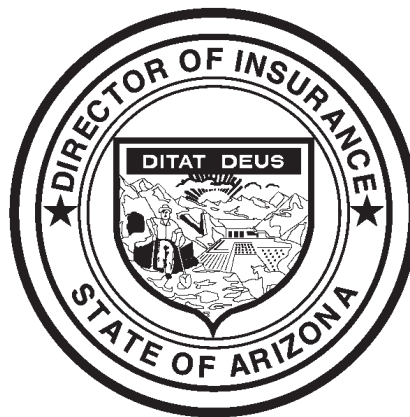


**2012  
Medicare Supplement  
Insurance  
Premium Comparison**

Arizona  
Department of Insurance



**Janice K. Brewer  
Governor**

**Christina Urias  
Director of Insurance**



# TABLE OF CONTENTS

Message from the Director of Insurance	1
What should I consider when shopping for Medicare Supplement insurance?	2
Medicare Supplement Benefit Chart	4
Shopping Checklist	5
About This Guide	6
Glossary of Terms	6
Premium Comparison	7
Helpful Resources	39

# Message from the Director of Insurance

*Dear Medicare Supplement Shopper,*

This publication was designed to help you compare Medicare Supplement insurance policies (also called Medigap), and help you **save money, understand benefits choices** and **service options**. While price is an important consideration, shoppers should also consider:

- The financial strength and stability of the insurance company,
- The level of services provided, and
- Which benefits best suit your circumstances.

Whether you are a first time Medigap shopper, or long time policy owner, it is important to know your options. Obtain a copy of the publication “**Choosing a Medigap Policy: A Guide To Health Insurance For People With Medicare,**” (published by the U.S. Department of Health and Human Services) which provides a detailed description of the benefits in each of the standardized Medicare Supplement policies.

To obtain a free copy of “Choosing a Medigap Policy” visit [www.medicare.gov/Publications/](http://www.medicare.gov/Publications/), or call us at (602) 364-2499 or at (800) 325-2548 (outside Phoenix) or send an email request to [consumers@azinsurance.gov](mailto:consumers@azinsurance.gov).

Another invaluable resource for Medigap shoppers is the Arizona Senior Health Insurance Assistance Program (SHIP). SHIP offers *free* counseling related to Medicare, Medicare Supplement insurance and related insurance products. Call toll free (800) 432-4040, or email requests to [askaaa@azdes.gov](mailto:askaaa@azdes.gov). A list of other helpful Medicare related references appears at the back of this booklet.

Review your new policy as soon as you receive it. If you have any questions, promptly call the agent or insurance company. If you are dissatisfied for any reason, return the Medigap policy within 30 days of receipt for a full refund. This “free look” period is explained on the front of your policy.

To learn more about your Medicare options, contact Medicare at (800) 633-4227 or [www.medicare.gov](http://www.medicare.gov), or SHIP at (800) 432-4040.

Sincerely,



Christina Urias  
Director of Insurance

# What should I consider when shopping for Medicare Supplement Insurance?

## Service

As with any purchase you make, you should not assume that the most expensive product is necessarily the best. Nor should you assume that the cheapest policy will give you the same level of service that a more expensive product would. Get feedback from your friends and family about which insurers have given them good service. Here are some aspects of service to consider:

### Claims Service

Does the insurer offer *automatic claim submission* (sometimes called “cross-over”)? Most Medigap carriers are notified by Medicare when its portion of your claim is paid so there is less paperwork for policyholders.

Are claim payments prompt and accurate?

### Customer Service

What are the insurer’s hours of customer service?

Are customer service staff courteous and helpful?

Are toll free telephone numbers available?

Are any on-line services offered?

Does the insurer utilize agent representatives or will you deal directly with insurance company personnel for customer service?

### Range of benefits

Does the insurer offer all the different Medigap plans or just some?

Does the insurer offer any extra benefits and services?

## Cost

The wide range in premiums between insurance companies illustrates the benefit of comparison shopping! There are a number of factors that influence what premium you will pay for a Medicare Supplement policy.

**Your health.** Pre-existing health conditions generally result in higher premiums; some insurers charge more for certain conditions than other insurers. However, during open enrollment and guaranteed issue circumstances, insurers cannot charge higher premiums for pre-existing conditions.

**Your age.** Insurers charge premiums based on your age or community at the time the policy was issued. So, if you change policies and/or companies, your Medigap premium may increase.

**Your gender.** Some insurers charge male policyholders more than female.

**Your smoking status.** Smokers are charged a higher premium.

**Marital status.** Some insurers offer a marital discount when both spouses apply for coverage.

**Level of benefits.** The more benefits, the more the policy will cost.

**Medicare Select.** Some insurers offer a “Select” policy which utilizes a restricted provider network, which can result in lower premiums.

**Your deductible.** Some insurers offer Medigap Plan F with a “high deductible” option which could reduce the cost.

**Frequency of premium payments.** Some insurers will offer a discount if you pay an *annual* premium. However, be aware that after you have had your policy for 30 days, insurers are not obligated to give you a refund if you cancel your policy mid-term.

**Electronic Fund Transfer (EFT) Discount.** If you agree to have your monthly premium payment automatically deducted from your checking account, some companies may offer a discount.

## Financial strength

There are several organizations that offer independent information about the financial strength of insurance companies. You can ask your insurance agent for information or you can contact the rating organizations directly:

<u>Rating Organization</u>	<u>Phone Number</u>	<u>Website</u>
AM Best Company Inc	(908) 439-2200	<a href="http://www.ambest.com">www.ambest.com</a>
Fitch Investor Services	(212) 908-0500	<a href="http://www.fitchratings.com">www.fitchratings.com</a>
Moody's Investors Services	(212) 553-0377	<a href="http://www.moodys.com">www.moodys.com</a>
Standard & Poor's	(212) 438-2400	<a href="http://www.standardandpoors.com">www.standardandpoors.com</a>
The Street Ratings.com	(800) 289-9222	<a href="http://www.thestreetratings.com">www.thestreetratings.com</a>

## Benefits

The chart on the next page shows the benefits included in each of the standard Medicare Supplement plans. For a detailed description of the benefits available under each Medicare Supplement policy, review the current issue of “*Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*”. While every insurance company must make Plan “A” available, many insurers do not offer all plans. Plans E, H, I, and J are no longer available for sale.

### Basic Benefits:

- **Hospitalization** – Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expense** – Part B coinsurance (generally 20% of Medicare-approved expenses) or co-payments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of Part B coinsurance or co-payments.
- **Blood** – First three pints of blood each year.
- **Hospice** – Part A coinsurance

# Benefit Chart of Medicare Supplement Plans Sold on or After June 1, 2010

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)	Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
							Out-of-pocket limit \$4660; paid at 100% after limit reached	Out-of-pocket limit \$2330; paid at 100% after limit reached		

\*Plan F also has an option called a high deductible plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2070 deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed \$2070. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

## Medigap shopping checklist...

- ✓ Evaluate your benefit needs and determine which of the standardized Medigap plans suits you best.
- ✓ Research *several* different insurance companies and agents, evaluating service, benefits and stability. Talk to friends and family about their experiences. Consider asking a friend or family member to join you during solicitations.
- ✓ If shopping through an insurance agent, call the Arizona Department of Insurance to verify licensure and inquire about complaint history.
- ✓ Get quotes from several insurance companies.
- ✓ Carefully compare the *Outlines of Coverage* you receive from the soliciting agent. Prior to taking an application, agents are required to give you an Outline of Coverage and the Shopper's Guide.
- ✓ Do not pay for the policy with cash! Write a check or money order made payable only to the insurance company, not the agent.
- ✓ Read the policy and paperwork upon receipt. Contact the agent or insurance company if you have any questions or concerns.
- ✓ Ask a trusted family member or friend to look over the policy and paperwork with you.
- ✓ Exercise your 30 day "**free look**" period to return your policy if you are dissatisfied with your policy purchase for any reason.

## It is illegal for insurance sales people to:

- Pressure or mislead you into buying or switching Medigap policies.
- Misuse names, letters or symbols of the U.S. government or claim to be a Medicare representative.
- Sell you duplicative Medigap policies.
- Offer a policy with "Attained Age Premiums" which means policy premiums would increase as the policyholder reaches certain age brackets.

## About this Guide

The premiums listed on the following pages were obtained from insurance companies. The Arizona Department of Insurance sent a survey to Medicare Supplement insurers and asked them to “quote” average monthly premiums for Medigap policies for a male or female, non-smoking applicant in good health at age 65, 70, 75 and 80 residing in the seven Arizona counties with the highest Medicare beneficiary populations: Cochise, Maricopa, Mohave, Pima, Pinal, Yavapai and Yuma. **Since these quotes are based on a hypothetical applicant, they are not necessarily indicative of what your actual premium would be with a particular company.** You will have to obtain quotes prepared specifically for you to get that information.

Premium information is listed alphabetically by insurance company and then by county. *Not all companies offer all plans.* The following premium comparison chart lists which of the standardized plans (A, B, C, D, F, F/HD, G, K, L, M, and N) are offered by each insurer and the average premium for each.

This publication also includes premium information for Medicare recipients under age 65. For information about Medicare Advantage plans, shoppers should refer to the “Medicare & You” and/or the “Choosing a Medigap” booklets.

## Glossary of Terms

**Association Group Policy** – A policy issued to an association, such as AARP. Individuals can apply for “certificates” under the group policy but must join the association.

**Community Rating** – Policy premiums are priced the same to all persons within a given territory and may vary by age at issue.

**Cross-over claim service** – The Medigap insurer receives direct notification of Medicare claim payments eliminating the need for the policyholder to send separate claims to the insurer in order to receive supplemental insurance benefits.

**Issue Age Premium** – Policy premiums are based on the policyholder’s age at the time the policy is issued and premiums do *not* increase incrementally due to age. (Insurers can no longer offer Attained Age Premium policies in Arizona).

**Medicare Select Policy** – A Medigap policy that requires the use of a specific medical provider network to receive full benefits.

**Unisex Rate** – When an insurer charges the same premium rate regardless of gender

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Aetna Life Insurance Company</b>  www.aetnamedicare.com 1-800-345-6022	65	157	144	177	162	-	-	-	-
	70	173	159	201	185	-	-	-	-
	75	185	170	222	204	-	-	-	-
	80	191	176	238	218	-	-	-	-
<b>Statewide Rates</b>									
<b>American Continental Insurance Company</b>  www.cont-life.com 1-800-264-4000	65	118	103	149	129	-	-	-	-
	70	128	112	162	141	-	-	-	-
	75	141	123	178	155	-	-	-	-
	80	149	129	187	163	-	-	-	-
<b>Counties: Cochise Maricopa Pima Pinal Yuma</b>									
	65	96	84	121	106	-	-	-	-
	70	105	91	132	115	-	-	-	-
	75	116	101	146	127	-	-	-	-
	80	121	106	153	133	-	-	-	-
<b>Counties: Mohave Yavapai</b>									
<b>American Republic Corp Insurance Company <math>\phi</math></b>  www.americanenterprise.com 1-888-755-3065	65	126	105	-	-	-	-	-	-
	70	149	123	-	-	-	-	-	-
	75	174	140	-	-	-	-	-	-
	80	196	155	-	-	-	-	-	-
<b>Counties: Cochise Yavapai</b>									
	65	142	119	-	-	-	-	-	-
	70	168	138	-	-	-	-	-	-
	75	197	158	-	-	-	-	-	-
	80	221	175	-	-	-	-	-	-
<b>Counties: Maricopa Mohave</b>									
	65	134	112	-	-	-	-	-	-
	70	158	131	-	-	-	-	-	-
	75	185	149	-	-	-	-	-	-
	80	209	165	-	-	-	-	-	-
<b>Counties: Pima Pinal Yuma</b>									

$\phi$  means the insurer offers a marital discount

$\ddagger$  means the insurer does not receive "cross-over" claim service (see glossary, page 6)

$\boxplus$  means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
198	181	-	-	152	143	-	-	-	-	-	-	120	113
227	208	-	-	179	168	-	-	-	-	-	-	143	134
251	230	-	-	207	194	-	-	-	-	-	-	166	156
272	249	-	-	235	220	-	-	-	-	-	-	190	179
170	148	68	59	151	132	-	-	-	-	-	-	120	104
183	159	73	64	165	143	-	-	-	-	-	-	131	114
198	172	79	69	181	158	-	-	-	-	-	-	144	125
206	179	82	71	190	166	-	-	-	-	-	-	151	132
139	121	56	48	124	114	-	-	-	-	-	-	98	85
150	130	60	52	135	117	-	-	-	-	-	-	107	93
162	141	65	56	148	129	-	-	-	-	-	-	118	102
168	147	67	58	156	135	-	-	-	-	-	-	124	108
167	140	64	53	-	-	92	77	122	102	-	-	-	-
198	163	75	62	-	-	109	90	145	119	-	-	-	-
231	186	88	71	-	-	128	103	169	136	-	-	-	-
261	205	99	78	-	-	144	113	191	150	-	-	-	-
188	158	72	60	-	-	104	87	138	115	-	-	-	-
223	184	85	70	-	-	123	101	163	134	-	-	-	-
261	210	99	80	-	-	144	116	191	154	-	-	-	-
294	232	112	88	-	-	162	128	215	169	-	-	-	-
178	149	68	56	-	-	98	82	130	109	-	-	-	-
210	173	80	66	-	-	116	96	154	127	-	-	-	-
246	198	93	75	-	-	136	109	180	145	-	-	-	-
277	218	105	83	-	-	153	121	203	160	-	-	-	-

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>American Republic Insurance Company</b> $\phi$ www.americanenterprise.com 1-888-755-3065	65	128	115	-	-	162	145	-	-
	70	151	134	-	-	191	169	-	-
	75	177	153	-	-	224	194	-	-
	80	199	169	-	-	252	214	-	-
<b>Counties: Cochise Yavapai</b>									
	65	144	130	-	-	182	164	-	-
	70	171	151	-	-	215	191	-	-
	75	200	173	-	-	252	218	-	-
	80	225	191	-	-	284	241	-	-
<b>Counties: Maricopa Mohave</b>									
	65	136	122	-	-	172	155	-	-
	70	161	143	-	-	203	180	-	-
	75	188	163	-	-	238	206	-	-
	80	212	180	-	-	268	227	-	-
<b>Counties: Pima Pinal Yuma</b>									
<b>Assured Life Association</b> www.denverwoodmen.com 1-877-223-3666	65	119	103	127	110	159	138	130	113
	70	143	125	153	133	191	167	157	137
	75	157	136	167	146	209	182	172	149
	80	165	143	176	153	220	191	181	157
<b>Counties: Cochise Maricopa Mohave</b>									
	65	108	94	115	100	144	125	118	103
	70	130	113	139	121	174	151	143	124
	75	142	124	152	132	190	165	156	136
	80	150	130	160	139	200	174	164	143
<b>Counties: Pima Pinal Yavapai Yuma</b>									

$\phi$  means the insurer offers a marital discount

$\ddagger$  means the insurer does not receive "cross-over" claim service (see glossary, page 6)

$\boxplus$  means the insurer uses community rating rather than issue age rating (see glossary, page 6)



Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Bankers Fidelity Life Insurance Company</b> $\phi$ bflic.com 1-800-241-1439	65	102	102	-	-	-	-	-	-
	70	112	112	-	-	-	-	-	-
	75	127	127	-	-	-	-	-	-
	80	137	137	-	-	-	-	-	-
<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>						
	65	118	118	-	-	-	-	-	-
	70	132	132	-	-	-	-	-	-
	75	148	148	-	-	-	-	-	-
	80	160	160	-	-	-	-	-	-
<b>Counties: Maricopa Pinal</b>		<b>Yuma</b>							
<b>BlueCross BlueShield of Arizona</b> $\mathbb{R}$ www.azblue.com 1-800-232-2345	65	115	115	-	-	127	127	-	-
	70	142	142	-	-	157	157	-	-
	75	169	169	-	-	187	187	-	-
	80	169	169	-	-	187	187	-	-
<b>Statewide Rates</b>									
<b>BlueCross BlueShield of Arizona (SELECT)</b> $\mathbb{R}$ www.azblue.com 1-800-232-2345	65	-	-	-	-	91	91	-	-
	70	-	-	-	-	113	113	-	-
	75	-	-	-	-	134	134	-	-
	80	-	-	-	-	134	134	-	-
<b>Statewide Rates</b>									
<b>Central States Indemnity Co. of Omaha</b> www.csi-omaha.com 1-866-644-3988	65	88	77	103	90	125	108	-	-
	70	100	87	116	101	141	122	-	-
	75	113	98	131	114	159	138	-	-
	80	122	106	143	124	173	151	-	-
<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>	<b>Yuma</b>					
	65	105	92	123	107	148	129	-	-
	70	118	103	138	120	167	145	-	-
	75	134	117	156	136	189	165	-	-
	80	146	127	170	148	206	179	-	-
<b>Counties: Maricopa Pinal</b>									

$\phi$  means the insurer offers a marital discount

$\ddagger$  means the insurer does not receive "cross-over" claim service (see glossary, page 6)

$\mathbb{R}$  means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
140	140	50	50	120	120	70	70	-	-	-	-	-	-
157	157	55	55	133	133	79	79	-	-	-	-	-	-
176	176	62	62	150	150	89	89	-	-	-	-	-	-
191	191	67	67	162	162	95	95	-	-	-	-	-	-
164	164	57	57	139	139	82	82	-	-	-	-	-	-
183	183	64	64	156	156	92	92	-	-	-	-	-	-
206	206	72	72	175	175	103	103	-	-	-	-	-	-
222	222	78	78	189	189	111	111	-	-	-	-	-	-
134	134	-	-	-	-	-	-	-	-	-	-	99	99
165	165	-	-	-	-	-	-	-	-	-	-	122	122
197	197	-	-	-	-	-	-	-	-	-	-	145	145
197	197	-	-	-	-	-	-	-	-	-	-	145	145
-	-	-	-	-	-	-	-	-	-	-	-	83	83
-	-	-	-	-	-	-	-	-	-	-	-	102	102
-	-	-	-	-	-	-	-	-	-	-	-	122	122
-	-	-	-	-	-	-	-	-	-	-	-	122	122
129	113	-	-	-	-	-	-	-	-	-	-	91	79
144	125	-	-	-	-	-	-	-	-	-	-	101	88
163	141	-	-	-	-	-	-	-	-	-	-	114	99
176	153	-	-	-	-	-	-	-	-	-	-	123	107
154	134	-	-	-	-	-	-	-	-	-	-	108	94
172	149	-	-	-	-	-	-	-	-	-	-	120	105
193	168	-	-	-	-	-	-	-	-	-	-	135	118
209	182	-	-	-	-	-	-	-	-	-	-	146	127

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Colonial Penn Life Insurance Company</b>  www.colonialpenn.com 1-800-800-2254	65	125	112	160	144	-	-	-	-
	70	148	134	190	171	-	-	-	-
	75	168	151	216	194	-	-	-	-
	80	173	155	224	202	-	-	-	-
<b>Statewide Rates</b>									
<b>Columbian Mutual Life Insurance Company</b>  1-866-297-2372	65	92	80	-	-	-	-	-	-
	70	101	88	-	-	-	-	-	-
	75	111	97	-	-	-	-	-	-
	80	119	103	-	-	-	-	-	-
		<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>	<b>Yuma</b>			
	65	110	96	-	-	-	-	-	-
	70	121	105	-	-	-	-	-	-
	75	133	116	-	-	-	-	-	-
	80	142	124	-	-	-	-	-	-
		<b>Counties: Maricopa Pinal</b>							
<b>Combined Insurance Company of America</b>  www.combinedinsurance.com 1-800-544-5531	65	176	160	-	-	-	-	-	-
	70	186	168	-	-	-	-	-	-
	75	219	199	-	-	-	-	-	-
	80	249	225	-	-	-	-	-	-
<b>Statewide Rates</b>									
<b>Continental General Insurance Company</b>  www.gasbinsurance.com 1-866-459-4272	65	122	113	-	-	-	-	-	-
	70	127	116	-	-	-	-	-	-
	75	137	119	-	-	-	-	-	-
	80	145	121	-	-	-	-	-	-
		<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>				
	65	136	126	-	-	-	-	-	-
	70	142	129	-	-	-	-	-	-
	75	152	132	-	-	-	-	-	-
	80	161	134	-	-	-	-	-	-
		<b>Counties: Maricopa Pinal</b>		<b>Yuma</b>					

⊕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

⊞ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
183	164	45	40	166	149	69	62	113	101	142	128	108	97
218	196	53	48	201	181	84	76	134	121	173	156	136	123
254	229	62	56	237	213	100	90	157	141	204	184	165	149
275	247	67	60	258	232	109	98	169	152	220	198	182	164
133	116	-	-	106	92	-	-	-	-	-	-	-	-
147	127	-	-	112	98	-	-	-	-	-	-	-	-
164	143	-	-	120	104	-	-	-	-	-	-	-	-
177	154	-	-	128	111	-	-	-	-	-	-	-	-
159	139	-	-	128	111	-	-	-	-	-	-	-	-
176	153	-	-	135	117	-	-	-	-	-	-	-	-
197	171	-	-	144	125	-	-	-	-	-	-	-	-
213	185	-	-	154	134	-	-	-	-	-	-	-	-
252	228	-	-	-	-	-	-	-	-	-	-	176	160
266	240	-	-	-	-	-	-	-	-	-	-	186	168
316	286	-	-	-	-	-	-	-	-	-	-	221	200
358	324	-	-	-	-	-	-	-	-	-	-	250	227
161	149	-	-	144	133	-	-	-	-	-	-	130	120
174	158	-	-	156	142	-	-	-	-	-	-	140	128
198	172	-	-	179	156	-	-	-	-	-	-	161	140
222	185	-	-	201	168	-	-	-	-	-	-	184	154
179	166	-	-	160	148	-	-	-	-	-	-	144	134
193	176	-	-	173	158	-	-	-	-	-	-	156	142
220	191	-	-	199	173	-	-	-	-	-	-	179	156
246	205	-	-	224	186	-	-	-	-	-	-	205	171

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Equitable Life &amp; Casualty Insurance Company</b>  www.EquiLife.com 1-800-352-5170	65	150	131	-	-	-	-	-	-
	70	156	135	-	-	-	-	-	-
	75	162	141	-	-	-	-	-	-
	80	167	145	-	-	-	-	-	-
<b>Counties: Cochise Pinal Yuma</b>									
	65	170	148	-	-	-	-	-	-
	70	177	154	-	-	-	-	-	-
	75	184	160	-	-	-	-	-	-
	80	189	165	-	-	-	-	-	-
<b>Counties: Maricopa Pima</b>									
	65	143	124	-	-	-	-	-	-
	70	148	128	-	-	-	-	-	-
	75	154	134	-	-	-	-	-	-
	80	158	138	-	-	-	-	-	-
<b>Counties: Mohave Yavapai</b>									
<b>Everence Association, Inc.</b>  www.everence.com 1-800-348-7468	65	132	120	-	-	-	-	-	-
	70	143	130	-	-	-	-	-	-
	75	150	136	-	-	-	-	-	-
	80	159	145	-	-	-	-	-	-
<b>Statewide Rates</b>									
<b>Family Life Insurance Company <math>\phi</math></b>  www.familylifeins.com 1-800-877-7703	65	100	87	122	106	141	122	128	111
	70	113	98	137	119	159	138	144	125
	75	127	111	155	135	180	157	163	141
	80	139	121	169	147	196	171	177	154
<b>Counties: Cochise Mohave Pima Yavapai Yuma</b>									
	65	120	104	146	127	169	147	153	133
	70	135	118	165	143	191	166	172	150
	75	153	133	186	162	216	188	195	170
	80	166	145	202	176	235	205	212	184
<b>Counties: Maricopa Pinal</b>									

$\phi$  means the insurer offers a marital discount

$\ddagger$  means the insurer does not receive "cross-over" claim service (see glossary, page 6)

$\boxplus$  means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
213	185	-	-	-	-	-	-	-	-	-	-	150	130
222	193	-	-	-	-	-	-	-	-	-	-	156	136
232	202	-	-	-	-	-	-	-	-	-	-	164	142
240	209	-	-	-	-	-	-	-	-	-	-	169	147
241	210	-	-	-	-	-	-	-	-	-	-	170	148
251	219	-	-	-	-	-	-	-	-	-	-	177	154
264	229	-	-	-	-	-	-	-	-	-	-	186	161
272	237	-	-	-	-	-	-	-	-	-	-	192	167
202	176	-	-	-	-	-	-	-	-	-	-	142	124
210	183	-	-	-	-	-	-	-	-	-	-	148	129
220	192	-	-	-	-	-	-	-	-	-	-	155	135
228	198	-	-	-	-	-	-	-	-	-	-	160	140
221	201	-	-	-	-	-	-	128	116	-	-	-	-
240	218	-	-	-	-	-	-	140	127	-	-	-	-
254	231	-	-	-	-	-	-	149	136	-	-	-	-
275	250	-	-	-	-	-	-	162	147	-	-	-	-
147	127	-	-	130	113	-	-	-	-	115	100	103	89
163	142	-	-	148	128	-	-	-	-	129	112	114	99
184	160	-	-	165	143	-	-	-	-	146	127	129	112
199	173	-	-	178	155	-	-	-	-	159	138	139	121
176	153	-	-	156	135	-	-	-	-	138	120	123	107
196	170	-	-	177	154	-	-	-	-	155	135	137	119
221	192	-	-	198	172	-	-	-	-	176	153	155	135
239	207	-	-	214	186	-	-	-	-	191	166	167	145

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Forethought Life Insurance Company</b>  www.forethought.com 1-877-492-5870	65	95	83	-	-	130	113	-	-
	70	105	91	-	-	143	125	-	-
	75	126	110	-	-	173	150	-	-
	80	145	126	-	-	198	172	-	-
<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>	<b>Yuma</b>					
	65	105	91	-	-	143	124	-	-
	70	115	100	-	-	158	137	-	-
	75	139	121	-	-	190	166	-	-
	80	159	138	-	-	218	190	-	-
<b>Counties: Maricopa Pinal</b>									
<b>Gerber Life Insurance Company</b>  www.gerberlife.com 1-877-778-0839	65	102	89	-	-	-	-	-	-
	70	123	98	-	-	-	-	-	-
	75	121	105	-	-	-	-	-	-
	80	128	111	-	-	-	-	-	-
<b>Counties: Cochise Yavapai</b>		<b>Yuma</b>							
	65	113	98	-	-	-	-	-	-
	70	124	108	-	-	-	-	-	-
	75	133	116	-	-	-	-	-	-
	80	141	122	-	-	-	-	-	-
<b>Counties: Maricopa Mohave</b>		<b>Pima</b>	<b>Pinal</b>						
<b>Globe Life and Accident Insurance Company</b>  www.globecaremedsupp.com 1-800-801-6831	65	95	95	138	138	159	159	-	-
	70	98	98	145	145	173	173	-	-
	75	98	98	145	145	177	177	-	-
	80	98	98	145	145	178	178	-	-
<b>Statewide Rates</b>									

∅ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
133	116	-	-	113	98	-	-	-	-	-	-	100	87
147	128	-	-	124	108	-	-	-	-	-	-	111	96
177	154	-	-	150	131	-	-	-	-	-	-	133	116
203	176	-	-	172	150	-	-	-	-	-	-	153	133
147	127	-	-	124	108	-	-	-	-	-	-	110	96
162	141	-	-	137	119	-	-	-	-	-	-	122	106
195	169	-	-	165	144	-	-	-	-	-	-	147	128
223	194	-	-	189	165	-	-	-	-	-	-	168	146
152	132	-	-	128	112	-	-	-	-	-	-	-	-
167	145	-	-	141	123	-	-	-	-	-	-	-	-
179	156	-	-	151	132	-	-	-	-	-	-	-	-
190	165	-	-	160	140	-	-	-	-	-	-	-	-
167	145	-	-	141	123	-	-	-	-	-	-	-	-
184	160	-	-	155	135	-	-	-	-	-	-	-	-
197	171	-	-	167	145	-	-	-	-	-	-	-	-
209	182	-	-	176	154	-	-	-	-	-	-	-	-
160	160	-	-	-	-	-	-	-	-	-	-	-	-
173	173	-	-	-	-	-	-	-	-	-	-	-	-
178	178	-	-	-	-	-	-	-	-	-	-	-	-
179	179	-	-	-	-	-	-	-	-	-	-	-	-

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D		
		Male	Female	Male	Female	Male	Female	Male	Female	
<b>Government Personnel Mutual Life Insurance Company</b>  www.gpmlife.com 1-866-865-7631	65	92	81	-	-	134	121	-	-	
	70	96	85	-	-	141	128	-	-	
	75	101	89	-	-	150	136	-	-	
	80	105	93	-	-	158	143	-	-	
		<b>Counties: Cochise Pima Yavapai Yuma</b>								
		65	101	89	-	-	147	133	-	-
		70	106	93	-	-	155	140	-	-
		75	111	98	-	-	164	149	-	-
		80	116	102	-	-	174	158	-	-
		<b>Counties: Maricopa Mohave Pinal</b>								
<b>Heartland National Life Insurance Company</b>  www.heartlandnational.net 1-800-373-4000	65	96	83	-	-	-	-	124	108	
	70	101	88	-	-	-	-	135	117	
	75	110	95	-	-	-	-	151	131	
	80	114	99	-	-	-	-	162	141	
		<b>Counties: Cochise Mohave Yavapai</b>								
		65	115	100	-	-	-	-	149	130
		70	122	106	-	-	-	-	162	141
		75	132	114	-	-	-	-	181	157
		80	137	119	-	-	-	-	195	169
		<b>Counties: Maricopa Pima Pinal Yuma</b>								
<b>Humana Insurance Company</b>  www.humana-medicare.com 1-888-310-8482	65	135	130	147	142	169	163	-	-	
	70	154	143	167	156	193	179	-	-	
	75	175	157	190	171	219	197	-	-	
	80	193	168	210	183	242	210	-	-	
		<b>Statewide Rates</b>								
<b>Liberty National Life Insurance Company</b>  www.LibNat.com 1-800-331-2512	65	170	148	242	211	-	-	-	-	
	70	174	152	257	224	-	-	-	-	
	75	174	152	257	224	-	-	-	-	
	80	174	152	257	224	-	-	-	-	
		<b>Statewide Rates</b>								

⊕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
136	124	-	-	104	92	-	-	-	-	-	-	91	80
144	130	-	-	110	97	-	-	-	-	-	-	96	85
153	139	-	-	117	104	-	-	-	-	-	-	103	91
168	146	-	-	125	111	-	-	-	-	-	-	111	98
150	136	-	-	114	101	-	-	-	-	-	-	100	88
158	143	-	-	121	107	-	-	-	-	-	-	106	94
168	153	-	-	129	114	-	-	-	-	-	-	114	101
178	161	-	-	138	122	-	-	-	-	-	-	122	108
143	124	-	-	127	110	-	-	-	-	116	101	98	85
153	133	-	-	137	119	-	-	-	-	126	110	107	93
169	147	-	-	153	133	-	-	-	-	140	122	120	104
183	159	-	-	165	144	-	-	-	-	151	131	131	114
171	149	-	-	152	132	-	-	-	-	139	121	118	103
183	160	-	-	165	143	-	-	-	-	151	132	128	111
203	176	-	-	184	160	-	-	-	-	168	146	144	125
219	190	-	-	198	173	-	-	-	-	181	157	157	137
173	166	66	64	-	-	80	77	113	109	-	-	-	-
196	183	75	70	-	-	91	85	129	120	-	-	-	-
223	201	85	76	-	-	103	93	146	131	-	-	-	-
246	214	94	82	-	-	114	99	161	140	-	-	-	-
278	242	64	55	-	-	-	-	-	-	-	-	219	190
304	265	77	67	-	-	-	-	-	-	-	-	242	211
318	277	86	75	-	-	-	-	-	-	-	-	256	223
328	285	92	80	-	-	-	-	-	-	-	-	267	232

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Loyal American Life Insurance Company</b> www.gasbinsurance.com 1-800-633-6752	65	145	134	-	-	-	-	-	-
	70	151	137	-	-	-	-	-	-
	75	162	141	-	-	-	-	-	-
	80	172	143	-	-	-	-	-	-
<b>Counties: Cochise Mohave</b>		<b>Pima Yavapai</b>							
	65	161	149	-	-	-	-	-	-
	70	168	152	-	-	-	-	-	-
	75	180	157	-	-	-	-	-	-
	80	191	159	-	-	-	-	-	-
<b>Counties: Maricopa Pinal</b>		<b>Yuma</b>							
<b>Marquette National Life Insurance Company ϕ</b> www.marquettenationallife.com 1-800-934-8203	65	124	108	-	-	-	-	145	126
	70	138	120	-	-	-	-	168	146
	75	144	125	-	-	-	-	188	164
	80	144	125	-	-	-	-	204	177
<b>Counties: Cochise Pima</b>									
	65	131	114	-	-	-	-	153	133
	70	146	127	-	-	-	-	178	154
	75	152	132	-	-	-	-	199	173
	80	152	132	-	-	-	-	215	187
<b>Counties: Maricopa Pinal</b>		<b>Yuma</b>							
	65	138	120	-	-	-	-	162	140
	70	154	134	-	-	-	-	187	163
	75	160	139	-	-	-	-	210	182
	80	160	139	-	-	-	-	227	197
<b>Counties: Mohave</b>									
	65	117	101	-	-	-	-	137	119
	70	130	113	-	-	-	-	158	138
	75	135	118	-	-	-	-	177	154
	80	135	118	-	-	-	-	192	167
<b>Counties: Yavapai</b>									

ϕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
191	177	-	-	171	158	-	-	-	-	-	-	154	142
206	187	-	-	185	168	-	-	-	-	-	-	166	151
234	204	-	-	212	184	-	-	-	-	-	-	191	166
262	219	-	-	238	198	-	-	-	-	-	-	218	182
212	196	-	-	190	176	-	-	-	-	-	-	171	158
229	208	-	-	205	187	-	-	-	-	-	-	185	168
260	226	-	-	235	205	-	-	-	-	-	-	213	185
292	243	-	-	265	220	-	-	-	-	-	-	242	202
168	146	-	-	156	135	-	-	-	-	-	-	121	105
194	168	-	-	181	158	-	-	-	-	-	-	143	117
213	185	-	-	201	175	-	-	-	-	-	-	161	140
225	195	-	-	212	185	-	-	-	-	-	-	174	151
178	155	-	-	165	143	-	-	-	-	-	-	128	111
205	178	-	-	192	167	-	-	-	-	-	-	151	131
225	196	-	-	212	185	-	-	-	-	-	-	170	148
237	207	-	-	225	195	-	-	-	-	-	-	184	160
187	163	-	-	174	151	-	-	-	-	-	-	135	117
216	188	-	-	202	176	-	-	-	-	-	-	159	138
237	207	-	-	224	195	-	-	-	-	-	-	180	156
150	218	-	-	237	206	-	-	-	-	-	-	194	169
158	138	-	-	147	128	-	-	-	-	-	-	114	99
182	159	-	-	171	149	-	-	-	-	-	-	135	117
201	175	-	-	189	165	-	-	-	-	-	-	152	132
212	184	-	-	200	174	-	-	-	-	-	-	164	143

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Medico Insurance Company</b>  www.gomedico.com 1-800-228-6080	65	91	77	-	-	-	-	124	111
	70	97	82	-	-	-	-	134	119
	75	106	88	-	-	-	-	149	131
	80	114	91	-	-	-	-	162	141
<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Pinal</b>	<b>Yavapai</b>	<b>Yuma</b>				
	65	107	91	-	-	-	-	146	130
	70	114	96	-	-	-	-	157	139
	75	125	103	-	-	-	-	174	153
	80	133	107	-	-	-	-	190	165
<b>Counties: Maricopa</b>									
<b>Order of United Commercial Travelers of America</b>  www.uct.org 1-800-848-0123	65	170	148	-	-	-	-	-	-
	70	195	170	-	-	-	-	-	-
	75	211	183	-	-	-	-	-	-
	80	217	188	-	-	-	-	-	-
<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Pinal</b>	<b>Yavapai</b>	<b>Yuma</b>				
	65	219	190	-	-	-	-	-	-
	70	251	218	-	-	-	-	-	-
	75	271	236	-	-	-	-	-	-
	80	279	242	-	-	-	-	-	-
<b>Counties: Maricopa</b>									

⊕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
133	119	-	-	-	-	-	-	-	-	-	-	-	-
143	127	-	-	-	-	-	-	-	-	-	-	-	-
158	139	-	-	-	-	-	-	-	-	-	-	-	-
171	149	-	-	-	-	-	-	-	-	-	-	-	-
156	139	-	-	-	-	-	-	-	-	-	-	-	-
167	149	-	-	-	-	-	-	-	-	-	-	-	-
185	163	-	-	-	-	-	-	-	-	-	-	-	-
201	175	-	-	-	-	-	-	-	-	-	-	-	-
247	214	-	-	206	179	-	-	-	-	-	-	173	150
283	246	-	-	242	210	-	-	-	-	-	-	198	172
305	265	-	-	266	231	-	-	-	-	-	-	214	186
314	273	-	-	278	242	-	-	-	-	-	-	220	191
317	276	-	-	264	230	-	-	-	-	-	-	222	193
364	316	-	-	311	271	-	-	-	-	-	-	254	221
392	341	-	-	341	297	-	-	-	-	-	-	275	239
404	351	-	-	358	311	-	-	-	-	-	-	283	246

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Oxford Life Insurance Company ‡</b>  www.oxfordlife.com 1-877-469-3073	65	147	130	-	-	-	-	-	-
	70	160	142	-	-	-	-	-	-
	75	171	151	-	-	-	-	-	-
	80	175	154	-	-	-	-	-	-
<b>Counties: Cochise Yavapai</b>									
	65	177	157	-	-	-	-	-	-
	70	193	171	-	-	-	-	-	-
	75	206	182	-	-	-	-	-	-
	80	211	186	-	-	-	-	-	-
<b>Counties: Maricopa Pinal Yuma</b>									
	65	162	144	-	-	-	-	-	-
	70	177	157	-	-	-	-	-	-
	75	189	167	-	-	-	-	-	-
	80	193	170	-	-	-	-	-	-
<b>Counties: Mohave Pima</b>									
<b>Pekin Life Insurance Company</b>  www.pekininsurance.com 1-888-353-3359	65	140	127	-	-	-	-	-	-
	70	149	136	-	-	-	-	-	-
	75	156	142	-	-	-	-	-	-
	80	161	146	-	-	-	-	-	-
<b>Counties: Cochise Mohave Pima Yavapai</b>									
	65	146	133	-	-	-	-	-	-
	70	156	142	-	-	-	-	-	-
	75	163	148	-	-	-	-	-	-
	80	168	153	-	-	-	-	-	-
<b>Counties: Maricopa Pinal Yuma</b>									
<b>Physicians Mutual Insurance Company ϕ ▯</b>  www.physiciansmutual.com 1-800-228-9100	65	127	127	-	-	-	-	-	-
	70	127	127	-	-	-	-	-	-
	75	127	127	-	-	-	-	-	-
	80	127	127	-	-	-	-	-	-
<b>Counties: Cochise Maricopa Mohave Pima Pinal Yavapai Yuma</b>									

ϕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▯ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
163	145	-	-	-	-	-	-	-	-	-	-	97	86
185	163	-	-	-	-	-	-	-	-	-	-	112	99
207	183	-	-	-	-	-	-	-	-	-	-	127	113
224	198	-	-	-	-	-	-	-	-	-	-	142	125
196	175	-	-	-	-	-	-	-	-	-	-	117	104
223	196	-	-	-	-	-	-	-	-	-	-	135	119
249	221	-	-	-	-	-	-	-	-	-	-	153	136
270	239	-	-	-	-	-	-	-	-	-	-	171	151
180	160	-	-	-	-	-	-	-	-	-	-	107	95
204	180	-	-	-	-	-	-	-	-	-	-	124	109
229	202	-	-	-	-	-	-	-	-	-	-	140	125
248	219	-	-	-	-	-	-	-	-	-	-	157	138
211	192	89	81	-	-	-	-	-	-	-	-	-	-
232	211	98	89	-	-	-	-	-	-	-	-	-	-
252	229	106	97	-	-	-	-	-	-	-	-	-	-
268	244	113	103	-	-	-	-	-	-	-	-	-	-
221	200	93	85	-	-	-	-	-	-	-	-	-	-
243	221	103	93	-	-	-	-	-	-	-	-	-	-
263	239	111	101	-	-	-	-	-	-	-	-	-	-
280	255	118	108	-	-	-	-	-	-	-	-	-	-
290	290	101	101	233	233	-	-	-	-	-	-	217	217
290	290	101	101	233	233	-	-	-	-	-	-	217	217
290	290	101	101	233	233	-	-	-	-	-	-	217	217
290	290	101	101	233	233	-	-	-	-	-	-	217	217

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Reserve National Insurance Company</b>  www.reservenational.com 1-800-654-9106	65	137	137	-	-	212	212	-	-
	70	155	155	-	-	241	241	-	-
	75	174	174	-	-	270	270	-	-
	80	189	189	-	-	293	293	-	-
<b>Statewide Rates</b>									
<b>Royal Neighbors of America</b>  www.royalneighbors.org 1-800-568-3282	65	151	135	-	-	-	-	-	-
	70	163	145	-	-	-	-	-	-
	75	176	157	-	-	-	-	-	-
	80	190	170	-	-	-	-	-	-
<b>Counties: Cochise Maricopa</b>									
	65	140	125	-	-	-	-	-	-
	70	151	135	-	-	-	-	-	-
	75	163	145	-	-	-	-	-	-
	80	176	157	-	-	-	-	-	-
<b>Counties: Mohave</b>									
	65	123	110	-	-	-	-	-	-
	70	133	119	-	-	-	-	-	-
	75	143	128	-	-	-	-	-	-
	80	155	138	-	-	-	-	-	-
<b>Counties: Pima Pinal Yavapai Yuma</b>									
<b>Sentinel Security Life Insurance Company</b>  www.sentinelife.org 1-800-247-1423	65	101	88	110	96	135	118	113	99
	70	110	95	120	105	149	130	127	110
	75	129	113	144	125	180	156	144	126
	80	149	129	168	146	211	184	181	158
<b>Counties: Cochise Maricopa Mohave Pima Pinal Yavapai Yuma</b>									
<b>Sentinel Security Life Insurance Company (SELECT)</b>  www.sentinelife.org 1-800-247-1423	65	-	-	-	-	108	94	91	79
	70	-	-	-	-	119	104	101	88
	75	-	-	-	-	144	125	116	100
	80	-	-	-	-	169	147	145	126
<b>Counties: Pima</b>									

∅ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
178	178	56	56	-	-	-	-	-	-	-	-	141	141
203	203	64	64	-	-	-	-	-	-	-	-	160	160
227	227	71	71	-	-	-	-	-	-	-	-	179	179
246	246	77	77	-	-	-	-	-	-	-	-	195	195
221	198	-	-	178	158	-	-	-	-	-	-	-	-
239	214	-	-	192	171	-	-	-	-	-	-	-	-
259	231	-	-	207	185	-	-	-	-	-	-	-	-
279	249	-	-	224	200	-	-	-	-	-	-	-	-
205	183	-	-	164	147	-	-	-	-	-	-	-	-
221	198	-	-	178	159	-	-	-	-	-	-	-	-
239	214	-	-	192	171	-	-	-	-	-	-	-	-
259	231	-	-	207	185	-	-	-	-	-	-	-	-
180	161	-	-	145	129	-	-	-	-	-	-	-	-
195	174	-	-	156	140	-	-	-	-	-	-	-	-
211	188	-	-	169	151	-	-	-	-	-	-	-	-
228	203	-	-	182	163	-	-	-	-	-	-	-	-
140	122	-	-	-	-	-	-	-	-	-	-	102	88
155	134	-	-	-	-	-	-	-	-	-	-	108	94
187	162	-	-	-	-	-	-	-	-	-	-	116	101
219	191	-	-	-	-	-	-	-	-	-	-	124	108
112	98	-	-	-	-	-	-	-	-	-	-	81	71
124	108	-	-	-	-	-	-	-	-	-	-	86	75
149	130	-	-	-	-	-	-	-	-	-	-	93	81
175	153	-	-	-	-	-	-	-	-	-	-	99	86

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Standard Life and Accident Insurance Company</b>  www.slaico.com 1-888-350-1488	65	196	181	223	206	254	234	153	141
	70	234	200	267	228	303	259	183	156
	75	268	221	305	251	347	286	209	172
	80	323	265	367	302	418	343	252	207
<b>Counties: Cochise Yavapai</b>									
	65	206	190	235	216	267	246	161	148
	70	247	211	281	240	319	273	192	164
	75	282	232	321	264	365	301	220	181
	80	340	279	387	318	440	361	265	218
<b>Counties: Maricopa Pima Pinal Yuma</b>									
	65	237	219	270	249	307	283	185	171
	70	284	242	323	276	367	314	221	189
	75	324	267	369	304	420	346	253	208
	80	391	321	445	365	506	415	305	250
<b>Counties: Mohave</b>									
<b>State Farm Mutual Automobile Insurance Company</b>  www.statefarm.com 1-866-855-1212	65	120	120	-	-	181	181	-	-
	70	139	139	-	-	210	210	-	-
	75	154	154	-	-	232	232	-	-
	80	163	163	-	-	245	245	-	-
<b>Counties: Cochise Mohave Yavapai Yuma</b>									
	65	125	125	-	-	188	188	-	-
	70	145	145	-	-	218	218	-	-
	75	160	160	-	-	241	241	-	-
	80	169	169	-	-	255	255	-	-
<b>Counties: Maricopa Pima Pinal</b>									

∅ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
209	192	30	28	154	142	-	-	-	-	-	-	101	93
249	213	36	31	184	157	-	-	-	-	-	-	120	103
285	235	41	34	210	173	-	-	-	-	-	-	137	113
344	282	50	41	254	208	-	-	-	-	-	-	166	136
220	202	32	29	162	149	-	-	-	-	-	-	106	98
263	224	38	33	194	166	-	-	-	-	-	-	127	108
300	247	44	36	222	183	-	-	-	-	-	-	145	119
362	297	53	43	267	219	-	-	-	-	-	-	174	143
253	233	37	34	186	172	-	-	-	-	-	-	122	112
302	258	44	38	223	190	-	-	-	-	-	-	146	124
345	284	50	41	255	210	-	-	-	-	-	-	166	137
416	341	60	50	307	252	-	-	-	-	-	-	201	165
183	183	-	-	-	-	-	-	-	-	-	-	-	-
212	212	-	-	-	-	-	-	-	-	-	-	-	-
234	234	-	-	-	-	-	-	-	-	-	-	-	-
248	248	-	-	-	-	-	-	-	-	-	-	-	-
190	190	-	-	-	-	-	-	-	-	-	-	-	-
220	220	-	-	-	-	-	-	-	-	-	-	-	-
244	244	-	-	-	-	-	-	-	-	-	-	-	-
258	258	-	-	-	-	-	-	-	-	-	-	-	-

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D		
		Male	Female	Male	Female	Male	Female	Male	Female	
State Mutual Insurance Company  www.statemutualinsurance.com 1-888-764-1936	65	86	75	101	87	121	106	105	92	
	70	97	84	113	98	137	119	119	103	
	75	110	95	128	111	155	135	134	117	
	80	119	104	139	121	169	147	146	127	
		<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>	<b>Yuma</b>				
		65	104	90	121	106	147	127	127	111
		70	117	102	137	119	165	144	143	125
		75	132	115	155	135	187	163	162	141
		80	144	125	168	146	204	177	176	153
		<b>Counties: Maricopa Pinal</b>								
Sterling Investors Life Insurance Company  www.sterlinginvestors.com 1-877-896-6434	65	89	77	103	90	125	109	108	94	
	70	100	87	116	101	141	123	122	106	
	75	113	98	132	115	160	139	138	120	
	80	123	107	143	125	173	151	150	131	
		<b>Counties: Cochise Mohave</b>		<b>Pima</b>	<b>Yavapai</b>	<b>Yuma</b>				
		65	107	93	125	109	151	131	131	114
		70	120	105	141	122	170	148	147	128
		75	136	119	159	138	193	168	167	145
		80	148	129	173	150	210	182	181	158
		<b>Counties: Maricopa Pinal</b>								
Sterling Life Insurance Company ‡  www.sterlinghealth.com 1-800-688-0010	65	175	175	198	198	214	198	-	-	
	70	197	197	227	227	249	225	-	-	
	75	210	210	251	251	277	248	-	-	
	80	222	222	277	277	309	274	-	-	
		<b>Counties: Cochise Maricopa Mohave</b>		<b>Pima</b>	<b>Pinal</b>	<b>Yuma</b>				
		65	148	148	171	171	188	173	-	-
		70	166	166	197	197	218	198	-	-
		75	178	178	216	216	243	217	-	-
		80	187	187	240	240	271	241	-	-
		<b>Counties: Yavapai</b>								

⊕ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
126	110	50	43	107	93	-	-	-	-	95	83	88	77
141	122	55	48	122	106	-	-	-	-	107	93	98	86
158	138	62	54	136	118	-	-	-	-	121	105	111	96
171	149	67	59	147	128	-	-	-	-	131	114	120	104
152	132	60	52	130	113	-	-	-	-	115	100	107	93
170	148	67	58	147	128	-	-	-	-	129	112	119	103
191	166	75	66	164	143	-	-	-	-	146	127	134	117
207	180	81	71	178	154	-	-	-	-	159	138	145	126
130	113	51	44	110	96	-	-	-	-	98	85	91	79
145	126	57	49	125	109	-	-	-	-	110	96	101	88
163	142	64	56	140	122	-	-	-	-	124	108	114	99
176	153	69	60	151	132	-	-	-	-	135	118	123	107
157	136	62	54	133	116	-	-	-	-	118	103	110	95
175	152	69	60	152	132	-	-	-	-	133	115	122	106
197	171	78	67	169	147	-	-	-	-	150	131	138	120
213	185	84	73	183	159	-	-	-	-	163	142	149	129
207	191	-	-	189	174	84	77	-	-	-	-	155	144
240	217	-	-	220	199	98	89	-	-	-	-	182	165
267	239	-	-	245	220	110	99	-	-	-	-	204	182
298	265	-	-	276	245	125	111	-	-	-	-	230	204
181	167	-	-	163	151	73	67	-	-	-	-	135	125
211	191	-	-	191	172	85	77	-	-	-	-	158	143
234	209	-	-	212	190	95	85	-	-	-	-	177	158
261	232	-	-	239	212	108	96	-	-	-	-	200	177

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>Sterling Life Insurance Company (SELECT) ‡</b>  www.sterlinghealth.com 1-800-688-0010	65	158	158	162	162	179	165	-	-
	70	176	176	182	182	204	184	-	-
	75	187	187	195	195	221	198	-	-
	80	195	195	205	205	238	211	-	-
<b>Counties: Cochise Maricopa Pima</b>									
<b>Thrivent Financial for Lutherans</b>  www.thrivent.com 1-800-847-4836	65	112	112	132	132	170	170	147	147
	70	123	123	145	145	187	187	161	161
	75	132	132	156	156	202	202	173	173
	80	140	140	165	165	214	214	184	184
<b>Counties: Cochise Mohave Pinal Yavapai Yuma</b>									
	65	118	118	140	140	180	180	155	155
	70	130	130	153	153	198	198	170	170
	75	140	140	165	165	214	214	183	183
	80	148	148	175	175	227	227	195	195
<b>Counties: Maricopa Pima</b>									
<b>Transamerica Life Insurance Company ‡</b>  1-800-752-9797	65	86	86	114	114	113	113	123	123
	70	108	108	146	146	168	168	154	154
	75	138	138	183	183	210	210	193	193
	80	179	179	239	239	274	274	252	252
<b>Statewide Rates</b>									
<b>United American Insurance Company</b>  www.unitedamerican.com 1-800-331-2512	65	152	132	228	198	266	232	260	226
	70	153	133	235	204	282	245	276	240
	75	153	133	235	204	293	254	287	250
	80	153	133	235	204	299	260	294	256
<b>Statewide Rates</b>									

⌀ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

▣ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
160	147	-	-	143	132	60	56	-	-	-	-	115	106
182	165	-	-	164	148	69	62	-	-	-	-	131	119
197	177	-	-	178	159	75	67	-	-	-	-	143	128
212	188	-	-	192	170	81	72	-	-	-	-	154	137
171	171	56	56	150	150	-	-	106	106	133	133	-	-
188	188	61	61	165	165	-	-	116	116	146	146	-	-
202	202	66	66	178	178	-	-	125	125	158	158	-	-
215	215	70	70	189	189	-	-	132	132	167	167	-	-
181	181	59	59	159	159	-	-	112	112	141	141	-	-
199	199	65	65	175	175	-	-	123	123	155	155	-	-
214	214	70	70	189	189	-	-	132	132	167	167	-	-
227	227	74	74	200	200	-	-	140	140	177	177	-	-
134	134	-	-	122	122	61	61	91	91	112	112	105	105
170	170	-	-	153	153	78	78	115	115	142	142	134	134
212	212	-	-	192	192	97	97	144	144	177	177	167	167
274	274	-	-	249	249	126	126	186	186	229	229	216	216
276	240	65	56	254	221	129	113	182	158	-	-	218	189
291	253	70	61	269	234	142	124	200	174	-	-	232	202
303	263	75	65	280	243	147	128	207	180	-	-	243	212
309	269	80	70	287	249	150	131	211	184	-	-	251	219

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>United National Life Insurance Company of America</b> $\phi$  www.unlinsurance.com 1-800-207-8050	65	101	88	-	-	-	-	125	109
	70	113	98	-	-	-	-	146	127
	75	122	106	-	-	-	-	165	144
	80	127	111	-	-	-	-	179	156
<b>Counties: Cochise</b>		<b>Maricopa</b>	<b>Pima</b>	<b>Yavapai</b>					
	65	120	104	-	-	-	-	149	130
	70	134	117	-	-	-	-	174	151
	75	145	126	-	-	-	-	197	171
	80	152	132	-	-	-	-	213	185
<b>Counties: Mohave</b>		<b>Pinal</b>	<b>Yuma</b>						
<b>United of Omaha Life Insurance Company</b>  www.mutualofomaha.com 1-800-354-3289	65	89	82	-	-	-	-	-	-
	70	108	95	-	-	-	-	-	-
	75	123	107	-	-	-	-	-	-
	80	129	115	-	-	-	-	-	-
<b>Statewide Rates</b>									
<b>UnitedHealthcare Insurance Company/AARP</b> $\phi$ $\mathbb{R}$  www.aarphealthcare.com 1-800-523-5800	65	79	79	110	110	125	125	-	-
	70	98	98	136	136	154	154	-	-
	75	128	128	178	178	201	201	-	-
	80	128	128	178	178	201	201	-	-
<b>Statewide Rates</b>									
<b>UnitedHealthcare Insurance Company/AARP (SELECT)</b> $\phi$ $\mathbb{R}$  www.aarphealthcare.com 1-800-523-5800	65	-	-	-	-	96	96	-	-
	70	-	-	-	-	118	118	-	-
	75	-	-	-	-	155	155	-	-
	80	-	-	-	-	155	155	-	-
<b>Counties: Cochise</b>		<b>Maricopa</b>	<b>Pima</b>	<b>Pinal</b>					
<b>UnitedHealthcare Insurance Company/SecureHorizons</b>  www.SecureHorizons.com 1-800-768-1479	65	118	118	-	-	-	-	-	-
	70	129	129	-	-	-	-	-	-
	75	136	136	-	-	-	-	-	-
	80	138	138	-	-	-	-	-	-
<b>Statewide Rates</b>									

$\phi$  means the insurer offers a marital discount

$\mathbb{E}$  means the insurer does not receive "cross-over" claim service (see glossary, page 6)

$\mathbb{R}$  means the insurer uses community rating rather than issue age rating (see glossary, page 6)

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
141	123	-	-	127	111	-	-	-	-	-	-	101	88
163	142	-	-	148	129	-	-	-	-	-	-	117	102
184	160	-	-	168	146	-	-	-	-	-	-	134	116
198	172	-	-	182	159	-	-	-	-	-	-	146	127
168	146	-	-	151	132	-	-	-	-	-	-	120	105
194	169	-	-	176	153	-	-	-	-	-	-	139	121
219	190	-	-	200	174	-	-	-	-	-	-	159	139
235	205	-	-	217	189	-	-	-	-	-	-	174	151
129	119	-	-	106	98	-	-	-	-	101	93	-	-
157	138	-	-	129	113	-	-	-	-	122	108	-	-
178	154	-	-	146	127	-	-	-	-	139	121	-	-
187	167	-	-	153	137	-	-	-	-	146	130	-	-
126	126	-	-	-	-	47	47	74	74	-	-	85	85
155	155	-	-	-	-	58	58	91	91	-	-	105	105
203	203	-	-	-	-	77	77	119	119	-	-	137	137
203	203	-	-	-	-	77	77	119	119	-	-	137	137
97	97	-	-	-	-	-	-	-	-	-	-	-	-
120	120	-	-	-	-	-	-	-	-	-	-	-	-
157	157	-	-	-	-	-	-	-	-	-	-	-	-
157	157	-	-	-	-	-	-	-	-	-	-	-	-
169	169	55	55	153	153	76	76	110	110	-	-	114	114
192	192	65	65	175	175	84	84	125	125	-	-	134	134
217	217	78	78	200	200	94	94	142	142	-	-	157	157
239	239	90	90	222	222	104	104	157	157	-	-	176	176

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
<b>USAA Life Insurance Company</b>  www.usaa.com 1-800-531-8722	65	133	133	-	-	-	-	-	-
	70	143	143	-	-	-	-	-	-
	75	152	152	-	-	-	-	-	-
	80	159	159	-	-	-	-	-	-
<b>Statewide Rates</b>									
<b>WMI Mutual Insurance Company</b> ‡ ☐  www.wmimutual.com 1-800-748-5340	65	69	69	-	-	167	167	-	-
	70	69	69	-	-	167	167	-	-
	75	69	69	-	-	167	167	-	-
	80	69	69	-	-	167	167	-	-
<b>Statewide Rates</b>									
<b>World Corp Insurance Company</b> ☐  www.CompletePlus.com 1-866-891-9365	65	110	92	-	-	-	-	-	-
	70	130	107	-	-	-	-	-	-
	75	152	122	-	-	-	-	-	-
	80	171	135	-	-	-	-	-	-
<b>Counties: Cochise Yavapai</b>									
	65	124	104	-	-	-	-	-	-
	70	146	121	-	-	-	-	-	-
	75	171	138	-	-	-	-	-	-
	80	193	152	-	-	-	-	-	-
<b>Counties: Maricopa Mohave</b>									
	65	117	98	-	-	-	-	-	-
	70	138	114	-	-	-	-	-	-
	75	162	130	-	-	-	-	-	-
	80	182	144	-	-	-	-	-	-
<b>Counties: Pima Pinal Yuma</b>									

☐ means the insurer offers a marital discount

‡ means the insurer does not receive "cross-over" claim service (see glossary, page 6)

☐ means the insurer uses community rating rather than issue age rating (see glossary, page 6)

<b>F</b>		<b>F(HD)*</b>		<b>G</b>		<b>K</b>		<b>L</b>		<b>M</b>		<b>N</b>	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
146	146	-	-	-	-	-	-	-	-	-	-	-	-
158	158	-	-	-	-	-	-	-	-	-	-	-	-
167	167	-	-	-	-	-	-	-	-	-	-	-	-
173	173	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
143	120	57	47	-	-	-	-	-	-	-	-	-	-
169	140	67	55	-	-	-	-	-	-	-	-	-	-
198	159	78	63	-	-	-	-	-	-	-	-	-	-
223	176	88	69	-	-	-	-	-	-	-	-	-	-
161	135	64	53	-	-	-	-	-	-	-	-	-	-
191	157	75	62	-	-	-	-	-	-	-	-	-	-
223	180	88	71	-	-	-	-	-	-	-	-	-	-
252	198	99	78	-	-	-	-	-	-	-	-	-	-
152	127	60	50	-	-	-	-	-	-	-	-	-	-
180	148	71	59	-	-	-	-	-	-	-	-	-	-
211	170	83	67	-	-	-	-	-	-	-	-	-	-
237	187	94	74	-	-	-	-	-	-	-	-	-	-

\* Plan "F(HD)" is Plan F with a High Deductible option

- means the plan is not offered

## Helpful Resources

To order Medicare-related literature, obtain general information about Medicare, Medicare plans and Prescription Drug benefits, call:

**1-800-Medicare (1-800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov)

For help with buying a Medicare Supplement policy, dealing with payment appeals, complaints about your care or Medicare bills, call:

**State Health Insurance Assistance Program (SHIP)**  
**1-800-432-4040**

For questions about medical bills or services related to your Medicare *Part A* benefits (hospital, skilled nursing facilities), or your Medicare *Part B* benefits call:

**1-800-Medicare (1-800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov)

To complain about the quality of medical care you received or about early discharge from the hospital, call:

**Health Services Advisory Group**  
**1-800-359-9909**

To learn about programs that may help pay medical bills for people with low income, call:

**Arizona Health Care Cost Containment System (AHCCCS)**  
**602-417-7100 or 1-800-654-8713**  
**(outside Maricopa County)**

For questions or help in applying for Medicare, a lost Medicare card, or social security benefits, call:

**Social Security Administration**  
**1-800-772-1213**

For assistance with a Medicare Supplement insurance company or insurance agent, or any other type of insurance, call:

**Arizona Department of Insurance Phoenix at 602-364-2499, or 1-800-325-2548 (outside Maricopa County),** or visit [www.azinsurance.gov](http://www.azinsurance.gov)

**Call the State Health Insurance Assistance Program (SHIP) for free benefits counseling: (800) 432-4040.**

---

### *Notes*

*The Arizona Department of Insurance does not recommend or endorse any particular insurance company or product.*

This publication is provided as a guide to assist you in shopping for Medicare Supplement insurance.

This guide was produced and distributed with the help of the Arizona State Health Insurance Assistance Program, part of the Division of Aging and Adult Services in the Arizona Department of Economic Security.

**Use this space to make notes about your comparisons of policies,  
insurance companies and/or insurance agents.**

*To verify insurer and agent licensure, please contact:*

**Arizona Department of Insurance**

602.364.2499 or 800.325.2548 (outside Maricopa County) or [www.azinsurance.gov](http://www.azinsurance.gov)

---

## **Arizona Department of Insurance**

2910 North 44th Street, Suite 210

Phoenix, Arizona 85018

(602) 364-2499

[www.azinsurance.gov](http://www.azinsurance.gov)

---

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with disabilities may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

Published January 2012  
Arizona Department of Insurance