

Medicare Supplement Guide

Kentucky Department of Insurance





Commonwealth of Kentucky

Public Protection Cabinet

Department of Insurance

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Consumer Guide to Medicare Supplement Insurance

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Includes:

- Comparison of rates for standard Medigap plans**
- Comparison of rates for Medicare Select plans**
- Company address and phone chart**

About this consumer guide

The Kentucky Department of Insurance offers this consumer guide providing detailed comparison of rates that insurance companies charge for Medicare supplement, also referred to as Medigap, coverage in Kentucky.

The department appreciates the insurance companies that provided rates for this publication. This guide allows us to provide valuable rate comparisons for all consumers.

We plan to update the rate comparisons throughout the year. In the limited instances where companies did not respond or provide the requested rate information or could not provide the information by ZIP code, those companies do not have their rates listed in this guide.

Disclaimer: The Kentucky Department of Insurance compiled this information from rates quoted by the companies. The companies are responsible for accuracy. Please be aware that rates are subject to change. You may consider contacting the company or a local insurance agent to verify rates. You can get the most up-to-date rates by going online at:
<http://insurance.ky.gov/>

Tips for purchasing Medigap insurance

- It is illegal for insurers to sell a consumer more than one Medigap policy.
- When replacing your existing policy, do not cancel the old one until the new one is in force. Be sure to state in the application that you wish to replace your old policy.
- Answer all health questions accurately.
- Remember that you have a 30-day “free look” period during which you can return the policy for a full refund.
- Never pay in cash. When purchasing a policy, make the check payable to the insurance company.
- Policies sold after 1992 are standardized. This means a Plan F from one company will have the same benefits as a Plan F from another company. Policies issued prior to 1992 may differ somewhat from company to company.
- Effective June 2010, the Medicare Improvements for Patients and Providers Act (MIPPA) made changes to Medicare supplement policies including adding more benefits, eliminating four plans and creating two new ones.

How to use this guide

The most valuable part of this guide is the list of Medigap rates charged by insurance companies doing business in Kentucky.

As you begin searching for company choices, it is important to recognize that some companies offer this insurance throughout Kentucky and other companies offer plans only in certain areas of the state.

Decide what type of plan you want. You have the choice of standardized Medigap plans, including a high-deductible plan.

For helpful information related to this decision, please refer to the *Guide to Health Insurance for People with Medicare: Choosing A Medigap Policy*, a publication from the Centers for Medicare and Medicaid Services (CMS). This guide is available from the Department of Insurance by calling 800-595-6053, TDD users 800-648-6056, or on the CMS Web site: www.medicare.gov.

Once you narrow down the companies offering the best plans and rates in your area, call the companies directly for more information or contact a local insurance agent. We have included contact information and a phone number for each company.

Medicare Advantage plans available in Kentucky

Medicare Advantage Plans are health plan options that are available through Part C of the Medicare program. If you join one of these plans, you generally obtain all of your Medicare-covered health care through that plan, rather than Medicare. This may include prescription drug coverage and other benefits not traditionally covered such as vision, dental, etc. Medicare Advantage Plans include: Health Maintenance Organizations (HMO), Preferred Provider Organizations (PPO), Fee-for-Service (FFS) plans, Private Fee-for-Service (PFFS) plans, Medical Savings Account (MSA) plans or Medicare Special Needs plans. These plans are regulated by the federal government.

When you join a Medicare Advantage Plan, you use your health insurance card as proof of insurance to obtain your health care benefits. You may have to see doctors who belong to the plan or go to certain hospitals to get services.

To join a Medicare Advantage Plan, you must have Medicare Part A and Part B. You still will be required to pay your monthly Medicare Part B premium. You also might have to pay a monthly premium to your Medicare Advantage Plan.

If you join a Medicare Advantage Plan, you cannot use your Medigap policy. This means your Medigap policy won't pay any deductibles, co-insurance, or other cost-sharing under your Medicare Health Plan. Therefore, you may want to drop your Medigap policy if you join a Medicare Advantage Plan. However, you have a legal right to keep the Medigap policy.

For more updated information about Medicare Advantage plans and where these plans are offered, call 800-MEDICARE (800-633-4227) or go to the www.medicare.gov Web site. (Look for the *Medicare & You* publication.)

Medicare prescription drug plans

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 added a new prescription drug program to Medicare, which became available to Medicare beneficiaries in 2006. All people with Medicare are eligible to enroll in plans that cover prescription drugs.

You have a seven-month enrollment period in which to enroll in Medicare Part D, beginning three months prior to becoming eligible for Medicare. If you do not sign up when you are first eligible, you may pay a penalty if you sign up at a later date. In some situations, you can delay enrolling in Medicare Part D without having to pay a penalty. If you delay enrollment because you had prior creditable coverage and that plan terminates, then you would be permitted a special enrollment period. However, you should act promptly. An example of creditable coverage would be if you have group health coverage through your employer that provides prescription coverage as good as or better than Part D. A few other circumstances would also allow you to enroll outside the enrollment window, such as being covered by Medicaid, qualifying for extra help, or if you are in a nursing home. Call 800-MEDICARE for more information.

Extra help is available for people with low incomes and limited assets. Most significantly, people with Medicare who have incomes and assets below a certain level may qualify. If you qualify, a portion or all of your Part D premiums will be paid for you. You may even qualify for a better benefit. Call your local Social Security Office for more information.

There will be an annual open enrollment period every year to enroll or change plans in Medicare Part D. This period will be from Nov. 15 to Dec. 31 with coverage beginning on Jan. 1.

Obtaining prescription drug coverage

In addition to enrolling in a Part D or Medicare Advantage plan, some people obtain prescription drug coverage through their employer or TRICARE, a program of the Department of Defense.

Formulary

When choosing a Part D plan, it is important to make sure your prescription drugs are covered since not all drugs are covered by each plan. Each plan develops its own list of covered drugs, called a formulary, which must include more than one drug in each classification.

Questions about Medicare?

For the latest information about Medicare, visit www.medicare.gov or call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048. To get a copy of this information in Spanish, call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048. You can also obtain assistance by calling the SHIP program at 877-293-7447.



Some people under the age of 65 are eligible for Medigap insurance due to disability or other conditions. Rate information for those under age 65 is available online at <http://insurance.ky.gov/>. Call the Department of Insurance at 800-595-6053 (KY only) or 502-564-3630 (out of state) for more information.

MEDICARE SUPPLEMENT PLAN CHOICES 2010

A	B	C	D	F	G	K	L	M	N
Basic Benefit (Part B = 100%)	Basic Benefit (Part B = 50% and 50% of blood)	Basic Benefit (Part B = 75% and 75% of blood)	Basic Benefit (Part B = 100%)	Basic Benefit (Part B = 100%) except for \$20 office visit co-pay and \$50 co-pay for ER visit					
	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance (50%)	Skilled Nursing Coinsurance (75%)	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance				
	Part A Deductible	Part A Deductible (50%)	Part A Deductible (75%)	Part A Deductible (50%)	Part A Deductible				
	Part B Deductible	Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						\$4620 max out of pocket (2009)	\$2310 max out of pocket (2009)		

* There is a separate deductible of \$250 for the foreign travel emergency.

** Plans K and L - After you meet the out of pocket yearly limit and your Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

*** Plan F - Has a high deductible option. You pay the first \$2000 (2009) before the plan pays any benefits.

Basic Benefits: (Included in all plans. Some plans only cover a percentage of the basic benefits. Differences noted in chart.)

- **Inpatient Hospital Care:** Covers the Part A coinsurance (your share of costs for 150 days in the hospital) and the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.
- **Medical Costs:** Covers the Part B coinsurance (generally 20% of the Medicare approved payment amount) or co-payment amount which may vary according to the service.
- **Blood:** Covers the first 3 pints of blood each year.
- **Hospice:** Included as a basic benefit.

Part A - Hospital Insurance

Eligible at age 65
No charge for this part of Medicare
Provides hospital coverage

Medicare Supplement

10 standardized plans (A-D, F, G, K-N)
Sold by private insurance companies to fill the gaps in Medicare
Not all companies offer all plans
In addition to the Part B premium
Must have Parts A and B to obtain a supplement
Higher cost sharing options available at lower premiums
Medicare supplement helps you to:
Lower your out of pocket cost
Get more healthcare coverage

Part B - Medical Insurance

Eligible when you have Part A
Monthly cost usually deducted from social security check
This is NOT a Medicare supplement, but part of Medicare
Provides for medical coverage

Explanation of Medigap benefits

Part A Inpatient Hospital Deductible: This amount may change annually, but must be paid at the time of the first admission during a benefit period. The amount for 2009 is \$1,068 (total for days 1-60), \$267 per day (days 61-90), and \$534 per “lifetime reserve day” (up to 60 “extra” days over your lifetime that Medicare will pay for if you are in the hospital for more than 90 days during a benefit period).

Part A Skilled Nursing Facility Coinsurance: For the first 20 days Medicare pays in full. During days 21-100, there is a \$133.50 per day co-payment that must be paid by the patient.

Part B Deductible: This is an annual payment that the patient must pay prior to receiving benefits offered by Part B. It is currently \$135.

Foreign Travel Emergency: This benefit pays for emergency care outside the United States beginning the first 60 days of each trip. There is a \$250 deductible, then the benefit pays 80 percent of the cost, up to \$50,000 in your lifetime.

Part B Excess Charges: This provides coverage for Part B excess charges when the physician fees are more than Medicare will pay. Physicians who accept assignment will not charge more.

Prescription Drugs: Standardized Medigap policies can no longer provide coverage for prescription drugs.

Frequently asked questions

Q: What is Medigap insurance?

A: This product is sold by private insurance companies to help fill the gaps in Medicare coverage. Medicare is provided by the federal government. All of the information in this guide relates to the supplemental policies sold by private insurance companies.

Q: What is Medicare SELECT?

A: This is one type of Medigap plan where you can choose from Plans A-D, F, G, K-N but you agree to use a restricted network of participating providers to get your full benefits. The exception to using this network is in an emergency for covered services.

Q: How can I obtain information about where Medicare Advantage plans are offered?

A: Go to www.Medicare.gov for more information about this plan or call 800-MEDICARE (800-633-4227).

Q: What do you think of Medicare Advantage plans? Should I enroll in one?

A: This department cannot offer opinions or rate HMOs or insurance companies. Consider your needs and what's best for your health when making this decision. Medicare Advantage plans are regulated by the Centers for Medicare and Medicaid Services (CMS). Medicare Advantage plans typically offer HMO, PPO, FFS or PFFS plans.

Q: Which Medigap policy is best? Do you rate them?

A: By law, the Kentucky Department of Insurance cannot rate policies. However, A.M. Best Company does provide financial rating information. The A.M. Best ratings are found at many public libraries and may be accessible by your insurance agent. You can do a ratings search through its Web site, www.ambest.com.

Q: Why are my choices limited to specific companies and certain plans?

A: Private insurance companies have made business decisions regarding where to offer coverage. These areas of coverage are decided by county or ZIP code. Regarding the choice of plans, insurers must offer Plan A, but all others are optional. If a company does more than Plan A, it must offer Plan C or Plan F as well.

Q: What is the TRICARE for Life program for military retirees?

A: TRICARE for Life is a program for Medicare-eligible, uniformed services beneficiaries age 65 and older, that acts as a second payer to Medicare. Eligible individuals must be enrolled in Medicare Part A and Part B and have a current U.S. Uniformed Services ID card. The program has no annual premium, and pays all Medicare co-payments and deductibles. In addition, the TRICARE Senior Pharmacy program provides coverage not available under Medicare. For more detailed information call toll free 888-DOD-LIFE (888-363-5433) or the regional number 866-773-0404 or visit www.tricare.osd.mil/tfl/.

Some providers may not file claims on Medigap insurance. It is your responsibility to make sure claims are filed.

You can reach the federal government's Medicare office at 800-MEDICARE (800-633-4227) or its Web site: www.medicare.gov.

You can reach the Kentucky Department of Insurance at 800-595-6053 (KY only). The deaf or hard-of-hearing can call 800-648-6056 (TDD) or visit our Web site at <http://insurance.ky.gov/>.

Some terms to know

Cost Sharing - This indicates what portion of the charge is covered by Medicare, a Medigap plan or the amount paid by the consumer.

Formulary - This is a list of certain kinds of prescription drugs that a Medicare drug plan will cover, subject to limits and conditions.

Medicare - This is a federal insurance program for people age 65 and older, certain disabled people under 65, and certain people with permanent kidney failure.

Medicare Advantage - These plans receive a prepaid monthly sum from the federal government to provide care. The benefits include services available under Medicare. The insurance company or HMO will provide all your benefits instead of Medicare. Medicare Advantage typically offers an HMO, PPO or FFS plan.

Medicare Health Maintenance Organization (HMO) - In a Medicare HMO plan, you receive benefits from an insurance company, not from Medicare. These plans do not provide standardized Medigap coverage. Enrollees must use a restricted provider network within the health plan. Many of these plans provide additional benefits such as prescription drugs, vision, dental and hearing care. These plans are regulated by the Centers for Medicare and Medicaid Services, not the Kentucky Department of Insurance.

Medicare Preferred Provider Organization (PPO) - Medicare Advantage plan choices have expanded to include regional PPO plans. Regional PPOs offer more choices for Medicare health coverage. PPOs can help you save money by choosing from doctors and providers on a plan's "preferred" list, but usually don't require you to get a referral.

Medicare Fee-for-Service (FFS)/Private Fee-for-Service (PFFS) - These are health care plans offered by private insurance companies. The insurance company, rather than the Medicare program, decides how much it pays and how much you pay for services. These plans typically do not restrict you to a provider network.

Medigap Insurance - This is also known as Medicare supplement insurance. This insurance pays for coverage not provided by Medicare. Medigap insurance is not a duplication of Medicare and may pay part of the deductibles, co-insurance, services and expenses not covered by Medicare.

Medicare SELECT - These are standardized Medigap plans with restricted provider networks. You must go to a participating provider network, except in emergency situations.

Open Enrollment - This is a six-month period following enrollment in Medicare Part B. If you are covered by your employer's health coverage and turn 65, your enrollment in Medicare Part B can be delayed until you retire. Keep in mind that if you are covered by a small employer group of less than 20 employees, Medicare is primary and would pay benefits before your employer plan would. If you have a small group employer plan be sure that it will cover what Medicare would have covered if you do not enroll in Part B.

Choosing your plan

Now that you have a list of available companies, consider the following to narrow down your choices:

What plan(s) am I interested in? *Mark all that apply.*

- | | | | |
|--|---------------------------------|---------------------------------|---------------------------------|
| Plan A <input type="checkbox"/> | Plan B <input type="checkbox"/> | Plan C <input type="checkbox"/> | Plan D <input type="checkbox"/> |
| Plan F <input type="checkbox"/> | Plan G <input type="checkbox"/> | Plan K <input type="checkbox"/> | Plan L <input type="checkbox"/> |
| High deductible F <input type="checkbox"/> | | Plan M <input type="checkbox"/> | Plan N <input type="checkbox"/> |

To assist you in selecting the plan most suitable for your situation, refer to the *Chart of standardized Medigap plans* (page 5) in this book.

Understanding the company charts: The following questions and answers explain terms used in the company listings:

What rating method does each company use?

Companies have three different ways of determining a price for your policy based on age. Rates also may vary by gender, area where you live or whether you smoke.

Community rating (also called no age rating): The premium is the same for all customers who buy this policy, regardless of age. A few companies offer discounts if you apply within the first few years after turning 65.

Issue age: Premiums are calculated based on your age at the time of purchase. Premiums may increase because of health care inflation or claims experience, but not because you get older.

Attained age: Your initial premium is based on your age at the time of purchase. However, as you get older, your premiums will automatically increase. Remember, any of these methods will probably cause rates to rise over time due to health care inflation and claims experience. Increases must be approved by the Department of Insurance, with the exception of the automatic age-related rate increase in attained age policies.

My preference: Community/No age Issue Attained

Which companies offer discounts?

Companies may offer discounts for nonsmokers, members of military groups, automatic bank draft or electronic fund transfer payments, etc. Be sure to factor in those that apply to your situation.

Discounts I would qualify for: _____

Is the policy guaranteed issue or underwritten?

If a policy is guaranteed issue, this means you cannot be turned down. Underwritten means a company will consider your medical history in determining whether or not to issue a policy to you. The separate Medicare guide provides more details, if needed, about guaranteed issue.

My preference, if applicable: Guaranteed issue Underwritten

What is the company’s marketing approach?

Some companies sell directly to the consumer (direct mail) while others sell through a network of agents. In most cases, you will want to contact the company for more information.

My preference: Agent Direct Mail

What about pre-existing condition exclusions?

Again, review the Medicare material to see if this applies to you. In the company listings at the back of this booklet, companies have noted how they handle pre-existing conditions.

Will this affect my decision? Yes No

Did the company list notes of interest?

If any of these will be significant in your decision, please list the company and the note below for your reference.

Company _____ Note to remember _____

Company _____ Note to remember _____

Company _____ Note to remember _____

By now, you should have narrowed down your list of companies, based on the specifics of the listings and your personal needs. It's time to start looking at prices. In the first column, list the companies that offer the standardized plan and other factors that meet your needs. (Be sure you are comparing the same plan.) In the second column, list the premium cost. Take into consideration the rating method used by each company when comparing premiums.

Company	Premium
_____	_____
_____	_____
_____	_____

The Department of Insurance Web site has a company search at <http://insurance.ky.gov/>. Look for **Medicare Supplement Search**. Entering information such as age, gender and ZIP code prefix will result in a list of companies from which you can purchase a Medigap insurance policy.

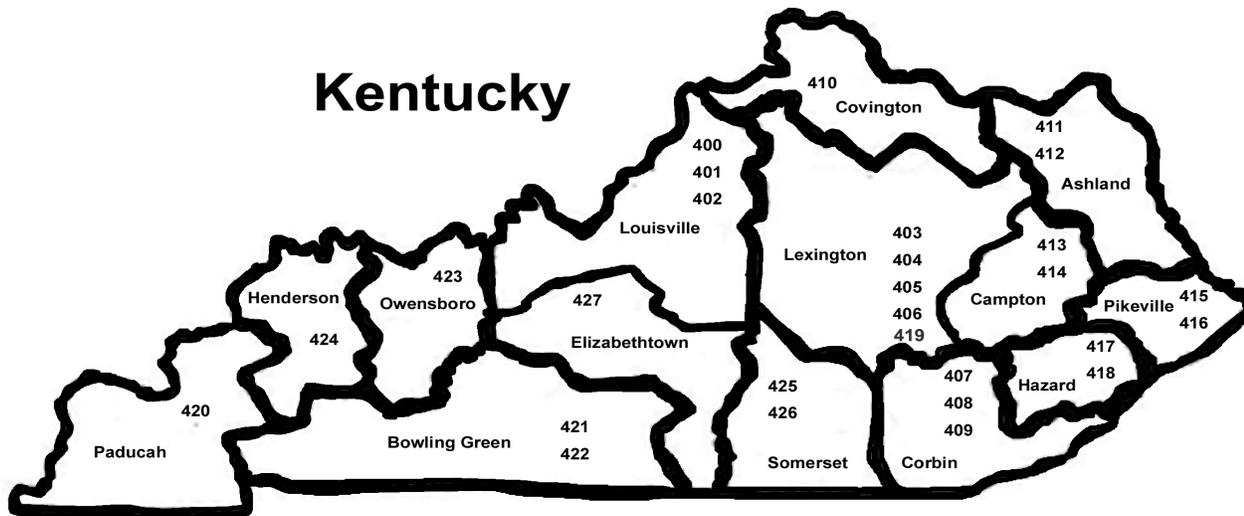
If you still have questions, contact the companies directly at the numbers listed at the end of this book or contact a local insurance agent.

The following companies do not provide rates by ZIP code and are not listed in this guide:

- PacificCare Life and Health Insurance Company
- State Farm Mutual Automobile Insurance Company
- Sterling Life Insurance Company

The following companies do not use a rating structure compatible with our database so we are unable to list the rates:

- Humana of Kentucky
- Marquette National Life Insurance Company



How to use the premium charts

1. Determine your ZIP code. For this guide, only the first three digits of your ZIP code will be listed. For example, if your ZIP code is 40601, the ZIP code listed in this guide will be 406.
2. Determine the ID number for your 3-digit ZIP code.
3. Choose your Plan (A-D, F, G, K-N). Look for the rate that falls into your category such as male/female, smoker/nonsmoker, age, etc. Some companies charge the same rate for a smoker as a nonsmoker. N/A will be listed under the smoker heading when rates are the same for both smoker or nonsmoker.
4. Only three ages are listed in this guide. More detailed premium information is available on our Web site at <http://insurance.ky.gov/>.
5. Please see the back of this book for the insurers' addresses and telephone numbers.

Remember, **annual** premiums are listed.

American Republic Corp Insurance Company - Standard

Attained - Underwritten - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
686	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
686	1,245.04	1,245.04	1,443.28	1,082.53	1,082.53	1,252.19	Non	A
686	1,708.04	1,708.04	1,980.05	1,485.01	1,485.01	1,717.83	Non	F
686	883.12	883.12	1,023.82	767.86	767.86	888.19	Non	K
686	1,215.19	1,215.19	1,408.71	1,056.59	1,056.59	1,222.10	Non	L

Conseco Insurance Company - Standard

Attained - Guaranteed Issue - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
585	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
585	1,271.00	1,271.00	1,400.00	1,271.00	1,271.00	1,400.00	N/A	A
585	1,753.00	1,753.00	1,894.00	1,753.00	1,753.00	1,894.00	N/A	F

Equitable Life & Casualty Insurance Company - Standard

Attained - Guaranteed Issue - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
174	427,404,423,424,406,413,426,414,403,421,405,410,425 AND 422
176	401,415,420,411,412 AND 400
690	407,402,416,417,409,408 AND 418

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
174	1,063.00	1,087.00	1,165.00	1,063.00	1,087.00	1,165.00	N/A	A
174	1,506.00	1,544.00	1,659.00	1,506.00	1,544.00	1,659.00	N/A	F
174	1,060.00	1,088.00	1,169.00	1,060.00	1,088.00	1,169.00	N/A	N
176	1,321.00	1,352.00	1,448.00	1,321.00	1,352.00	1,448.00	N/A	A
176	1,627.00	1,668.00	1,793.00	1,627.00	1,668.00	1,793.00	N/A	F
176	1,145.00	1,176.00	1,263.00	1,145.00	1,176.00	1,263.00	N/A	N
690	1,320.00	1,350.00	1,446.00	1,320.00	1,350.00	1,446.00	N/A	A
690	1,869.00	1,916.00	2,060.00	1,869.00	1,916.00	2,060.00	N/A	F
690	0.00	0.00	0.00	0.00	0.00	0.00	N/A	M
690	1,316.00	1,351.00	1,451.00	1,316.00	1,351.00	1,451.00	N/A	N

Note: Check Web site for premiums associated with other ages

Globe Life and Accident Insurance Company - Standard

Attained - Underwritten - Mail marketed - Pre-existing period 3 months

Area ID	Includes ZIP(S) Area
561	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
561	816.00	988.00	1,110.00	816.00	988.00	1,110.00	N/A	A
561	1,253.00	1,445.00	1,638.00	1,253.00	1,445.00	1,638.00	N/A	B
561	1,438.00	1,631.00	1,823.00	1,438.00	1,631.00	1,823.00	N/A	C
561	1,450.00	1,641.00	1,834.00	1,450.00	1,641.00	1,834.00	N/A	F

Loyal American Life Insurance Company - Standard

Attained - Underwritten - Agent marketed - Pre-existing period 6 months

Area ID	Includes ZIP(S) Area
645	401,402,416,417,410 AND 418
683	415,427,404,423,424,406,407,413,420,426,414,403,411,412,421,405,409,419,425,400,408 AND 422

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
645	1,104.46	1,155.42	1,301.44	961.38	1,004.50	1,131.90	Non	A
645	1,289.68	1,347.50	1,518.02	1,121.12	1,173.06	1,321.04	Non	B
645	1,542.52	1,612.10	1,823.78	1,341.62	1,402.38	1,585.64	Non	C
645	1,352.40	1,413.16	1,591.52	1,175.02	1,228.92	1,384.74	Non	D
645	1,599.36	1,664.04	1,869.84	1,390.62	1,446.48	1,625.82	Non	F
645	1,386.70	1,449.42	1,632.68	1,205.40	1,260.28	1,419.04	Non	G
645	1,119.16	1,165.22	1,309.28	973.14	1,012.34	1,137.78	Non	N
683	957.95	1,002.15	1,128.80	833.85	871.25	981.75	Non	A
683	1,118.60	1,168.75	1,316.65	972.40	1,017.45	1,145.80	Non	B
683	1,337.90	1,398.25	1,581.85	1,163.65	1,216.35	1,375.30	Non	C
683	1,173.00	1,225.70	1,380.40	1,019.15	1,065.90	1,201.05	Non	D
683	1,387.20	1,443.30	1,621.80	1,206.15	1,254.60	1,410.15	Non	F
683	1,202.75	1,257.15	1,416.10	1,045.50	1,093.10	1,230.80	Non	G
683	0.00	0.00	0.00	0.00	0.00	0.00	Non	M
683	970.70	1,010.65	1,135.60	844.05	878.05	986.85	Non	N

Note: Check Web site for premiums associated with other ages

Medico(TM) Insurance Company - Standard

Attained - Underwritten - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
681	401,427,404,423,424,406,407,413,420,426,414,403,411,412,421,409,410,419,425,400 AND 422

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
681				858.00	896.00	1,005.00	Non	A
681				1,156.00	1,211.00	1,380.00	Non	D
681				1,263.00	1,318.00	1,488.00	Non	F
681				0.00	0.00	0.00	Non	M
681				0.00	0.00	0.00	Non	N

Reserve National Insurance Company - Standard

Attained - Guaranteed Issue - Agent marketed - Pre-existing period 6 months

Area ID	Includes ZIP(S) Area
577	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
577	1,453.95	1,612.40	1,784.05	1,453.95	1,612.40	1,784.05	Smoker	A
577	2,159.40	2,394.00	2,649.05	2,159.40	2,394.00	2,649.05	Smoker	C
577	1,489.85	1,651.60	1,827.65	1,489.85	1,651.60	1,827.65	Smoker	N

Note: Check Web site for premiums associated with other ages

Standard Life and Accident Insurance Company - Standard

Attained - Underwritten - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
152	401,402 AND 400
575	415,427,404,423,424,406,407,413,416,420,426,414,403,411,412,417,421,405,409,410,419,425,408,418 AND 422

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
152	1,454.99	1,602.62	1,730.36	1,454.99	1,485.40	1,504.00	Non	A
152	1,616.65	1,780.68	1,922.62	1,616.65	1,650.45	1,671.11	Smoker	A
152	1,761.21	1,939.90	2,094.54	1,761.21	1,798.01	1,820.51	Non	B
152	1,956.90	2,155.44	2,327.26	1,956.90	1,997.79	2,022.79	Smoker	B
152	2,061.72	2,270.89	2,451.92	2,061.72	2,104.81	2,131.15	Non	C
152	2,290.80	2,523.21	2,724.35	2,290.80	2,338.68	2,367.95	Smoker	C
152	1,901.96	2,094.93	2,261.91	1,901.96	1,941.70	1,966.01	Non	D
152	2,113.28	2,327.69	2,513.24	2,113.28	2,157.45	2,184.45	Smoker	D
152	2,067.43	2,277.18	2,458.69	2,067.43	2,110.63.00	2,137.04	Non	F
152	2,297.15	2,530.20	2,731.88	2,297.15	2,345.14	2,374.49	Smoker	F
152	377.44	415.74	448.88	377.44	385.33	390.15	Non	F-HIGH
152	419.38	461.93	498.75	419.38	428.15	433.50	Smoker	F-HIGH
152	1,907.65	2,101.21	2,268.71	1,907.65	1,947.52	1,971.90	Non	G
152	2,119.61	2,334.68	2,520.79	2,119.61	2,163.91	2,191.00	Smoker	G
152	1,455.00	1,602.62	1,730.36	1,455.00	1,485.40	1,504.01	Non	N
152	1,616.66	1,780.68	1,922.62	1,616.66	1,650.45	1,671.12	Smoker	N
575	1,316.42	1,449.99	1,565.56	1,316.42	1,343.94	1,360.46	Non	A
575	1,462.69	1,611.10	1,739.52	1,462.69	1,493.27	1,511.95	Smoker	A
575	1,593.47	1,755.14	1,895.06	1,593.47	1,626.77	1,647.13	Non	B
575	1,770.52	1,950.16	2,105.62	1,770.52	1,807.53	2,124.43	Smoker	B
575	1,865.36	2,054.61	2,218.40	1,865.36	1,904.35	1,928.19	Non	C
575	2,072.62	2,282.91	2,464.89	2,072.62	2,115.94	2,142.43	Smoker	C
575	1,720.82	1,895.41	2,046.49	1,720.82	1,756.78	1,778.77	Non	D
575	1,912.02	2,106.01	2,273.88	1,912.02	1,951.97	1,976.41	Smoker	D
575	1,870.53	2,060.30	2,224.53	1,870.53	1,909.61	1,933.52	Non	F
575	2,078.37	2,289.22	2,471.70	2,078.37	2,121.80	2,148.35	Smoker	F
575	341.50	376.14	406.13	341.50	348.63	352.99	Non	F-HIGH
575	379.44	417.93	451.25	379.44	387.37	392.22	Smoker	F-HIGH
575	1,725.97	1,901.09	2,052.65	1,725.97	1,762.04	1,784.10	Non	G
575	1,917.75	2,112.33	2,280.71	1,917.75	1,957.83	1,982.34	Smoker	G
575	1,316.42	1,449.99	1,565.56	1,316.42	1,343.94	1,360.77	Non	N
575	1,462.70	1,611.10	1,739.52	1,462.70	1,493.27	1,511.96	Smoker	N

Note: Check Web site for premiums associated with other ages

Thrivent Financial for Lutherans - Standard

Attained - Underwritten - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
604	415,427,404,423,424,406,407,402,413,416,420,426,414,403,411,412,417,421,405,409,410,425,408,418 AND 422
605	401,402 AND 400

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
604	1,073.70	1,152.90	1,263.60	1,073.70	1,152.90	1,263.60	Non	A
604	1,269.90	1,363.50	1,495.80	1,269.90	1,363.50	1,495.80	Non	B
604	1,644.30	1,766.71	1,936.80	1,644.30	1,766.71	1,936.80	Non	C
604	1,373.40	1,475.10	1,619.10	1,373.40	1,475.10	1,619.10	Non	D
604	1,650.60	1,771.20	1,944.00	1,650.60	1,771.20	1,944.00	Non	F
604	540.00	578.70	635.40	540.00	578.70	635.40	Non	F-HIGH
604	1,413.90	1,516.50	1,665.00	1,413.90	1,516.50	1,665.00	Non	G
604	1,015.20	1,089.00	1,195.20	1,015.20	1,089.00	1,195.20	Non	L
604	1,285.20	1,378.80	1,513.80	1,285.20	1,378.80	1,513.80	Non	M
605	1,073.70	1,152.90	1,263.60	1,073.70	1,152.90	1,263.60	Non	A
605	1,269.90	1,363.50	1,495.80	1,269.90	1,363.50	1,495.80	Non	B
605	1,644.30	1,766.70	1,936.80	1,644.30	1,766.70	1,936.80	Non	C
605	1,373.40	1,475.10	1,619.10	1,373.40	1,475.10	1,619.10	Non	D
605	1,650.60	1,771.20	1,944.00	1,650.60	1,771.20	1,944.00	Non	F
605	540.00	578.70	635.40	540.00	578.70	635.40	Non	F-HIGH
605	1,413.90	1,516.50	1,665.00	1,413.90	1,516.50	1,665.00	Non	G
605	1,015.20	1,089.00	1,195.20	1,015.20	1,089.00	1,195.20	Non	L
605	1,285.20	1,378.80	1,513.80	1,285.20	1,378.80	1,513.80	Non	M

Note: Check Web site for premiums associated with other ages

United World Life Insurance Company - Standard

Attained - Underwritten - Agent marketed - Pre-existing period None

Area ID	Includes ZIP(S) Area
682	401,415,404,423,424,406,402,413,420,414,403,412,421,405,419,400 AND 422
687	427,407,416,426,417,409,425,408 AND 418
689	411 AND 410

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
682	963.60	1,006.08	1,139.52				Smoker	A
682	1,181.04	1,233.24	1,396.92				Smoker	B
682	1,438.08	1,501.68	1,700.76				Smoker	C
682	1,172.76	1,224.72	1,386.96				Smoker	D
682	1,452.60	1,516.60	1,717.92				Smoker	F
682	1,259.40	1,315.20	1,489.56				Smoker	G
687	1,092.00	1,140.24	1,291.44				Smoker	A
687	1,338.60	1,397.76	1,583.16				Smoker	B
687	1,629.84	1,701.84	1,927.44				Smoker	C
687	1,329.12	1,388.04	1,571.88				Smoker	D
687	1,646.28	1,719.00	1,947.00				Smoker	F
687	1,427.28	1,490.52	1,688.16				Smoker	G
689	1,027.80	1,073.16	1,215.48				Smoker	A
689	1,259.76	1,315.44	1,490.04				Smoker	B
689	1,533.96	1,601.76	1,814.16				Smoker	C
689	1,251.00	1,306.32	1,479.48				Smoker	D
689	1,549.44	1,617.84	1,832.40				Smoker	F
689	1,343.28	1,402.80	1,588.92				Smoker	G

UnitedHealthcare Insurance Company - Standard

Community Rated - Underwritten - Agent marketed - Pre-existing period 3 months

Area ID	Includes ZIP(S) Area
684	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
684	795.00	900.24	1,263.00	795.00	900.24	1,263.00	Non	A
684	1,210.80	1,369.56	1,916.40	1,210.80	1,369.56	1,916.40	Non	B
684	1,464.84	1,656.24	2,315.64	1,464.84	1,656.24	2,315.64	Non	C
684	1,471.20	1,663.44	2,325.60	1,471.20	1,663.44	2,325.60	Non	F
684	580.80	658.56	926.40	580.80	658.56	926.40	Non	K
684	876.84	992.64	1,391.64	876.84	992.64	1,391.64	Non	L
684	1,061.64	1,201.20	1,682.04	1,061.64	1,201.20	1,682.04	Non	N

Note: Check Web site for premiums associated with other ages

USAA Life Insurance Company - Standard*Attained - Guaranteed Issue - Mail marketed - Pre-existing period None*

Area ID	Includes ZIP(S) Area
151	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
151	1,374.96	1,464.72	1,550.40	1,374.96	1,464.72	1,550.40	Non	A
151	1,689.12	1,799.28	1,913.52	1,689.12	1,799.28	1,913.52	Non	F

World Corp Insurance Company - Standard*Attained - Underwritten - Agent marketed - Pre-existing period None*

Area ID	Includes ZIP(S) Area
609	ALL ZIP CODES

Area ID	Male			Female			Smoker Type	Plan
	65	68	71	65	68	71		
609	1,103.84	1,103.84	1,279.51	959.66	959.66	1,110.07	Non	A
609	1,492.97	1,492.97	1,730.74	1,298.06	1,298.06	1,501.49	Non	F
609	624.02	624.02	723.38	542.53	542.53	627.48	Non	F-HIGH

Company Address and Phone Chart

Name	Mailing Address	City	State	ZIP code	Phone
Admiral Life Insurance Company of America	C/O Wakely & Associates, Inc. 8545 126th Ave N. Suite 200	Largo	FL	33773-1502	(800) 987-1593
Allianz Life Insurance Company of North America	PO Box 4243	Woodland Hills	CA	91367	(800) 366-5463
American Pioneer Life Insurance Company	1001 Heathrow Park Lane	Lake Mary	FL	32746	(800) 538-1053
American Republic Corp Insurance Company	PO Box 1	Des Moines	IA	50301	(888) 755-3065
American Republic Insurance Company	601 Sixth Avenue	Des Moines	IA	50309	(888) 755-3065
Anthem Health Plans of Kentucky, Inc.	1351 William Howard Taft Rd.	Cincinnati	OH	45206	(866) 864-6378
Bankers Fidelity Life Insurance Company	PO Box 105185	Atlanta	GA	30348-5185	(800) 241-1439
Bankers Life and Casualty Company	222 Merchandise Mart Plaza	Chicago	IL	60654	(800) 621-3724
Central Reserve Life Insurance Company	PO Box 29190	Shawnee Mission	KS	66201	(800) 456-7866
Combined Insurance Company of America	5050 Broadway	Chicago	IL	60640	(800) 544-5531
Conseco Insurance Company	11815 N. Pennsylvania St.	Carmel	IN	46032	(800) 541-2254
Constitution Life Insurance Company	1001 Heathrow Park Lane	Lake Mary	FL	32746	(800) 789-6364
Continental General Insurance Company	PO Box 29136	Shawnee Mission	KS	66201	(800) 284-2898
Continental Life Insurance Company of Brentwood Tennessee	PO Box 1188	Brentwood	TN	37024-1188	(800) 264-4000
Equitable Life & Casualty Insurance Company	3 Triad Plaza	Salt Lake City	UT	84180-1200	(800) 352-5170

Name	Mailing Address	City	State	ZIP code	Phone
Genworth Life Insurance Company	8545 126th Ave N., Suite 200 C/O Wakely & Associates, Inc	Largo	FL	33773-1502	(800) 350-1962
Gerber Life Insurance Company	United of Omaha Life Insurance Company	Omaha	NE	68175	(877) 845-0892
Globe Life and Accident Insurance Company	Mutual of Omaha Plaza 3700 S. Stonebridge Drive PO Box 2440	McKinney	TX	75070	(800) 801-6831
Great American Life Insurance Company	5508 Parkcrest Drive	Austin	TX	78731	(800) 880-2745
Guarantee Trust Life Insurance Company	1275 Milwaukee Avenue	Glenview	IL	60025	(800) 338-7452
Humana Insurance Company	PO Box 1438 500 West Main Street	Louisville	KY	40201	(800) 866-0581
Lincoln Heritage Life Insurance Company	4343 E. Camelback Road	Phoenix	AZ	85018	(800) 438-7180
Loyal American Life Insurance Company	P.O. Box 559004	Austin	TX	78755-9004	(800) 633-6752
Marquette National Life Insurance Company	1001 Heathrow Park Lane Suite 5001	Lake Mary	FL	32746	(800) 934-8203
Medico(TM) Insurance Company	1515 S. 75th Street	Omaha	NE	68124	(800) 228-6080
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza 4th Floor - Insurance Dept. Serv.	Omaha	NE	68175	(800) 316-0842
National States Insurance Company	1830 Craig Park Court	St. Louis	MO	63146	(800) 868-6788
New Era Life Insurance Company of the Midwest	200 Westlake Park Blvd. Suite 1200	Houston	TX	77079	(800) 552-7879
Order of United Commercial Travelers of America	PO Box 159019	Columbus	OH	43215	(800) 848-0123
Penn Treaty Network America Insurance Company	2440 Lehigh Street PO Box 7066	Allentown	PA	18105-7065	(800) 362-0700
Pennsylvania Life Insurance Company	1001 Heathrow Place Lane	Lake Mary	FL	32746	(800) 275-7366

Name	Mailing Address	City	State	ZIP code	Phone
Philadelphia American Life Insurance Company	PO Box 4884	Houston	TX	77210-4884	(800) 552-7879
Physicians Life Insurance Company	2600 Dodge Street	Omaha	NE	68131	(800) 228-9100
Provident American Life & Health Insurance Company	PO Box 29158	Shawnee Mission	KS	66201-9158	(877) 291-5434
Pyramid Life Insurance Company (Kansas)	1001 Heathrow Park Lane Suite 5001	Lake Mary	FL	32746	(800) 777-1126
Reserve National Insurance Company	6100 N. W. Grand Blvd.	Oklahoma City	OK	73118	(800) 654-9106
Shenandoah Life Insurance Company					
Standard Life and Accident Insurance Company	One Moody Plaza. 17th Floor	Galveston	TX	77550	(888) 350-1488
State Farm Mutual Automobile Insurance Company	One State Farm Plaza B-2	Bloomington	IL	61710	
State Mutual Insurance Company	c/o Wakely & Associates, Inc. 8545 126th Ave. North, Suite 200	Largo	FL	33773-1502	(877) 344-9784
Sterling Investors Life Insurance Company	c/o Wakely & Associates Inc. 8545 126th Ave N. Suite 200	Largo	FL	33773-1502	(727) 584-8128
Thrivent Financial for Lutherans	625 4th Avenue Street	Minneapolis	MN	55415	(800) 847-4836
USAA Life Insurance Company	9800 Fredericksburg Road	San Antonio	TX	78288	(800) 531-8000
UniCare Life & Health Insurance Company	2100 Corporate Center Drive	Newbury Park	CA	91320	(800) 459-1732
United American Insurance Company	3700 S. Stonebridge Dr. PO Box 8080	McKinney	TX	75070-9920	(800) 331-2512
United Teacher Associates Insurance Company	5508 Parkcrest Drive	Austin	TX	78731	(800) 880-8824
United World Life Insurance Company	Mutual of Omaha Plaza	Omaha	NE	68175	(877) 845-0892
UnitedHealthcare Insurance Company	PO Box 1017	Montgomeryville	PA	18936	(800) 523-5800

Name	Mailing Address	City	State	ZIP code	Phone
World Corp Insurance Company	PO Box 2155	Omaha	NE	68103-2155	(800) 822-9993

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We promote sound, competitive insurance markets; protect the public through effective enforcement and regulation; and empower the public through outreach and education.

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