PA 16530
1-800-458-0811
www.erieinsurance.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$174	\$154	\$168	\$197	\$225	\$255
F		\$191	\$212	\$245	\$287	\$334
G		\$157	\$176	\$207	\$240	\$280
N		\$142	\$158	\$188	\$219	\$252

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$151	\$134	\$146	\$171	\$196	\$221
F		\$166	\$184	\$213	\$249	\$290
G		\$137	\$153	\$180	\$209	\$243
N		\$124	\$137	\$163	\$190	\$219

A 5% household discount will be offered to applicants who (a) live in an eligible household and (b) the applicant lives in the same household with another person who is over the age of 18 and is either the applicant's spouse, someone with whom the applicant is in a civil union partnership, or is a permanent resident in the applicant's home and has resided there for a minimum of 12 months.

Male Tobacco*

	<65	65	70	75	80	85
A	\$200	\$177	\$193	\$226	\$259	\$293
F		\$219	\$244	\$281	\$330	\$384
G		\$181	\$203	\$238	\$277	\$322
N		\$163	\$181	\$216	\$252	\$289

Female Tobacco*

	<65	65	70	75	80	85
A	\$174	\$154	\$168	\$197	\$225	\$255
F		\$191	\$212	\$245	\$287	\$334
G		\$157	\$176	\$207	\$240	\$280
N		\$142	\$158	\$188	\$219	\$252

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A 5% household discount will be offered to applicants who (a) live in an eligible household and (b) the applicant lives in the same household with another person who is over the age of 18 and is either the applicant's spouse, someone with whom the applicant is in a civil union partnership, or is a permanent resident in the applicant's home and has resided there for a minimum of 12 months.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Everence Association, Inc.
1110 N. Main Street
P.O. Box 483
Goshen, IN 46527
1-800-348-7468
www.everence.com

Individual Market-Issue Age/Attained Age
Marketing Method: Members Only
Insurance Producer Solicited/Direct Response

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$276	\$259	\$280	\$294	\$312	\$326
F		\$264	\$286	\$303	\$328	\$354
G		\$197	\$213	\$227	\$243	\$254
L		\$123	\$135	\$144	\$156	\$168
N		\$125*	\$149*	\$169*	\$185*	\$199*

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$251	\$236	\$255	\$267	\$283	\$296
F		\$240	\$260	\$276	\$298	\$322
G		\$179	\$194	\$207	\$221	\$231
L		\$112	\$122	\$131	\$142	\$152
N		\$113*	\$136*	\$154*	\$168*	\$181*

*Plan N premiums are Attained Age.

Male Tobacco**

	<65	65	70	75	80	85
A	\$318	\$298	\$323	\$338	\$359	\$374
F		\$303	\$329	\$349	\$377	\$407
G		\$227	\$245	\$261	\$279	\$292
L		\$141	\$155	\$165	\$179	\$193
N		\$143*	\$172*	\$195*	\$213*	\$228*

Female Tobacco**

	<65	65	70	75	80	85
A	\$289	\$271	\$293	\$307	\$326	\$340
F		\$276	\$299	\$317	\$343	\$370
G		\$206	\$223	\$238	\$254	\$265
L		\$129	\$141	\$150	\$163	\$175
N		\$130*	\$156*	\$177*	\$193*	\$208*

*Plan N premiums are Attained Age.

**Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Federal Life Insurance Company
3750 W. Deerfield Road
Riverwoods, IL 60015
1-888-747-3760
www.federallife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$241	\$160	\$177	\$211	\$244	\$272
F		\$185	\$197	\$241	\$278	\$309
G		\$155	\$171	\$204	\$236	\$263
N		\$119	\$130	\$157	\$181	\$202

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$241	\$143	\$158	\$189	\$218	\$242
F		\$165	\$176	\$215	\$248	\$276
G		\$138	\$152	\$182	\$211	\$234
N		\$107	\$116	\$140	\$162	\$180

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

Male Tobacco*

	<65	65	70	75	80	85
A	\$277	\$184	\$203	\$243	\$280	\$312
F		\$213	\$227	\$277	\$319	\$355
G		\$178	\$196	\$235	\$271	\$302
N		\$137	\$150	\$180	\$208	\$232

Female Tobacco*

	<65	65	70	75	80	85
A	\$277	\$164	\$181	\$217	\$250	\$279
F		\$190	\$203	\$247	\$285	\$317
G		\$159	\$175	\$210	\$242	\$270
N		\$123	\$134	\$161	\$186	\$207

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A discount of 7% will be applied if for the past twelve months the certificate holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the certificate holder lives with another adult who is his or her legal spouse or civil union partner.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

FirstCare, Inc. (d.b.a. CareFirst MedPlus)
 10455 Mill Run Circle
 Owings Mills, MD 21117-5559
 1-800-275-3802
 410-356-8123 (Local)
www.carefirst.com

Individual Market-Attained Age
 Marketing Method: Direct Response

Male Level 1 without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$813	\$718	\$907	\$1,101	\$1,305	\$1,476
B		\$199	\$252	\$ 305	\$ 362	\$ 410
F		\$223	\$282	\$ 342	\$ 406	\$ 459
High F		\$ 41	\$ 52	\$ 62	\$ 74	\$ 84
G		\$173	\$219	\$ 266	\$ 315	\$ 356
High G		\$ 40	\$ 50	\$ 61	\$ 72	\$ 82
L		\$144	\$181	\$ 220	\$ 261	\$ 295
M		\$218	\$275	\$ 334	\$ 396	\$ 448
N		\$159	\$201	\$ 244	\$ 290	\$ 328

Female Level 1 without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$786	\$674	\$852	\$1,033	\$1,216	\$1,324
B		\$187	\$236	\$ 287	\$ 337	\$ 367
F		\$210	\$265	\$ 321	\$ 378	\$ 412
High F		\$ 38	\$ 48	\$ 59	\$ 69	\$ 75
G		\$163	\$206	\$ 249	\$ 293	\$ 320
High G		\$ 37	\$ 47	\$ 57	\$ 67	\$ 73
L		\$135	\$170	\$ 207	\$ 243	\$ 265
M		\$204	\$258	\$ 313	\$ 369	\$ 402
N		\$150	\$189	\$ 229	\$ 270	\$ 294

*Level 1 rates apply if application is made during the 6-month open enrollment period, or during the guaranteed issue period.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 1 without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$789	\$696	\$880	\$1,068	\$1,266	\$1,432
B		\$193	\$244	\$ 296	\$ 351	\$ 397
F		\$217	\$274	\$ 332	\$ 394	\$ 445
High F		\$ 40	\$ 50	\$ 61	\$ 72	\$ 81
G		\$168	\$212	\$ 258	\$ 305	\$ 346
High G		\$ 39	\$ 49	\$ 59	\$ 70	\$ 79
L		\$139	\$176	\$ 214	\$ 253	\$ 286
M		\$211	\$267	\$ 324	\$ 384	\$ 434
N		\$155	\$195	\$ 237	\$ 281	\$ 318

Female Level 1 without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$762	\$654	\$826	\$1,002	\$1,179	\$1,285
B		\$181	\$229	\$ 278	\$ 327	\$ 356
F		\$203	\$257	\$ 312	\$ 367	\$ 400
High F		\$ 37	\$ 47	\$ 57	\$ 67	\$ 73
G		\$158	\$199	\$ 242	\$ 285	\$ 310
High G		\$ 36	\$ 46	\$ 56	\$ 65	\$ 71
L		\$131	\$165	\$ 200	\$ 236	\$ 257
M		\$198	\$251	\$ 304	\$ 358	\$ 390
N		\$145	\$183	\$ 222	\$ 262	\$ 285

*Level 1 rates apply if application is made during the 6-month open enrollment period, or during the guaranteed issue period.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 2 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$894	\$897	\$1,052	\$1,211	\$1,435	\$1,624
B		\$249	\$ 292	\$ 336	\$ 398	\$ 450
F		\$279	\$ 327	\$ 376	\$ 446	\$ 505
High F		\$ 51	\$ 60	\$ 69	\$ 81	\$ 92
G		\$216	\$ 254	\$ 292	\$ 346	\$ 392
High G		\$ 50	\$ 58	\$ 67	\$ 80	\$ 90
L		\$179	\$ 210	\$ 242	\$ 287	\$ 325
M		\$272	\$ 319	\$ 367	\$ 435	\$ 492
N		\$199	\$ 234	\$ 269	\$ 319	\$ 360

Female Level 2 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$864	\$842	\$988	\$1,137	\$1,337	\$1,457
B		\$234	\$274	\$ 315	\$ 371	\$ 404
F		\$262	\$307	\$ 353	\$ 416	\$ 453
High F		\$ 48	\$ 56	\$ 65	\$ 76	\$ 83
G		\$203	\$238	\$ 274	\$ 323	\$ 351
High G		\$ 47	\$ 55	\$ 63	\$ 74	\$ 81
L		\$168	\$198	\$ 227	\$ 267	\$ 291
M		\$255	\$300	\$ 345	\$ 405	\$ 442
N		\$187	\$219	\$ 252	\$ 297	\$ 323

*Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 2 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,117	\$1,121	\$1,315	\$1,513	\$1,793	\$2,029
B		\$ 311	\$ 365	\$ 420	\$ 498	\$ 563
F		\$ 349	\$ 409	\$ 471	\$ 558	\$ 631
High F		\$ 64	\$ 75	\$ 86	\$ 102	\$ 115
G		\$ 271	\$ 317	\$ 365	\$ 433	\$ 490
High G		\$ 62	\$ 73	\$ 84	\$ 100	\$ 113
L		\$ 224	\$ 263	\$ 303	\$ 359	\$ 406
M		\$ 340	\$ 399	\$ 459	\$ 544	\$ 615
N		\$ 249	\$ 292	\$ 336	\$ 398	\$ 450

Female Level 2 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,080	\$1,053	\$1,235	\$1,420	\$1,671	\$1,821
B		\$ 292	\$ 343	\$ 394	\$ 464	\$ 505
F		\$ 327	\$ 384	\$ 442	\$ 520	\$ 566
High F		\$ 60	\$ 70	\$ 81	\$ 95	\$ 103
G		\$ 254	\$ 298	\$ 343	\$ 403	\$ 439
High G		\$ 58	\$ 69	\$ 79	\$ 93	\$ 101
L		\$ 211	\$ 247	\$ 284	\$ 334	\$ 364
M		\$ 319	\$ 374	\$ 431	\$ 507	\$ 552
N		\$ 234	\$ 274	\$ 315	\$ 371	\$ 404

*Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 2 Non-Smoker without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$867	\$870	\$1,021	\$1,175	\$1,392	\$1,575
B		\$241	\$ 283	\$ 326	\$ 386	\$ 437
F		\$271	\$ 318	\$ 365	\$ 433	\$ 490
High F		\$ 49	\$ 58	\$ 67	\$ 79	\$ 89
G		\$210	\$ 246	\$ 283	\$ 336	\$ 380
High G		\$ 48	\$ 57	\$ 65	\$ 77	\$ 87
L		\$174	\$ 204	\$ 235	\$ 278	\$ 315
M		\$264	\$ 310	\$ 356	\$ 422	\$ 478
N		\$193	\$ 227	\$ 261	\$ 309	\$ 350

Female Level 2 Non-Smoker without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$839	\$817	\$959	\$1,103	\$1,297	\$1,413
B		\$227	\$266	\$ 306	\$ 360	\$ 392
F		\$254	\$298	\$ 343	\$ 403	\$ 439
High F		\$ 46	\$ 54	\$ 63	\$ 74	\$ 80
G		\$197	\$231	\$ 266	\$ 313	\$ 341
High G		\$ 45	\$ 53	\$ 61	\$ 72	\$ 78
L		\$163	\$192	\$ 221	\$ 259	\$ 283
M		\$248	\$291	\$ 334	\$ 393	\$ 429
N		\$181	\$213	\$ 245	\$ 288	\$ 314

*Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 2 Smoker without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$1,084	\$1,088	\$1,276	\$1,468	\$1,740	\$1,969
B		\$ 302	\$ 354	\$ 407	\$ 483	\$ 546
F		\$ 338	\$ 397	\$ 456	\$ 541	\$ 612
High F		\$ 62	\$ 72	\$ 83	\$ 99	\$ 112
G		\$ 262	\$ 308	\$ 354	\$ 420	\$ 475
High G		\$ 60	\$ 71	\$ 81	\$ 97	\$ 109
L		\$ 218	\$ 255	\$ 294	\$ 348	\$ 394
M		\$ 330	\$ 387	\$ 445	\$ 528	\$ 597
N		\$ 241	\$ 283	\$ 326	\$ 386	\$ 437

Female Level 2 Smoker without Household Discount Eastern & Southern MD*

	<65	65	70	75	80	85
A	\$1,048	\$1,021	\$1,198	\$1,378	\$1,621	\$1,766
B		\$ 283	\$ 332	\$ 382	\$ 450	\$ 490
F		\$ 318	\$ 373	\$ 429	\$ 504	\$ 549
High F		\$ 58	\$ 68	\$ 78	\$ 92	\$ 100
G		\$ 246	\$ 289	\$ 333	\$ 391	\$ 426
High G		\$ 57	\$ 66	\$ 76	\$ 90	\$ 98
L		\$ 204	\$ 240	\$ 276	\$ 324	\$ 353
M		\$ 310	\$ 363	\$ 418	\$ 492	\$ 536
N		\$ 227	\$ 266	\$ 306	\$ 360	\$ 392

*Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 3 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,301	\$1,435	\$1,633	\$1,761	\$2,087	\$2,362
B		\$ 398	\$ 453	\$ 489	\$ 579	\$ 655
F		\$ 446	\$ 508	\$ 548	\$ 649	\$ 734
High F		\$ 82	\$ 93	\$ 100	\$ 119	\$ 134
G		\$ 346	\$ 394	\$ 425	\$ 504	\$ 570
High G		\$ 80	\$ 91	\$ 98	\$ 116	\$ 131
L		\$ 287	\$ 327	\$ 352	\$ 418	\$ 472
M		\$ 435	\$ 495	\$ 534	\$ 633	\$ 716
N		\$ 319	\$ 362	\$ 391	\$ 463	\$ 524

Female Level 3 Non-Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,257	\$1,348	\$1,533	\$1,653	\$1,945	\$2,119
B		\$ 374	\$ 425	\$ 459	\$ 540	\$ 588
F		\$ 419	\$ 477	\$ 514	\$ 605	\$ 659
High F		\$ 77	\$ 87	\$ 94	\$ 110	\$ 120
G		\$ 325	\$ 370	\$ 399	\$ 469	\$ 511
High G		\$ 75	\$ 85	\$ 92	\$ 108	\$ 118
L		\$ 270	\$ 307	\$ 331	\$ 389	\$ 424
M		\$ 409	\$ 465	\$ 501	\$ 590	\$ 643
N		\$ 299	\$ 340	\$ 367	\$ 432	\$ 470

*Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 3 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,625	\$1,794	\$2,041	\$2,201	\$2,609	\$2,952
B		\$ 498	\$ 566	\$ 611	\$ 724	\$ 819
F		\$ 558	\$ 635	\$ 684	\$ 811	\$ 918
High F		\$ 102	\$ 116	\$ 125	\$ 148	\$ 168
G		\$ 433	\$ 492	\$ 531	\$ 629	\$ 712
High G		\$ 100	\$ 113	\$ 122	\$ 145	\$ 164
L		\$ 359	\$ 408	\$ 440	\$ 522	\$ 590
M		\$ 544	\$ 619	\$ 667	\$ 791	\$ 895
N		\$ 398	\$ 453	\$ 488	\$ 579	\$ 655

Female Level 3 Smoker without Household Discount Baltimore Metro, D.C. Metro & Western MD*

	<65	65	70	75	80	85
A	\$1,571	\$1,684	\$1,916	\$2,066	\$2,431	\$2,648
B		\$ 467	\$ 532	\$ 573	\$ 674	\$ 735
F		\$ 524	\$ 596	\$ 642	\$ 756	\$ 823
High F		\$ 96	\$ 109	\$ 117	\$ 138	\$ 150
G		\$ 406	\$ 462	\$ 499	\$ 587	\$ 639
High G		\$ 93	\$ 106	\$ 115	\$ 135	\$ 147
L		\$ 337	\$ 383	\$ 413	\$ 486	\$ 530
M		\$ 511	\$ 581	\$ 627	\$ 737	\$ 803
N		\$ 374	\$ 425	\$ 459	\$ 539	\$ 588

***Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.**

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 3 Non-Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
A	\$1,262	\$1,393	\$1,584	\$1,708	\$2,025	\$2,291
B		\$ 386	\$ 440	\$ 474	\$ 562	\$ 636
F		\$ 433	\$ 493	\$ 531	\$ 630	\$ 713
High F		\$ 79	\$ 90	\$ 97	\$ 115	\$ 130
G		\$ 336	\$ 382	\$ 412	\$ 489	\$ 553
High G		\$ 77	\$ 88	\$ 95	\$ 112	\$ 127
L		\$ 279	\$ 317	\$ 342	\$ 405	\$ 458
M		\$ 422	\$ 480	\$ 518	\$ 614	\$ 695
N		\$ 309	\$ 352	\$ 379	\$ 449	\$ 509

Female Level 3 Non-Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
A	\$1,220	\$1,307	\$1,487	\$1,604	\$1,887	\$2,056
B		\$ 363	\$ 413	\$ 445	\$ 524	\$ 570
F		\$ 407	\$ 463	\$ 499	\$ 587	\$ 639
High F		\$ 74	\$ 84	\$ 91	\$ 107	\$ 117
G		\$ 315	\$ 359	\$ 387	\$ 455	\$ 496
High G		\$ 73	\$ 83	\$ 89	\$ 105	\$ 114
L		\$ 261	\$ 297	\$ 321	\$ 377	\$ 411
M		\$ 396	\$ 451	\$ 486	\$ 572	\$ 623
N		\$ 290	\$ 330	\$ 356	\$ 419	\$ 456

*Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

Male Level 3 Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
A	\$1,577	\$1,740	\$1,980	\$2,135	\$2,531	\$2,863
B		\$ 483	\$ 549	\$ 592	\$ 702	\$ 794
F		\$ 541	\$ 616	\$ 664	\$ 787	\$ 890
High F		\$ 99	\$ 112	\$ 121	\$ 144	\$ 163
G		\$ 420	\$ 478	\$ 515	\$ 611	\$ 691
High G		\$ 97	\$ 110	\$ 118	\$ 140	\$ 159
L		\$ 348	\$ 396	\$ 427	\$ 506	\$ 573
M		\$ 528	\$ 600	\$ 647	\$ 767	\$ 868
N		\$ 386	\$ 439	\$ 474	\$ 562	\$ 635

Female Level 3 Smoker without Household Discount Eastern & Southern MD

	<65	65	70	75	80	85
A	\$1,524	\$1,634	\$1,859	\$2,004	\$2,358	\$2,569
B		\$ 453	\$ 516	\$ 556	\$ 654	\$ 713
F		\$ 508	\$ 578	\$ 623	\$ 733	\$ 799
High F		\$ 93	\$ 106	\$ 114	\$ 134	\$ 146
G		\$ 394	\$ 449	\$ 484	\$ 569	\$ 620
High G		\$ 91	\$ 103	\$ 111	\$ 131	\$ 143
L		\$ 327	\$ 372	\$ 401	\$ 472	\$ 514
M		\$ 495	\$ 564	\$ 608	\$ 715	\$ 779
N		\$ 363	\$ 413	\$ 445	\$ 523	\$ 570

***Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.**

A 10% Household Discount is available if the policyholder resides with another person who is eligible and has enrolled in a MedPlus Medicare Supplement plan with CareFirst.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

First Health Life and Health Insurance Company
 MEDICARE SUPPLEMENT ADMINISTRATIVE OFFICE
 3200 Highland Avenue
 Downers Grove, IL 60515
 1-866-465-1023
www.aetnaseniorproducts.com

Individual Market-Attained Age
 Marketing Method: Direct Response

Male Preferred

	<65	65	70	75	80	85
A	\$198	\$160	\$183	\$204	\$216	\$224
B		\$180	\$210	\$239	\$263	\$283
F		\$211	\$247	\$284	\$316	\$345
G		\$193	\$227	\$261	\$292	\$322
N		\$113	\$134	\$155	\$175	\$194

Female Preferred

	<65	65	70	75	80	85
A	\$182	\$147	\$168	\$187	\$198	\$206
B		\$165	\$192	\$219	\$241	\$259
F		\$194	\$227	\$261	\$290	\$317
G		\$178	\$209	\$241	\$270	\$297
N		\$105	\$124	\$143	\$162	\$180

Male Standard*

	<65	65	70	75	80	85
A	\$218	\$176	\$202	\$224	\$238	\$247
B		\$198	\$231	\$263	\$289	\$311
F		\$232	\$272	\$312	\$347	\$379
G		\$212	\$249	\$287	\$321	\$354
N		\$124	\$147	\$170	\$192	\$213

Female Standard*

	<65	65	70	75	80	85
A	\$200	\$162	\$185	\$205	\$218	\$226
B		\$181	\$211	\$241	\$265	\$285
F		\$213	\$250	\$287	\$319	\$349
G		\$196	\$230	\$265	\$297	\$327
N		\$115	\$136	\$158	\$178	\$198

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Garden State Life Insurance Company
P.O. Box 10627
Springfield, MO 65808
1-888-350-1488
www.americannational.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$194	\$169	\$186	\$221	\$258	\$299
F		\$240	\$266	\$314	\$368	\$428
G		\$150	\$164	\$195	\$228	\$266
High G		\$ 49	\$ 55	\$ 65	\$ 76	\$ 88
M		\$126	\$140	\$166	\$195	\$227
N		\$120	\$133	\$157	\$183	\$215

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$170	\$148	\$163	\$191	\$225	\$261
F		\$211	\$233	\$274	\$320	\$373
G		\$131	\$144	\$170	\$199	\$232
High G		\$ 44	\$ 48	\$ 56	\$ 67	\$ 77
M		\$112	\$123	\$145	\$170	\$198
N		\$106	\$117	\$137	\$160	\$186

There is a 7% Household Discount when another adult lives in the same house.

Male Tobacco*

	<65	65	70	75	80	85
A	\$231	\$201	\$221	\$263	\$307	\$356
F		\$285	\$316	\$374	\$438	\$510
G		\$178	\$196	\$232	\$271	\$316
High G		\$ 59	\$ 65	\$ 77	\$ 91	\$105
M		\$150	\$167	\$198	\$232	\$270
N		\$143	\$159	\$186	\$218	\$255

Female Tobacco*

	<65	65	70	75	80	85
A	\$202	\$176	\$194	\$228	\$268	\$311
F		\$251	\$277	\$327	\$381	\$444
G		\$156	\$172	\$202	\$237	\$276
High G		\$ 53	\$ 58	\$ 67	\$ 79	\$ 92
M		\$134	\$146	\$173	\$202	\$236
N		\$127	\$139	\$163	\$191	\$221

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

There is a 7% Household Discount when another adult lives in the same house.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Globe Life and Accident Insurance Company
3700 S. Stonebridge Drive
P.O. Box 8080
McKinney, TX 75070
1-800-801-6831
www.globecaremedsupp.com

Individual Market-Attained Age
Marketing Method: Direct Response

Unisex

	<65	65	70	75	80	85
A	\$198*	\$142	\$190	\$203	\$204	\$204
B		\$173	\$218	\$248	\$252	\$252
F		\$202	\$248	\$291	\$308	\$308
High F		\$ 34	\$ 47	\$ 56	\$ 67	\$ 67
G		\$175	\$218	\$260	\$276	\$276
High G		\$ 34	\$ 47	\$ 56	\$ 67	\$ 67
N		\$145	\$182	\$220	\$239	\$239

* Plan A for Individuals with a Disability is offered only during Open Enrollment/Guaranteed Issue periods.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

GPM Health and Life Insurance Company
P.O. Box 2679
Omaha, NE 68103
1-866-242-7573
www.gpmhealthandlife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$305	\$217	\$240	\$287	\$331	\$369
F		\$260	\$287	\$343	\$396	\$441
G		\$217	\$240	\$287	\$331	\$369
N		\$168	\$186	\$222	\$257	\$286

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$305	\$189	\$209	\$250	\$288	\$321
F		\$226	\$250	\$299	\$345	\$384
G		\$189	\$208	\$249	\$288	\$321
N		\$146	\$162	\$193	\$223	\$249

A 7% Household Discount will be applied if for the past twelve months the policy holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the policyholder lives with another adult who is his or her legal spouse or civil union partner.

Male Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$350	\$250	\$276	\$330	\$381	\$424
F		\$299	\$330	\$395	\$455	\$507
G		\$250	\$276	\$330	\$380	\$424
N		\$193	\$214	\$256	\$295	\$328

Female Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$350	\$217	\$240	\$287	\$331	\$369
F		\$260	\$287	\$343	\$396	\$441
G		\$217	\$240	\$287	\$331	\$368
N		\$168	\$186	\$222	\$256	\$286

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount will be applied if for the past twelve months the policy holder has resided with at least one, but no more than three, other adults aged 60 or older, or if the policyholder lives with another adult who is his or her legal spouse or civil union partner.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Great Southern Life Insurance Company
 Medicare Supplement Administrative Office
 300 West 11th Street
 Kansas City, MO 64105
 1-888-220-7074
www.americo.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$462	\$290	\$307	\$359	\$430	\$503
F		\$193	\$203	\$240	\$292	\$355
High F		\$ 51	\$ 56	\$ 66	\$ 81	\$ 93
G		\$173	\$173	\$208	\$260	\$319
N		\$119	\$126	\$152	\$191	\$237

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$401	\$253	\$267	\$312	\$374	\$437
F		\$168	\$177	\$209	\$253	\$309
High F		\$ 45	\$ 48	\$ 58	\$ 70	\$ 81
G		\$151	\$151	\$181	\$226	\$277
N		\$104	\$110	\$132	\$166	\$206

A 10% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Tobacco*

	<65	65	70	75	80	85
A	\$531	\$334	\$353	\$413	\$495	\$578
F		\$222	\$234	\$276	\$335	\$409
High F		\$ 59	\$ 64	\$ 76	\$ 93	\$107
G		\$199	\$199	\$239	\$298	\$367
N		\$137	\$145	\$175	\$219	\$272

Female Tobacco*

	<65	65	70	75	80	85
A	\$462	\$290	\$307	\$359	\$430	\$503
F		\$193	\$203	\$240	\$292	\$355
High F		\$ 51	\$ 56	\$ 66	\$ 81	\$ 93
G		\$173	\$173	\$208	\$260	\$319
N		\$119	\$126	\$152	\$191	\$237

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A 10% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue
Glenview, IL 60025
1-800-338-7452
1-847-699-0600
www.gtlic.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$212	\$185	\$196	\$223	\$259	\$280
F		\$239	\$254	\$302	\$377	\$425
High F		\$ 54	\$ 57	\$ 68	\$ 85	\$ 95
G		\$188	\$200	\$238	\$298	\$335
N		\$155	\$164	\$195	\$244	\$275

Female Preferred

	<65	65	70	75	80	85
A	\$188	\$165	\$175	\$197	\$228	\$247
F		\$213	\$227	\$269	\$337	\$379
High F		\$ 48	\$ 51	\$ 61	\$ 76	\$ 85
G		\$168	\$179	\$212	\$266	\$299
N		\$138	\$147	\$174	\$218	\$246

A household discount of 7% is available if two or more policyholders with an inforce Medicare Supplement policy from the Company are currently residing together.

Male Standard*

	<65	65	70	75	80	85
A	\$265	\$231	\$246	\$279	\$323	\$350
F		\$299	\$317	\$377	\$472	\$531
High F		\$ 67	\$ 71	\$ 85	\$106	\$119
G		\$235	\$250	\$297	\$372	\$419
N		\$194	\$206	\$244	\$306	\$344

Female Standard*

	<65	65	70	75	80	85
A	\$235	\$206	\$219	\$247	\$285	\$309
F		\$267	\$283	\$337	\$421	\$474
High F		\$ 60	\$ 64	\$ 76	\$ 95	\$107
G		\$210	\$223	\$265	\$332	\$374
N		\$173	\$183	\$218	\$273	\$307

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A household discount of 7% is available if two or more policyholders with an inforce Medicare Supplement policy from the Company are currently residing together.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Heartland National Life Insurance Company
P.O. Box 2878
Salt Lake City, UT 84110-2878
1-866-916-7971
www.heartlandnational.net

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$183	\$148	\$155	\$187	\$215	\$241
C	\$958	\$192	\$199	\$238	\$278	\$321
G		\$148	\$155	\$189	\$225	\$266
N		\$128	\$134	\$163	\$194	\$228

Female Non-Tobacco

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$159	\$128	\$134	\$163	\$187	\$209
C	\$833	\$167	\$173	\$207	\$242	\$279
G		\$129	\$135	\$164	\$196	\$231
N		\$112	\$117	\$142	\$169	\$198

A 7% Household Discount is available to those that qualify.

Male Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$ 211	\$170	\$178	\$215	\$247	\$277
C	\$1,102	\$220	\$229	\$274	\$320	\$369
G		\$171	\$179	\$217	\$259	\$305
N		\$148	\$154	\$188	\$223	\$262

Female Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$183	\$148	\$155	\$187	\$215	\$241
C	\$958	\$192	\$199	\$238	\$278	\$321
G		\$148	\$155	\$189	\$225	\$266
N		\$128	\$134	\$163	\$194	\$228

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available to those that qualify.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Humana Insurance Company
500 West Main Street
Louisville, KY 40202
1-800-984-9095
www.Humana-medicare.com

Individual Market-Issue Age/Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$270*	\$216	\$262	\$318	\$376	\$435
B		\$167	\$203	\$246	\$290	\$336
C	\$573*	\$230	\$280	\$340	\$401	\$465
F		\$216	\$263	\$319	\$377	\$436
High F		\$ 69	\$ 83	\$101	\$118	\$137
G		\$208	\$253	\$307	\$363	\$420
High G		\$ 65	\$ 79	\$ 95	\$112	\$130
K		\$122	\$148	\$180	\$212	\$245
L		\$144	\$174	\$212	\$250	\$289
N		\$143	\$173	\$210	\$248	\$287

Female Preferred

	<65	65	70	75	80	85
A	\$256*	\$215	\$254	\$294	\$334	\$369
B		\$166	\$196	\$227	\$258	\$285
C	\$573*	\$230	\$271	\$314	\$357	\$394
F		\$216	\$255	\$295	\$335	\$369
High F		\$ 68	\$ 80	\$ 93	\$105	\$116
G		\$208	\$245	\$284	\$323	\$356
High G		\$ 65	\$ 76	\$ 88	\$100	\$110
K		\$122	\$143	\$166	\$188	\$208
L		\$143	\$169	\$195	\$222	\$245
N		\$142	\$168	\$194	\$221	\$243

*Plans A and C for individuals under age 65 with a disability premiums are Issue Age.
A 5% Household Premium Discount will be applied where members share a common address.

Male Standard**

	<65	65	70	75	80	85
A	\$402*	\$321	\$391	\$475	\$561	\$650
B		\$248	\$302	\$367	\$433	\$502
C	\$855*	\$343	\$417	\$507	\$599	\$694
F		\$322	\$392	\$476	\$562	\$651
High F		\$101	\$123	\$149	\$176	\$204
G		\$310	\$377	\$458	\$541	\$627
High G		\$ 96	\$117	\$141	\$167	\$193
K		\$181	\$220	\$267	\$316	\$366
L		\$214	\$259	\$315	\$372	\$431
N		\$212	\$258	\$313	\$370	\$429

Female Standard**

	<65	65	70	75	80	85
A	\$382*	\$321	\$379	\$439	\$498	\$550
B		\$248	\$292	\$339	\$385	\$425
C	\$855*	\$342	\$404	\$468	\$532	\$587
F		\$321	\$379	\$440	\$499	\$551
High F		\$101	\$119	\$138	\$157	\$173
G		\$310	\$366	\$423	\$481	\$531
High G		\$ 96	\$113	\$131	\$148	\$163
K		\$181	\$213	\$247	\$281	\$310
L		\$213	\$251	\$291	\$331	\$365
N		\$212	\$250	\$290	\$329	\$363

*Plans A and C for individuals under age 65 with a disability premiums are Issue Age.

**Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A 5% Household Premium Discount will be applied where members share a common address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Independence American Insurance Company
 485 Madison Avenue, 14th Floor
 New York, NY 10022-5872
 1-888-215-1150
www.ihcgroup.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$232	\$161	\$180	\$212	\$252	\$302
F		\$185	\$201	\$239	\$292	\$365
G		\$152	\$160	\$196	\$250	\$321
N		\$118	\$129	\$164	\$214	\$280

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$202	\$140	\$156	\$184	\$219	\$263
F		\$161	\$174	\$208	\$254	\$317
G		\$133	\$139	\$171	\$217	\$279
N		\$103	\$112	\$142	\$186	\$244

A 7% household discount is available for those who qualify.

Male Tobacco*

	<65	65	70	75	80	85
A	\$267	\$185	\$207	\$244	\$290	\$347
F		\$213	\$231	\$275	\$336	\$419
G		\$175	\$184	\$226	\$288	\$369
N		\$136	\$148	\$188	\$246	\$322

Female Tobacco*

	<65	65	70	75	80	85
A	\$232	\$161	\$180	\$212	\$252	\$302
F		\$185	\$201	\$239	\$292	\$365
G		\$152	\$160	\$196	\$250	\$321
N		\$118	\$129	\$164	\$214	\$280

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% household discount is available for those who qualify.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Lumico Life Insurance Company
237 East High Street
Jefferson City, MO 65101
1-855-774-4491
www.lumico.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$174	\$150	\$164	\$191	\$221	\$256
F		\$191	\$202	\$235	\$272	\$315
G		\$151	\$165	\$191	\$221	\$257
N		\$122	\$133	\$155	\$179	\$208

Female Preferred

	<65	65	70	75	80	85
A	\$153	\$132	\$144	\$167	\$193	\$224
F		\$167	\$177	\$205	\$238	\$276
G		\$132	\$144	\$167	\$194	\$225
N		\$107	\$117	\$135	\$157	\$182

A 7% household discount is available for those who qualify.

Male Standard*

	<65	65	70	75	80	85
A	\$194	\$167	\$183	\$212	\$245	\$285
F		\$212	\$225	\$261	\$302	\$351
G		\$168	\$183	\$212	\$246	\$285
N		\$136	\$148	\$172	\$199	\$231

Female Standard*

	<65	65	70	75	80	85
A	\$170	\$146	\$160	\$185	\$215	\$249
F		\$186	\$197	\$228	\$265	\$307
G		\$147	\$160	\$186	\$215	\$249
N		\$119	\$130	\$150	\$174	\$202

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% household discount is available for those who qualify.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Nassau Life Insurance Company of Kansas
 1064 Greenwood Blvd., Suite 260
 Lake Mary, FL 32746
 1-800-420-5382
www.nsre.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$234	\$174	\$187	\$228	\$265	\$305
F		\$184	\$200	\$240	\$283	\$361
G		\$176	\$189	\$230	\$273	\$352
N		\$128	\$137	\$168	\$201	\$260

Female Preferred

	<65	65	70	75	80	85
A	\$204	\$152	\$162	\$198	\$231	\$266
F		\$160	\$174	\$209	\$246	\$314
G		\$153	\$164	\$200	\$237	\$306
N		\$112	\$120	\$146	\$175	\$226

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Standard*

	<65	65	70	75	80	85
A	\$269	\$200	\$215	\$262	\$305	\$351
F		\$212	\$230	\$276	\$325	\$416
G		\$202	\$217	\$264	\$314	\$404
N		\$148	\$158	\$194	\$232	\$299

Female Standard*

	<65	65	70	75	80	85
A	\$234	\$174	\$187	\$228	\$265	\$306
F		\$184	\$200	\$240	\$283	\$362
G		\$176	\$189	\$230	\$273	\$352
N		\$128	\$137	\$168	\$202	\$260

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

National Guardian Life Insurance Company
2 East Gilman Street
Madison, WI 53701
1-877-888-1511
NGL.Admin-portal.org

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$217	\$171	\$180	\$212	\$243	\$280
F		\$202	\$212	\$252	\$299	\$359
G		\$159	\$168	\$203	\$243	\$294
N		\$135	\$143	\$173	\$209	\$256

Female Preferred

	<65	65	70	75	80	85
A	\$189	\$149	\$156	\$184	\$211	\$243
F		\$176	\$184	\$219	\$260	\$312
G		\$138	\$146	\$177	\$211	\$256
N		\$118	\$124	\$151	\$182	\$223

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Standard*

	<65	65	70	75	80	85
A	\$250	\$196	\$207	\$243	\$280	\$322
F		\$233	\$244	\$290	\$344	\$413
G		\$183	\$193	\$234	\$279	\$338
N		\$156	\$164	\$199	\$240	\$294

Female Standard*

	<65	65	70	75	80	85
A	\$217	\$171	\$180	\$212	\$243	\$280
F		\$202	\$212	\$252	\$299	\$359
G		\$159	\$168	\$203	\$243	\$294
N		\$135	\$143	\$173	\$209	\$256

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

National Health Insurance Company
P.O. Box 3450
Salt Lake City, UT 84110-3450
1-866-916-8816
www.ngah-ngic.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$183	\$158	\$175	\$203	\$235	\$271
F		\$200	\$222	\$257	\$298	\$344
High F		\$ 62	\$ 69	\$ 80	\$ 92	\$106
G		\$171	\$189	\$219	\$254	\$293
N		\$132	\$146	\$170	\$197	\$227

Female Preferred

	<65	65	70	75	80	85
A	\$162	\$140	\$155	\$179	\$208	\$240
F		\$177	\$196	\$228	\$264	\$304
High F		\$ 55	\$ 61	\$ 70	\$ 82	\$ 94
G		\$151	\$168	\$194	\$225	\$259
N		\$117	\$130	\$150	\$174	\$201

A household discount of 7% is available.

Male Standard*

	<65	65	70	75	80	85
A	\$220	\$189	\$210	\$243	\$282	\$325
F		\$240	\$266	\$308	\$358	\$412
High F		\$ 74	\$ 82	\$ 95	\$111	\$128
G		\$205	\$227	\$263	\$305	\$351
N		\$159	\$176	\$203	\$236	\$272

Female Standard*

	<65	65	70	75	80	85
A	\$195	\$168	\$186	\$215	\$249	\$287
F		\$213	\$235	\$273	\$316	\$365
High F		\$ 66	\$ 73	\$ 85	\$ 98	\$113
G		\$182	\$201	\$233	\$270	\$311
N		\$140	\$155	\$180	\$209	\$241

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A household discount of 7% is available.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Oxford Life Insurance Company
 Administrative Office
 2721 North Central Avenue
 Phoenix, AZ 85004-1172
 1-800-308-2318
www.oxfordlife.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$310	\$261	\$311	\$368	\$403	\$420
F		\$335	\$396	\$469	\$543	\$621
G		\$164	\$176	\$206	\$237	\$273
N		\$198	\$235	\$283	\$333	\$394

Female Non-Tobacco

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$274	\$231	\$275	\$326	\$356	\$371
F		\$297	\$350	\$415	\$480	\$550
G		\$145	\$155	\$182	\$210	\$242
N		\$175	\$208	\$251	\$295	\$348

Male Tobacco*

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$357	\$300	\$357	\$423	\$463	\$483
F		\$385	\$455	\$539	\$624	\$715
G		\$189	\$202	\$237	\$273	\$314
N		\$227	\$271	\$326	\$383	\$453

Female Tobacco *

	<i><65</i>	<i>65</i>	<i>70</i>	<i>75</i>	<i>80</i>	<i>85</i>
A	\$316	\$266	\$316	\$375	\$410	\$427
F		\$341	\$403	\$477	\$552	\$632
G		\$167	\$179	\$210	\$242	\$278
N		\$201	\$240	\$288	\$339	\$401

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Pan-American Life Insurance Company
601 Poydras Street
New Orleans, LA 70130
1-855-777-0400
www.palig.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$216	\$184	\$197	\$228	\$266	\$312
F		\$219	\$234	\$273	\$328	\$402
G		\$172	\$185	\$220	\$266	\$329
N		\$135	\$145	\$173	\$210	\$262

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$187	\$160	\$171	\$198	\$231	\$271
F		\$190	\$203	\$238	\$285	\$350
G		\$149	\$161	\$191	\$232	\$286
N		\$117	\$126	\$150	\$183	\$228

A 12% Household Discount is available if the insured currently has a household resident (at least one, no more than three) who is age 50 or older:

- with whom the insureds have continuously resided for the past 12 months, or to whom the insureds are married; or
- who has an existing Medicare Supplement policy with Pan-American Life Insurance Company, or is applying for one.

Male Tobacco*

	<65	65	70	75	80	85
A	\$248	\$211	\$226	\$262	\$305	\$358
F		\$251	\$269	\$314	\$377	\$462
G		\$197	\$213	\$253	\$306	\$378
N		\$155	\$167	\$198	\$242	\$302

Female Tobacco *

	<65	65	70	75	80	85
A	\$216	\$184	\$197	\$228	\$266	\$312
F		\$219	\$234	\$273	\$328	\$402
G		\$172	\$185	\$220	\$266	\$329
N		\$135	\$145	\$173	\$210	\$262

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 12% Household Discount is available if the insured currently has a household resident (at least one, no more than three) who is age 50 or older:

- with whom the insureds have continuously resided for the past 12 months, or to whom the insureds are married or**
- who has an existing Medicare Supplement policy with Pan-American Life Insurance Company or is applying for one.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Philadelphia American Life Insurance Company
P.O. Box 4884
Houston, TX 77210-4884
1-877-368-4691
www.neweralife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$162	\$131	\$141	\$149	\$169	\$181
F		\$173	\$191	\$229	\$261	\$291
High F		\$ 49	\$ 54	\$ 62	\$ 75	\$ 79
G		\$136	\$150	\$179	\$204	\$228
High G		\$ 39	\$ 43	\$ 51	\$ 63	\$ 75
N		\$114	\$126	\$150	\$172	\$191

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$162	\$119	\$129	\$135	\$154	\$164
F		\$157	\$174	\$208	\$237	\$264
High F		\$ 44	\$ 49	\$ 56	\$ 68	\$ 72
G		\$123	\$136	\$163	\$186	\$207
High G		\$ 35	\$ 39	\$ 46	\$ 58	\$ 68
N		\$103	\$114	\$137	\$156	\$174

A 6% Household Discount will be applied if the policyholder is legally married and both individuals have an in force policy with Philadelphia American Life Insurance Company.

Male Tobacco*

	<65	65	70	75	80	85
A	\$178	\$144	\$155	\$164	\$186	\$199
F		\$190	\$210	\$252	\$287	\$320
High F		\$ 53	\$ 59	\$ 68	\$ 82	\$ 87
G		\$149	\$165	\$197	\$225	\$251
High G		\$ 43	\$ 47	\$ 56	\$ 70	\$ 83
N		\$125	\$138	\$165	\$189	\$210

Female Tobacco*

	<65	65	70	75	80	85
A	\$178	\$131	\$141	\$149	\$169	\$181
F		\$173	\$191	\$229	\$261	\$291
High F		\$ 49	\$ 54	\$ 62	\$ 75	\$ 79
G		\$136	\$150	\$179	\$204	\$228
High G		\$ 39	\$ 43	\$ 51	\$ 63	\$ 75
N		\$114	\$126	\$150	\$172	\$191

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 6% Household Discount will be applied if the policyholder is legally married and both individuals have an in force policy with Philadelphia American Life Insurance Company.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Physicians Life Insurance Company
2600 Dodge Street
Omaha, NE 68131
1-800-325-6300
www.physiciansmutual.com

Individual Market-Attained Age/Issue Age
Marketing Method: Insurance Producer Solicited/Direct Response
Issue Age rates are available for all plans

Male Non-Tobacco

	<65	65	70	75	80	85
A*	\$175*	\$175*	\$175*	\$175*	\$175*	\$175*
F		\$189	\$204	\$237	\$258	\$265
High F		\$ 60	\$ 65	\$ 81	\$101	\$126
G		\$161	\$174	\$202	\$220	\$226
High G		\$ 58	\$ 63	\$ 79	\$ 98	\$122

Female Preferred

	<65	65	70	75	80	85
A*	\$158*	\$158*	\$158*	\$158*	\$158*	\$158*
F		\$171	\$185	\$214	\$234	\$240
High F		\$ 54	\$ 59	\$ 74	\$ 92	\$114
G		\$146	\$157	\$182	\$199	\$204
High G		\$ 52	\$ 57	\$ 71	\$ 89	\$110

*Plan A is Issue Age. Other Plans are Attained Age.

An applicant who resides in a household either with a spouse, or with another person (but no more than three) that is age 60 or older and has continuously resided with the applicant for the last 12 months, is eligible for a 10% household discount.

All Medicare Supplement plans from Physicians Life Insurance Company except Plan A provide additional innovative benefits for preventive care and hearing loss testing. We also offer a Deductible Discount Rider on Plans F and G that applies the high deductible for only 2-3 years, with a premium discount off of the base plan that applies for the life of the policy.

Male Tobacco**

	<65	65	70	75	80	85
A*	\$194*	\$194*	\$194*	\$194*	\$194*	\$194*
F		\$210	\$227	\$263	\$287	\$295
High F		\$ 66	\$ 72	\$ 90	\$113	\$140
G		\$179	\$193	\$224	\$244	\$251
High G		\$ 64	\$ 70	\$ 87	\$109	\$135

Female Tobacco**

	<65	65	70	75	80	85
A*	\$175*	\$175*	\$175*	\$175*	\$175*	\$175*
F		\$190	\$205	\$238	\$260	\$267
High F		\$ 60	\$ 66	\$ 82	\$102	\$127
G		\$162	\$175	\$203	\$221	\$227
High G		\$ 58	\$ 63	\$ 79	\$ 98	\$123

***Plan A is Issue Age. Other Plans are Attained Age.**

****Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

An applicant who resides in a household either with a spouse, or with another person (but no more than three) that is age 60 or older and has continuously resided with the applicant for the last 12 months, is eligible for a 10% household discount.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Puritan Life Insurance Company of America
 1720 W. Rio Salado Parkway
 Tempe, AZ 85281
 1-855-323-8914
www.puritanlifeinsurance.com

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$275	\$218	\$240	\$273	\$309	\$355
F		\$271	\$295	\$339	\$397	\$476
G		\$206	\$228	\$266	\$314	\$378
N		\$145	\$159	\$187	\$222	\$271

Female Preferred

	<65	65	70	75	80	85
A	\$248	\$197	\$216	\$245	\$278	\$319
F		\$243	\$265	\$305	\$357	\$428
G		\$185	\$205	\$239	\$282	\$341
N		\$130	\$143	\$168	\$200	\$244

A 7% Household Discount is available if there are between 2 and 4 adults residing at the residential address.

Male Standard*

	<65	65	70	75	80	85
A	\$317	\$251	\$276	\$314	\$355	\$408
F		\$311	\$339	\$390	\$456	\$547
G		\$237	\$262	\$306	\$361	\$435
N		\$166	\$183	\$215	\$255	\$312

Female Standard*

	<65	65	70	75	80	85
A	\$285	\$226	\$248	\$282	\$320	\$367
F		\$280	\$305	\$351	\$411	\$492
G		\$213	\$235	\$275	\$324	\$392
N		\$150	\$165	\$193	\$230	\$280

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

SBLI USA Life Insurance Company, Inc.
100 West 33rd Street, Suite 1007
New York, NY 10001
Marketing: 1-877-990-7225
www.prosperitylife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred Non-Tobacco

	<65	65	70	75	80	85
A	\$202	\$161	\$161	\$173	\$222	\$273
F		\$173	\$181	\$209	\$266	\$319
G		\$149	\$150	\$174	\$223	\$274
N		\$111	\$120	\$140	\$179	\$226

Female Preferred Non-Tobacco

	<65	65	70	75	80	85
A	\$175	\$140	\$140	\$150	\$193	\$237
F		\$151	\$158	\$182	\$232	\$277
G		\$130	\$130	\$151	\$194	\$238
N		\$ 97	\$104	\$122	\$156	\$196

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Standard Non-Tobacco

	<65	65	70	75	80	85
A	\$204	\$162	\$162	\$182	\$224	\$275
F		\$175	\$183	\$220	\$269	\$322
G		\$151	\$151	\$183	\$225	\$277
N		\$112	\$121	\$148	\$181	\$228

Female Standard Non-Tobacco

	<65	65	70	75	80	85
A	\$177	\$141	\$141	\$158	\$195	\$239
F		\$152	\$159	\$191	\$234	\$280
G		\$131	\$131	\$159	\$196	\$241
N		\$ 98	\$105	\$128	\$157	\$198

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Standard Tobacco*

	<65	65	70	75	80	85
A	\$224	\$179	\$179	\$200	\$246	\$303
F		\$193	\$201	\$242	\$296	\$354
G		\$166	\$166	\$201	\$247	\$304
N		\$124	\$133	\$162	\$199	\$251

Female Standard Tobacco *

	<65	65	70	75	80	85
A	\$195	\$155	\$155	\$174	\$214	\$263
F		\$167	\$175	\$210	\$257	\$308
G		\$144	\$145	\$175	\$215	\$265
N		\$107	\$116	\$141	\$173	\$218

***Premiums listed above for Male Standard Tobacco and Female Standard Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% household discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Sentinel Security Life Insurance Company
P.O. Box 27248
Salt Lake City, UT 84127
1-800-247-1423
www.sslco.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$223	\$171	\$194	\$240	\$298	\$367
F		\$223	\$242	\$297	\$365	\$445
G		\$179	\$194	\$239	\$295	\$361
N		\$147	\$167	\$207	\$256	\$316

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$194	\$149	\$169	\$209	\$259	\$319
F		\$194	\$211	\$259	\$317	\$387
G		\$156	\$169	\$208	\$257	\$314
N		\$128	\$145	\$180	\$223	\$275

A 12% Household Discount is available if the insured currently has a household resident (at least one, no more than three) who is age 50 or older:

- with whom the insureds have continuously resided for the past 12 months, or to whom the insureds are married or
- ho has an existing Medicare Supplement policy with Sentinel Security Life Insurance Company, or is applying for one.

Male Tobacco*

	<65	65	70	75	80	85
A	\$257	\$196	\$223	\$276	\$342	\$422
F		\$257	\$279	\$342	\$419	\$511
G		\$206	\$223	\$275	\$339	\$415
N		\$169	\$192	\$238	\$294	\$363

Female Tobacco *

	<65	65	70	75	80	85
A	\$223	\$171	\$194	\$240	\$298	\$367
F		\$223	\$242	\$297	\$365	\$445
G		\$179	\$194	\$239	\$295	\$361
N		\$147	\$167	\$207	\$256	\$316

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 12% Household Discount is available if the insured currently has a household resident (at least one, no more than three) who is age 50 or older:

- with whom the insureds have continuously resided for the past 12 months, or to whom the insureds are married or**
- who has an existing Medicare Supplement policy with Sentinel Security Life Insurance Company, or is applying for one.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, IL 61710-0001
Contact local State Farm Agent
www.statefarm.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$224	\$171	\$216	\$251	\$282	\$293
C	\$578	\$259	\$326	\$378	\$424	\$442
D	\$580	\$155	\$205	\$247	\$285	\$319
F		\$223	\$280	\$325	\$365	\$381
G		\$155	\$205	\$247	\$286	\$320
N		\$120	\$158	\$190	\$222	\$252

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$224	\$158	\$199	\$231	\$260	\$271
C	\$578	\$239	\$301	\$349	\$392	\$408
D	\$571	\$151	\$186	\$218	\$248	\$275
F		\$205	\$259	\$300	\$337	\$351
G		\$152	\$186	\$219	\$249	\$276
N		\$115	\$141	\$167	\$193	\$218

***Plans A and D for individuals with a disability under age 65 with a disability premiums are offered during Open Enrollment/Guaranteed Issue periods only.**

Male Tobacco*

	<65	65	70	75	80	85
A	\$224	\$189	\$238	\$276	\$310	\$323
C	\$578	\$285	\$358	\$416	\$467	\$487
D	\$580	\$170	\$225	\$272	\$314	\$351
F		\$245	\$308	\$358	\$402	\$419
G		\$171	\$226	\$272	\$314	\$352
N		\$132	\$173	\$210	\$244	\$278

Female Tobacco*

	<65	65	70	75	80	85
A	\$224	\$174	\$219	\$255	\$286	\$298
C	\$578	\$263	\$331	\$383	\$431	\$449
D	\$571	\$167	\$204	\$240	\$273	\$303
F		\$226	\$285	\$330	\$371	\$386
G		\$167	\$205	\$241	\$274	\$303
N		\$127	\$155	\$184	\$212	\$240

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Transamerica Life Insurance Company
100 Light Street
Baltimore, MD 21202
1-866-205-9120
www.transamerica.com

Individual Market-Issue Age
Marketing Method: Direct Response

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$186	\$159	\$203	\$253	\$300	\$336
B		\$210	\$268	\$334	\$396	\$444
F		\$250	\$319	\$398	\$471	\$528
G		\$178	\$228	\$284	\$336	\$377
K		\$ 84	\$108	\$134	\$159	\$178
L		\$125	\$160	\$199	\$236	\$265
M		\$154	\$197	\$245	\$291	\$326
N		\$145	\$185	\$231	\$274	\$307

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$167	\$145	\$182	\$222	\$262	\$295
B		\$191	\$241	\$293	\$345	\$389
F		\$228	\$286	\$349	\$411	\$463
G		\$162	\$204	\$249	\$293	\$330
K		\$ 77	\$ 97	\$118	\$139	\$156
L		\$114	\$144	\$175	\$206	\$232
M		\$141	\$177	\$215	\$254	\$286
N		\$132	\$166	\$202	\$239	\$269

Male Tobacco*

	<65	65	70	75	80	85
A	\$204	\$175	\$224	\$278	\$330	\$370
B		\$231	\$295	\$368	\$436	\$488
F		\$275	\$351	\$437	\$518	\$581
G		\$196	\$251	\$312	\$370	\$415
K		\$ 93	\$119	\$148	\$175	\$196
L		\$138	\$176	\$219	\$260	\$291
M		\$170	\$217	\$270	\$320	\$359
N		\$159	\$204	\$254	\$301	\$337

Female Tobacco*

	<65	65	70	75	80	85
A	\$184	\$159	\$200	\$244	\$288	\$324
B		\$211	\$265	\$322	\$380	\$428
F		\$251	\$315	\$383	\$452	\$510
G		\$179	\$225	\$273	\$322	\$363
K		\$ 85	\$106	\$130	\$153	\$172
L		\$126	\$158	\$192	\$227	\$255
M		\$155	\$194	\$237	\$279	\$315
N		\$145	\$183	\$223	\$262	\$296

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Unified Life Insurance Company
7201 W. 129th Street, Suite 300
Overland Park, KS 66213
1-800-237-4463
www.unifiedlife.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$225	\$193	\$218	\$250	\$279	\$307
F		\$243	\$271	\$316	\$364	\$418
High F		\$ 75	\$ 88	\$103	\$121	\$141
G		\$192	\$217	\$256	\$297	\$344
N		\$154	\$174	\$206	\$240	\$281

Female Preferred

	<65	65	70	75	80	85
A	\$196	\$168	\$189	\$218	\$243	\$267
F		\$211	\$236	\$275	\$317	\$364
High F		\$ 65	\$ 76	\$ 90	\$105	\$122
G		\$167	\$189	\$223	\$259	\$299
N		\$134	\$151	\$179	\$209	\$245

A 7% Household Discount is available if there are between 2 and 3 adults residing at the same residential address.

Male Standard*

	<65	65	70	75	80	85
A	\$259	\$223	\$250	\$288	\$321	\$353
F		\$279	\$312	\$364	\$419	\$481
High F		\$ 86	\$101	\$119	\$139	\$162
G		\$220	\$249	\$295	\$342	\$396
N		\$177	\$200	\$236	\$276	\$324

Female Standard*

	<65	65	70	75	80	85
A	\$225	\$193	\$218	\$250	\$279	\$307
F		\$243	\$271	\$316	\$364	\$418
High F		\$ 75	\$ 88	\$103	\$121	\$141
G		\$192	\$217	\$256	\$297	\$344
N		\$154	\$174	\$206	\$240	\$281

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period**

A 7% Household Discount is available if there are between 2 and 3 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

Union Security Insurance Company
 MEDICARE SUPPLEMENT ADMINISTRATIVE OFFICE
 800 Crescent Centre Dr., Suite 200
 Franklin, TN 37067
 1-833-552-0827

Individual Market-Attained Age
 Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$206	\$162	\$173	\$203	\$237	\$270
F		\$197	\$209	\$247	\$297	\$354
G		\$169	\$181	\$219	\$265	\$318
N		\$119	\$133	\$167	\$195	\$236

Female Preferred

	<65	65	70	75	80	85
A	\$179	\$141	\$150	\$176	\$206	\$235
F		\$171	\$182	\$215	\$259	\$308
G		\$147	\$158	\$190	\$230	\$276
N		\$104	\$116	\$145	\$169	\$206

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

Male Standard*

	<65	65	70	75	80	85
A	\$237	\$186	\$199	\$233	\$272	\$310
F		\$227	\$240	\$285	\$342	\$407
G		\$194	\$209	\$251	\$305	\$366
N		\$137	\$153	\$192	\$224	\$272

Female Standard*

	<65	65	70	75	80	85
A	\$206	\$162	\$173	\$203	\$237	\$270
F		\$197	\$209	\$247	\$297	\$354
G		\$169	\$181	\$219	\$265	\$318
N		\$119	\$133	\$167	\$195	\$236

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A 7% Household Discount is available if there are between 2 and 4 adults residing at the same residential address.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

United American Insurance Company
3700 S. Stonebridge Drive, P.O. Box 8080
McKinney, TX 75070
1-800-755-2137
www.unitedamerican.com

Individual Market-Issue Age/Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$185	\$124	\$163	\$183	\$185	\$185
B		\$188	\$252	\$290	\$297	\$297
C		\$220	\$295	\$348	\$380	\$380
D	\$655	\$188	\$258	\$307	\$336	\$336
F		\$234	\$313	\$369	\$402	\$402
High F		\$ 37	\$ 51	\$ 61	\$ 72	\$ 72
G		\$208	\$285	\$339	\$372	\$372
High G		\$ 37	\$ 51	\$ 61	\$ 72	\$ 72
K		\$ 95	\$129	\$154	\$168	\$168
L		\$136	\$186	\$222	\$244	\$244
N		\$131	\$180	\$216	\$240	\$240

Female Preferred

	<65	65	70	75	80	85
A	\$161	\$108	\$142	\$159	\$161	\$161
B		\$164	\$219	\$252	\$258	\$258
C		\$191	\$257	\$303	\$330	\$330
D	\$568	\$164	\$224	\$267	\$292	\$292
F		\$203	\$272	\$321	\$350	\$350
High F		\$ 32	\$ 44	\$ 53	\$ 63	\$ 63
G		\$181	\$248	\$295	\$323	\$323
High G		\$ 32	\$ 44	\$ 53	\$ 63	\$ 63
K		\$ 82	\$112	\$134	\$146	\$146
L		\$119	\$162	\$193	\$212	\$212
N		\$114	\$157	\$188	\$208	\$208

*Plan A for individuals under age 65 with a disability premiums are Issue Age. This Plan is offered during Open Enrollment/Guaranteed Issue periods only.

Male Standard**

	<65	65	70	75	80	85
A	\$185	\$142	\$187	\$210	\$212	\$212
B		\$217	\$290	\$334	\$341	\$341
C		\$253	\$339	\$400	\$437	\$437
D	\$655	\$216	\$296	\$353	\$387	\$387
F		\$269	\$360	\$425	\$463	\$463
High F		\$ 42	\$ 58	\$ 70	\$ 83	\$ 83
G		\$240	\$328	\$390	\$427	\$427
High G		\$ 42	\$ 58	\$ 70	\$ 83	\$ 83
K		\$109	\$149	\$177	\$193	\$193
L		\$157	\$214	\$255	\$280	\$280
N		\$150	\$207	\$248	\$276	\$276

Female Standard**

	<65	65	70	75	80	85
A	\$161	\$124	\$163	\$183	\$185	\$185
B		\$188	\$252	\$290	\$297	\$297
C		\$220	\$295	\$348	\$380	\$380
D	\$568	\$188	\$258	\$307	\$336	\$336
F		\$234	\$313	\$369	\$402	\$402
High F		\$ 37	\$ 51	\$ 61	\$ 72	\$ 72
G		\$209	\$285	\$339	\$372	\$372
High G		\$ 37	\$ 51	\$ 61	\$ 72	\$ 72
K		\$ 95	\$129	\$154	\$168	\$168
L		\$136	\$186	\$222	\$244	\$244
N		\$131	\$180	\$216	\$240	\$240

****Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

UnitedHealthcare Insurance Company
(AARP Medicare Supplement Plans)
P.O. Box 30607
Salt Lake City, UT 84130
1-800-523-5800
www.aarpmedicaresupplement.com

Group Market-Community Rated
Marketing Method: AARP Members Only
Insurance Producer Solicited/Direct Response

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

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$466	\$512	\$698
B	\$264	\$290	\$396
C	\$422	\$464	\$633
F	\$312	\$343	\$468
G	\$255	\$281	\$454
K	\$117	\$128	\$175
L	\$192	\$211	\$288
N	\$220	\$242	\$433

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

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$413	\$454	\$620
B	\$234	\$257	\$351
C	\$374	\$412	\$561
F	\$276	\$304	\$414
G	\$226	\$249	\$403
K	\$104	\$114	\$156
L	\$170	\$187	\$255
N	\$195	\$215	\$384

Early Enrollment: Individuals who enroll within six months 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 39% at age 65 through 68, 36% at age 69, 33% at age 70, etc., decreasing by 3% after each 12-month period, until the discount decreases to 0% at age 81 when they will pay the Base Rate thereafter.

Individuals who enroll more than six months and less than ten 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 ten 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.

5% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

**Male Tobacco*
Age 65 and Older**

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$512	\$563	\$768
B	\$290	\$319	\$435
C	\$464	\$511	\$697
F	\$343	\$377	\$514
G	\$281	\$309	\$500
K	\$128	\$141	\$193
L	\$211	\$232	\$316
N	\$242	\$266	\$477

**Female Tobacco*
Age 65 and Older**

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$454	\$500	\$681
B	\$257	\$283	\$386
C	\$412	\$453	\$618
F	\$304	\$334	\$456
G	\$249	\$274	\$443
K	\$114	\$126	\$171
L	\$187	\$206	\$281
N	\$215	\$236	\$423

Early Enrollment: Individuals who enroll within six months 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 39% at age 65 through 68, 36% at age 69, 33% at age 70, etc., decreasing by 3% after each 12-month period, until the discount decreases to 0% at age 81 when they will pay the Base Rate thereafter.

Individuals who enroll more than six months and less than ten 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 ten 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 for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

5% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

**Male Non-Tobacco
Under Age 65**

<i>Base Rate</i>	
A	\$375
C	\$794

**Male Tobacco*
Under Age 65**

<i>Base Rate</i>	
A*	\$412
C*	\$873

**Female Non-Tobacco
Under Age 65**

<i>Base Rate</i>	
A	\$332
C	\$704

**Female Tobacco*
Under Age 65**

<i>Base Rate</i>	
A*	\$365
C*	\$774

*Premiums listed above for Plans A and C Male and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

5% Multi-Insured Discount when two or more insured on one account have at least one eligible plan of insurance issued under a group master policy between the Trustee of AARP and UnitedHealthCare Insurance Company.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

United of Omaha Life Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175
1-800-667-2937
www.mutualofomaha.com/states

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited/Direct Response

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$210	\$202	\$220	\$254	\$292	\$334
F		\$240	\$261	\$302	\$347	\$398
High F		\$ 67	\$ 73	\$ 85	\$ 97	\$111
G		\$179	\$196	\$229	\$261	\$297
High G		\$ 52	\$ 57	\$ 67	\$ 78	\$ 90
N		\$133	\$146	\$170	\$194	\$221

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$186	\$178	\$195	\$225	\$258	\$296
F		\$212	\$231	\$267	\$307	\$352
High F		\$ 59	\$ 65	\$ 75	\$ 86	\$ 99
G		\$159	\$174	\$203	\$231	\$263
High G		\$ 46	\$ 50	\$ 59	\$ 69	\$ 80
N		\$118	\$129	\$151	\$172	\$195

A 12% Household Discount is available if the policyholder is living with another adult (but no more than three other adults) who is age 60 or older.

Male Tobacco*

	<65	65	70	75	80	85
A	\$227	\$218	\$238	\$275	\$315	\$361
F		\$259	\$283	\$327	\$375	\$430
High F		\$ 73	\$ 79	\$ 92	\$105	\$120
G		\$194	\$212	\$248	\$282	\$321
High G		\$ 56	\$ 61	\$ 72	\$ 84	\$ 97
N		\$144	\$158	\$184	\$210	\$239

Female Tobacco*

	<65	65	70	75	80	85
A	\$201	\$193	\$210	\$243	\$279	\$320
F		\$229	\$250	\$289	\$332	\$380
High F		\$ 64	\$ 70	\$ 81	\$ 93	\$107
G		\$171	\$188	\$219	\$249	\$284
High G		\$ 49	\$ 54	\$ 64	\$ 74	\$ 86
N		\$128	\$140	\$163	\$186	\$211

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

A 12% Household Discount is available if the policyholder is living with another adult (but no more than three adults) who is age 60 or older.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

United States Fire Insurance Company
5 Christopher Way
Eatontown, NJ 07724
1-866-523-9332
www.usfiremedsupp.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$166	\$148	\$161	\$187	\$217	\$251
B		\$177	\$194	\$225	\$260	\$302
F		\$182	\$200	\$238	\$283	\$336
G		\$154	\$163	\$189	\$219	\$254
High G		\$ 57	\$ 62	\$ 72	\$ 83	\$ 97
K		\$ 77	\$ 82	\$ 95	\$110	\$127
L		\$ 93	\$ 99	\$114	\$133	\$154
N		\$116	\$126	\$146	\$170	\$197

Female Preferred

	<65	65	70	75	80	85
A	\$145	\$128	\$140	\$163	\$189	\$219
B		\$154	\$168	\$195	\$226	\$262
F		\$159	\$174	\$207	\$246	\$292
G		\$134	\$142	\$164	\$191	\$221
High G		\$ 49	\$ 54	\$ 62	\$ 73	\$ 84
K		\$ 67	\$ 71	\$ 82	\$ 95	\$110
L		\$ 81	\$ 86	\$ 99	\$115	\$134
N		\$101	\$110	\$127	\$148	\$171

A household discount of 7% is available.

Male Standard*

	<65	65	70	75	80	85
A	\$185	\$164	\$179	\$208	\$241	\$279
B		\$197	\$215	\$249	\$289	\$335
F		\$203	\$222	\$264	\$314	\$372
G		\$171	\$181	\$210	\$243	\$282
High G		\$ 63	\$ 69	\$ 80	\$ 93	\$107
K		\$ 86	\$ 91	\$105	\$122	\$141
L		\$103	\$110	\$127	\$147	\$171
N		\$129	\$140	\$163	\$189	\$218

Female Standard*

	<65	65	70	75	80	85
A	\$161	\$143	\$156	\$181	\$209	\$243
B		\$171	\$187	\$217	\$251	\$291
F		\$176	\$194	\$230	\$273	\$324
G		\$149	\$158	\$183	\$212	\$245
High G		\$ 55	\$ 60	\$ 69	\$ 81	\$ 93
K		\$ 74	\$ 79	\$ 91	\$106	\$123
L		\$ 90	\$ 95	\$111	\$128	\$148
N		\$112	\$122	\$142	\$164	\$190

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

A household discount of 7% is available.

**MONTHLY PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
EFFECTIVE JANUARY 1, 2022**

USAA Life Insurance Company
9800 Fredericksburg Road
San Antonio, TX 78288
1-800-531-8722
www.usaa.com

Individual Market-Attained Age
Marketing Method: Insurance Producer Solicited

Unisex Non-Smoker

	<65	65	70	75	80	85
A	\$191	\$191	\$224	\$267	\$310	\$342
F		\$178	\$209	\$249	\$290	\$320
G		\$146	\$161	\$195	\$241	\$313
N		\$125	\$147	\$175	\$203	\$225

Unisex Smoker*

	<65	65	70	75	80	85
A	\$211	\$210	\$245	\$293	\$340	\$375
F		\$196	\$228	\$273	\$317	\$350
G		\$181	\$200	\$242	\$299	\$388
N		\$137	\$160	\$192	\$223	\$246

***Premiums listed above for Unisex Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period, or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

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Maryland

INSURANCE ADMINISTRATION

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800-735-2258 TTY

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