

2012 NEBRASKA'S COMPARISON GUIDE FOR MEDICARE SUPPLEMENT INSURANCE

NEBRASKA
SHIIP
SENIOR HEALTH INSURANCE
INFORMATION PROGRAM

NDOI
Nebraska Department of Insurance



Produced by the Nebraska Department of Insurance & Nebraska Senior Health Insurance Information Program (SHIIP)

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Nebraska's Comparison Guide for Medicare Supplement Insurance

Produced by the
Nebraska Department of Insurance
&
Nebraska Senior Health Insurance Information Program (SHIIP)

January 2012

Introduction

There are 10 standardized Medicare Supplement (also called Medigap) Plans currently available in Nebraska. Some insurance companies may offer a “high deductible option” on Plan F. The following charts show the benefits offered under each plan. The first step in buying a Medicare Supplement policy is to select the plan that both meets your needs and is affordable. This guide has been prepared to assist you in purchasing a Medicare Supplement policy by providing a comparison of the companies approved to sell Medicare Supplement products in Nebraska, including annual premiums and other important policy information.

Each Medicare Supplement Plan offers a specific list of benefits. Plan F from one company must offer the same benefits as Plan F from all other companies. Since each plan's benefits are identical from company to company, premium comparison and special conditions are important to consider when choosing a policy that is right for you.

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2012 Standardized Medicare Supplement Options in Nebraska

BASIC BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D	PLAN F	PLAN G	PLAN K	PLAN L	PLAN M	PLAN N
Part A Hospital Coinsurance, days 61-90 (\$289 each day, in 2012)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lifetime Reserve Days, days 91-150 (\$578 each day, in 2012)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ¹
Part A Hospice Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
ADDITIONAL BENEFITS										
Skilled Nursing Facility Coinsurance, days 21-100 (\$144.50 each day, in 2012)			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible (\$1,156 in 2012)		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible (\$140 in 2012)			✓		✓					
Part B Excess Charges					✓	✓				
Foreign Travel Emergency			✓	✓	✓	✓			✓	✓
Preventive Care Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012 Out-of-Pocket Limit							\$4660	\$2330		

* Plans E, H, I, and J are no longer be sold beginning 6/1/10. Consumers who have purchased those plans will not lose their current policies, but no new policies can be sold.

¹ Plan N pays 100% Part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for ER visits.

Medicare Supplement Changes in 2010

Why Did the Medicare Supplement Model Change?

In 2003, the National Association of Insurance Commissioners (NAIC) was encouraged to review and modernize the standardized Medicare Supplement model because officials felt that Medigap insurance had not kept up with some of Medicare's changes. In 2008, Congress passed the Medicare Improvements for Patients and Providers Act (MIPPA) that authorized states to implement the NAIC's recommendations, effective June 1, 2010.

Elimination of Plans, Benefits

The Preventive Care Benefit, offered by Plans E and J, was eliminated, effective June 1, 2010. This benefit became outdated due to enhanced benefits now available for preventive care under Medicare Part B.

The At-Home Recovery Benefit, offered by Plans D, G, I, and J, was eliminated, effective June 1, 2010. This benefit became underutilized and no longer provided a significant asset for policyholders.

Plans E, H, I, J, and high-deductible Plan J are no longer sold, effective June 1, 2010. The NAIC's modernization of the Medigap model have made these plans unnecessary and duplicative of others.

Addition of Plans, Benefits

Plan G historically included a benefit that paid 80% of all Part B Excess Charges.¹ Effective with plans sold beginning June 1, 2010, Plan G pays 100% of all Part B Excess Charges.

A Hospice Benefit was added as a basic benefit to all plans sold effective June 1, 2010. This benefit covers cost-sharing for all Part A eligible hospice and respite care expenses.

Plan M is offered, effective June 1, 2010. This plan covers 50% of the Part A inpatient hospital deductible. It does not cover the Part B deductible.

Plan N is offered, effective June 1, 2010. This plan covers 100% of the Part A inpatient hospital deductible. It does not cover the Part B deductible. In addition, coverage for the Part B coinsurance is subject to a new copayment structure, with co-pays up to \$20 for office visits and up to \$50 for emergency room visits.

What if I am Enrolled in a Plan That Was Eliminated?

Beneficiaries currently enrolled in Plans E, H, I, J, and high-deductible Plan J remain enrolled in these plans; the plans are guaranteed renewable for as long as beneficiaries continue to pay their monthly premiums, but are considered a closed block of business.² The plan eliminations only affect Medicare beneficiaries who purchase a Medigap policy on or after June 1, 2010.

The new guidelines allow, but do not require, companies to offer existing policyholders the opportunity to exchange their current policy for a new policy without underwriting. If a company chooses not to make such an offer available, existing policyholders who want to switch plans can still apply for a new policy, but would be subject to medical underwriting.

¹Providers who do not accept Medicare's approved amount as full payment for covered services are allowed to charge a Medicare beneficiary an excess amount, usually limited to 15%.

²A closed block of business means an insurance product is no longer being sold to new clients. One should take this, along with other factors, into consideration when evaluating Medicare Supplement Insurance.

Be an Informed Consumer

Assess Your Needs. Review your own health profile and decide what benefits and services you are most likely to need. Choose a policy that best meets those needs. If a poor decision is made, you may have more limited choices in the future.

Buy Just ONE. You only need one Medicare Supplement policy. You are paying for unnecessary coverage if you own more than one.

Take Your Time. Do not be pressured into buying a policy. If you have questions or concerns, ask the agent to explain the policy to a friend or relative whose judgment you trust, or call SHIIP. If you need more time, tell the agent to return at some future date. Do not fall for the tactic: “I’m only going to be in town today so you’d better buy now.”

Medical Questions May be Important. Do not be misled by the phrase “no medical examination required.” You may not have to go to a physician for an exam, but medical statements you make on the application might prevent you from getting coverage after your open enrollment period.

Remember - during your six-month open enrollment period, all companies must accept you, regardless of your health history.

Complete the Application Carefully. Before you sign an application, read the health information recorded by the agent. Do not sign it until all health information is completed and accurate. If you omit requested medical information, the insurance company could deny coverage for that condition or cancel your policy.

Do Not Pay With Cash. Pay by check, money order, or bank draft. Make it payable to the insurance company only, not the agent. Completely fill out the check before presenting it to the agent.

It Takes Time to be Approved. You are not insured by a new Medicare Supplement policy on the day you apply for it. Generally, it takes at least 30 days to be approved.

Do Not Immediately Cancel a Current Policy. Wait until you have been officially accepted by the new insurer and have a policy in-hand before canceling your current policy.

Expect to Receive the Policy Within a Reasonable Time. A policy should be delivered within a reasonable time after application. If you have not received the policy or had your check returned within approximately 30 days, contact the company and obtain, in writing, a reason for the delay. If the problem continues, contact the Nebraska Department of Insurance, Consumer Affairs Division, by calling 1-877-564-7323.

Use Your 30-Day Free Look Period. Your 30-day “free look” period starts when you have a policy in your hand. When you get your policy, review it carefully. If you decide not to keep it, return it to the company and request a premium refund. After the free-look period, insurance companies are not required to return unused premiums if you decide to drop the policy.

Important Time Frames

Open Enrollment When 65

Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare Supplement policy during “open enrollment.” A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age. Your open enrollment period starts when you enroll in Medicare Part B. It ends six months later. During these six months, companies cannot turn you down due to your health history. If you apply for a policy after the open enrollment period, some companies may refuse coverage because of health reasons. You will be eligible for an open enrollment period when you become 65 if you have had Medicare Part B coverage before age 65 (e.g., Medicare due to a disability or End-Stage Renal Disease).

Even though you are guaranteed a policy during open enrollment, pre-existing conditions may not be covered for up to six months after the effective date. If you have “creditable coverage” earned from your past health insurance coverage, the pre-existing condition waiting period can be waived. Creditable coverage includes coverage under an employer group health plan, Medicaid, or some other types of insurance. See the “Pre-Ex” column on the following charts to see which companies require a waiting period for pre-existing conditions.

Guarantee Issue Opportunity

After your open enrollment period ends, companies can refuse you coverage due to your health history. However, there are some limited circumstances that will give you a “Guarantee Issue Opportunity” to buy a Medicare Supplement policy. You will have the right to buy a Medicare Supplement policy A, B, C, F (including F with a high deductible), K or L from any company selling those plans, as long as you apply within 63 days. These circumstances include:

- If you are enrolled in a Medicare Supplement policy and that policy ends through no fault of your own (company goes bankrupt, coverage involuntarily terminated, etc.);
- If you are enrolled in a Medicare Advantage plan and you disenroll because you move from the plan’s service area or the plan terminates;
- If you are enrolled in an employer group health plan that pays benefits secondary to Medicare, and the plan ceases to provide all health benefits;
- If you disenroll from a Medicare Advantage plan within the first twelve months of purchase.*

**For more information, see page 10.*

Important Timeframes (cont.) - Open Enrollment When Under 65

Persons who receive Social Security Disability benefits can begin receiving Medicare before they turn 65. However, in Nebraska, they are not eligible for Medicare Supplement Open Enrollment before age 65. Companies are not required to sell Medicare Supplement policies to persons under 65. SHIIP compiles a list of companies that may offer a Medicare Supplement policy to persons under age 65 and on Medicare. Medical questions will be asked and if you meet the companies' medical requirements, they may, at that time, offer you a policy. To obtain copies of this list please call SHIIP at 1-800-234-7119, or visit www.doi.ne.gov/shiip on the web.

Help Paying Insurance Premiums

The State of Nebraska may help pay for your Medicare premiums and other health care costs. If you have limited income and resources, contact your local Health and Human Services office. To find the office nearest you, check the government listings of your phone book, or call 1-800-685-5456. You may also apply online at <http://accessnebraska.ne.gov>.

Guide to Premium Chart

Annual Premiums: The prices quoted in the charts are annual premiums in effect at the time of our survey. Since Medicare Supplement premiums are usually paid on a monthly basis, you may want to divide these annual estimates by 12 to get a sense of your monthly cost. Premiums may change during the year as companies file new rates with the Nebraska Department of Insurance. Every effort has been made to ensure the accuracy of the premiums listed in this guide. The lowest and highest premiums are shown, based on special conditions determined by the company.

Insurance Companies: Companies included in this Comparison Guide responded to the Department of Insurance premium survey. Companies not listed either failed to respond, did not have policies approved at the time of the survey, only sell policies to individuals in certain groups, or chose not to participate.

Company Phone Numbers: When available, a toll-free telephone number is listed. The company phone number can be used to obtain further information about the policies.

Guide to Premium Chart (cont.)

Special Conditions

- AF:** “Automatic File” indicates that the company has signed an agreement with Medicare allowing a beneficiary’s Medicare claim to be sent directly to the supplemental insurance company. This agreement eliminates your need to file claims with the supplement company.
- FEE:** “Fee” indicates a one-time application fee the company charges for expenses incurred in issuing your policy. The amount of the fee is also listed.
- GI:** “Guarantee Issue” indicates some or all of the policies marketed by that company will be issued regardless of the applicant’s age or health problems, even if the person is outside the open enrollment period.
- M/F:** Policies for “Males and Females” have different premiums.
- SMK:** “Smokers” pay a higher premium than non-smokers pay.
- SP:** These companies only sell policies to members of their associations or organizations. Only eligible members may purchase these policies.
- ZIP:** “Zip” means prices differ by zip code; the lowest and highest premiums are shown.
- 65th:** *AARP* individuals 65 and older who apply for coverage within three years of their Medicare Part B effective date or 65th birthday are eligible for the Early Enrollment Discount Program.
- HYB*:** Hybrid indicates individuals can purchase a Discount Rider that may lower their Plan F premium for life by providing High Deductible Plan F benefits for up to the first four policy years.

Pre-Ex

This column lists the length, in months, of any waiting period for pre-existing conditions. A company can have a waiting period of up to six months. However, during your open enrollment period, if you have “creditable coverage” earned from your past health insurance coverage, the pre-existing condition waiting period can be waived. Creditable coverage includes coverage under an employer group health plan, Medicaid, or some other types of insurance.

ATND or ISSD Age

- Attained Age (ATND):** The premium is based on your current age, so the premium goes up each year. In other words, the premium on these policies will increase as you get older. Premiums will also go up due to inflation.
- Issued Age (ISSD):** The premium is based on the age you are when you buy the supplement policy. If you buy the policy at age 65, you will always pay the premium that the company charges 65-year-old customers. Premiums will remain the same except for inflation.
- No-Age Rating (NONE):** Also called community-rated policies. The same monthly premium is charged to everyone who has the Medicare Supplement policy, regardless of age. Premiums will remain the same except for inflation.

Medicare Advantage & Medicare Supplements

Can I Keep My Medicare Supplement Insurance If I Join a Medicare Advantage Plan?

Those covered under Original Medicare may have a Medicare Supplement policy. These plans only work with Original Medicare, so if you join a Medicare Advantage plan, you do not need to keep your supplement policy. If you do elect to keep your Medigap policy, you will have to keep paying your premiums and you will receive little or no benefit from it while you are in a Medicare Advantage plan.

Guarantee Issue Opportunity

If you are over age 65 and were covered under Original Medicare and a Medigap policy, then joined a Medicare Advantage plan and cancelled your supplement, you retain the right to cancel your Medicare Advantage plan during the first 12 months of enrollment and return to Original Medicare. If you do this during the 12 month “trial period,” you are granted a guarantee issue into the same Medigap policy in which you were most recently enrolled, if available from the same issuer, or, if not so available, a benefit package classified as Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer. This guarantee issue opportunity only applies if you cancel your Medicare Supplement policy while you are enrolled in a Medicare Advantage plan.

If you are new to Medicare and elect to join a Medicare Advantage plan, you retain the right to cancel your Medicare Advantage plan during the first 12 months of enrollment and return to Original Medicare. If you do this during the 12 month “trial period,” you are granted a guarantee issue into any Medicare Supplement policy offered by any issuer.

Notes

2012 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
AARP (United Health Care) 800-523-5800	AF, GI, ZIP, SMK	3	NONE	909-1259	1298-1797	1585-2194		1600-2213		678-938	934-1291		1115-1543
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, SMK, ZIP	NONE	Attained	1189-2008				1587-2681		820-1385	1129-1907		
American Republic Ins. Co. 800-755-3065	AF, M/F, ZIP	NONE	Attained	1129-1907		1462-2469							
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	NONE	Attained	913-1363	1056-1576	1305-1949	1037-1549	1337-1996	1041-1555				868-1296
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	996-1428				1392-1980	972-1392	576-816			
Blue Cross & Blue Shield of NE 888-592-8960	AF, M/F, SMK	6	Attained	981-1297	1230-1627	1142-1510		1269-1679	1162-1536		872-1153		
Central States Indemnity Co. of Omaha 866-644-1310	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	869-1320	1014-1541	1215-1846		1264-1919					885-1344
Colonial Penn Life Insurance Co. 800-800-2254	M/F, SMK, ZIP	NONE	Attained	1194-1623	1469-1996			1643-2232	1490-2024	636-864	1033-1404	1292-1755	935-1270
Conseco Insurance Co. 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1309-1568				1829-2150					
Continental General Ins. Co. 866-459-4272	FEE-\$25, M/F, ZIP	6	Attained	932-1073				1146-1321	994-1146				928-1069
Equitable Life & Casualty Ins. Co. 800-352-5170	AF, SMK, M/F, FEE-\$20	NONE	Attained	1115-2043				1578-2893					1111-2037
Evererence Association 800-348-7468	ZIP, M/F,	NONE	Issued	1261-1387		1724-1897		2109-2322			1210-1331		1069-1176
Family Life Insurance Company 800-877-7703	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	847-1286	1030-1564	1182-1794	1081-1640	1232-1869	1086-1649			973-1476	862-1309
Forethought Life Insurance Co. 877-492-5870	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	985-1548		1292-2031		1324-2081	1051-1652				928-1459
Gerber Life Insurance Co. 800 253-3074	AF, ZIP, M/F, SMK, FEE-\$25	NONE	Attained	928-1459				1341-2108	1120-1762				
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	905	13736	1590		1598					
Government Mutual Life Insurance Co. 800-253-3074	ZIP, M/F, SMK, FEE-\$25, AF	NONE	Attained	963-1400		1305-1897		1337-1943	1023-1487				894-1299
Great American Life Ins. Co. 800-880-2745	FEE-\$25, M/F, ZIP	6	Attained	1137-1310				1377-1586	1208-1392				1090-1255
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20, M/F, ZIP, SMK	NONE	Attained	839-1205		1208-1734							833-1198
Heartland National Life Ins Co. 800-373-4000	ZIP, M/F, SMK, FEE-\$25, AF	NONE	Attained	810-1164			1019-1463	1180-1695	1036-1488			953-1370	821-1180

NOT TO BE USED FOR MARKETING PURPOSES

2012 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
Liberty National 800-331-2512	M/F, SMK, AF	2	Attained	1534-2029	2127-2814			2384-3154					1832-2424
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, ZIP, SMK	6	Attained	1191-1372	1257-1449	1451-1671	1265-1458	1465-1688	1278-1472				1186-1366
Medico Insurance Company 800-228-6080	ZIP, M/F, SMK	NONE	Attained	835-1245			1124-1639	1228-1791				1034-1509	932-1360
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP, M/F	NONE	Attained & Issued	1169-1285		1551-1706		1927-2120			1131-1244		987-1086
Mutual of Omaha Ins. Co. 800-693-6093	AF, M/F, SMK, ZIP	NONE	Attained	999-1569		1252-1966	1014-1592	1367-2146	1255-1970			1067-1676	
Physicians Mutual Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	980-1779				972*-2696	1229-2357				
Reserve National Ins. Co. 800-654-9106	M/F, SMK, ZIP, FEE-\$15	6	Attained	1112-1279		1652-1899		1518-1746	1067-1785				1139-1310
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1035-1396				1520-2051	1219-1645				
Sentinel Security Life Insurance 888-510-0668	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	922-1450	1022-1607	1253-1969	1055-1659	1283-2017					907-1426
Standard Life & Accident Ins. Co. 888-350-1488	M/F, SMK, ZIP	NONE	Attained	2033-2510	2315-2858	2631-3249	1586-1958	2164-2672	1598-1973				1044-1289
State Farm Mutual Auto Ins. Co. 866-855-1212	ZIP	NONE	Attained	1138-1229		1717-1854		1734-1873					
State Mutual Insurance Co. 877-344-9784	AF, FEE-\$20, SMK, ZIP, M/F	NONE	Attained	830-1250	968-1159	1159-1747	1015-1529	1204-1817	1020-1538			912-1377	843-1272
Sterling Life Insurance 800-688-0010	AF, ZIP, M/F, SMK, FEE-\$20	NONE	Attained	866-1306	1012-1524	1212-1825	1060-1598	1258-1898	1066-1607			954-1437	880-1328
Thrivent Financial for Lutherans 800-847-4836	SP, SMK, ZIP	NONE	Attained & Issued	1055-1522	1247-1799	1615-2317	1388-1999	1621-2326	1429-2049		997-1444	1262-1811	
United American Insurance Co. 800-331-2512	AF, M/F, SMK	2	Attained	1345-1780	1997-2642	2244-2969	2095-2771	2117-2801	2015-2785	1030-1363	1447-1915		1734-2293
United Commercial Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	1140-1857	1477-2405	1619-2638	1438-2342	1668-2719	1390-2266				1168-1903
United Nat'l Life Ins. Co. of America 800-338-7452	FEE-\$20, ZIP, M/F, SMK	NONE	Attained	872-1284			1072-1599	1236-1819	1095-1634				829-1201
United of Omaha Life Ins. 800-354-3289	ZIP, M/F, SMK	NONE	Attained	861-1163				1196-1615	1064-1437			951-1284	
Washington National Ins. Co. 800-888-4918	ZIP, M/F, SMK, FEE-\$15	NONE	Attained	1388-1662				2103-2472					
World Corp. Insurance Co. 800-822-9993	AF, M/F, SMK, ZIP	NONE	Attained	1054-1780				1374-2321					

NOT TO BE USED FOR MARKETING PURPOSES

2012 Annual Premium When Policy Purchased at Age 70

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
AARP (United Health Care) 800-523-5800	AF, GI, ZIP, SMK, 65th	3	NONE	1104-2698	1576-3851	1925-4702		1943-4742		824-2010	1135-2767		1354-3307
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP, SMK	NONE	Attained	1320-2251				1763-3005		911-1552	1254-2138		
American Republic Ins Co. 888-755-3065	AF, M/F, ZIP	NONE	Attained	1253-2137		1623-2768							
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	NONE	Attained	1079-1611	1247-1862	1547-2310	1230-1836	1584-2365	1234-1843				1029-1537
Bankers Fidelity Life Ins Co. 866-458-7500	AF, SMK	NONE	Issued	1116-1584				1548-2208	1140-1632	672-960			
Blue Cross & Blue Shield of NE 888-592-8960	AF, M/F, SMK	6	Attained	1192-1576	1495-1976	1387-1834		1542-2039	1284-1698		1059-1401		
Central States Indemnity Co. of Omaha 866-644-1310	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1033-1571	1207-1833	1445-2196		1483-2253					1039-1578
Colonial Penn Life Insurance Co. 800-800-2254	M/F, SMK, ZIP	NONE	Attained	1461-1984	1789-2431			1991-2705	1836-2494	773-1051	1236-1679	1599-2173	1210-1644
Conseco Insurance Company 800-541-2254	FEE-\$15, M/F, ZIP	NONE	Attained	1396-2280				1926-3070					
Continental General Ins. Co. 866-459-4272	AF, FEE-\$25, M/F, ZIP	NONE	Attained	941-1534				1204-1962	1061-1730				972-1584
Equitable Life and Casualty Ins. Co. 800-352-5170	AF, SMK, M/F, FEE-\$20	NONE	Attained	1196-2192				1701-3118					1199-2198
Evererence Association 800-348-7468	ZIP, M/F	NONE	Issued	1365-1502		2041-2245		2288-2517			1325-1457		1281-1409
Family Life Insurance Company 800-877-7703	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1007-1530	1226-1861	1410-2140	11286-1950	1447-2196	1293-1961			1157-1756	1013-1537
Forethought Life Insurance Co. 877-492-5870	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1126-1770		1482-2331		1519-2388	1206-1895				1065-1675
Gerber Life Insurance Co. (800) 253-3074	AF, ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1097-1725				1589-2499	1328-2088				
Globe Life Insurance Co. 800-801-6831	AF	2	Attained	1230	1786	2008		2020					
Government Mutual Life Insurance Co. 800-253-3074	AF, ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1055-1533		1436-2087		1471-2137	1126-1637				985-1431
Great American Life Ins. Co. 800-880-2745	FEE-\$20, M/F, ZIP	6	Attained	1148-1872				1447-2358	1286-2095				1142-1861
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	977-1405		1403-2013							983-1413
Heartland National Life Ins Co. 800-373-4000	ZIP, M/F, SMK, FEE-\$25, AF	NONE	Attained	990-1422			1266-1820	1428-2053	1288-1851			1185-1702	1014-1456

NOT TO BE USED FOR MARKETING PURPOSES

2012 Annual Premium When Policy Purchased at Age 70

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
Liberty National 800-331-2512	M/F, SMK, AF	2	Attained	1860-2460	2632-3482			2977-3938					2337-3092
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, ZIP, SMK	6	Attained	1203-1960	1327-2164	1524-2484	1348-2197	1539-2509	1362-2219				1242-2025
Medico Insurance Company 800-228-6080	ZIP, M/F, SMK	NONE	Attained	942-1405			1285-1871	1389-2027				1182-1725	1078-1572
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP, M/F	NONE	Attained & Issued	1264-1390		1835-2019		2090-2298			1238-1362		1183-1302
Mutual of Omaha Ins. Co. 800-693-6093	AF, SMK, ZIP, M/F	NONE	Attained	1185-1860		1484-2330	1202-1888	1620-2544	1487-2335			1265-1987	
Physicians Mutual Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	1136-1950				1148*-3134	1447-2738				
Reserve National Ins. Co. 800-654-9106	M/F, SMK, ZIP, FEE-\$15	6	Attained	1321-1519		1961-2256		1803-2074	1164-1947				1354-1556
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1183-1596				1738-2344	1393-1881				
Sentinel Security Life Insurance 888-510-0668	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1091-1715	1207-1898	1485-2334	1288-1966	1520-2390					1076-1691
Standard Life & Accident Ins. Co. 888-350-1488	M/F, SMK, ZIP	NONE	Attained	2084-2904	2373-3306	2698-3759	1626-2265	2218-3091	1638-2282				1070-1491
State Farm Mutual Auto Ins. Co. 866-855-1212	ZIP	NONE	Attained	1434-1549		2163-2336		2185-2360					
State Mutual Insurance Co. 877-344-9784	AF, FEE-\$20, SMK, ZIP, M/F	NONE	Attained	986-1487	1151-1735	1379-2078	1207-1820	1416-2134	1213-1828			1087-1638	991-1493
Sterling Life Insurance 800-688-0010	AF, ZIP, M/F, SMK, FEE-\$20	NONE	Attained	1029-1553	1202-1813	1441-2170	2160-1900	1479-2228	1267-1910			1129-1711	1035-1560
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1206-1675	1427-1971	1848-2546	1589-2190	1854-2555	1634-2253		1140-1578	1443-1990	
United American Insurance Co. 800-331-2512	AF, MF, SMK	2	Attained	1628-2153	2466-3263	2803-3708	2655-3512	2639-3492	2665-3526	1374-1818	1929-2551		2209-2923
United Commercial Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	1427-2323	1846-3007	2018-3287	1797-2928	2033-3310	1738-2831				1423-2317
United Nat'l Life Ins. Co. of America 800-338-7452	FEE-\$20, SMK, ZIP, M/F	NONE	Attained	973-1433			1211-1807	1382-2033	1236-1844				934-1354
United of Omaha Life Ins. 800-354-3289	ZIP, M/F, SMK	NONE	Attained	1002-1412				1392-1961	1239-1746			1106-1559	
Washington National Ins. Co. 800-888-4918	ZIP, M/F, SMK, FEE-\$15	NONE	Attained	1480-2417				2215-3531					
World Corp. Insurance Co. 800-822-9993	AF, M/F, SMK, ZIP	NONE	Attained	1171-1996				1526-2602					

NOT TO BE USED FOR MARKETING PURPOSES

2012 Annual Premium When Policy Purchased at Age 80

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
AARP (United Health Care) 800-523-5800	AF, GI, ZIP, 65th, SMK	3	NONE	1429-2698	2039-3851	2491-4702		2515-4742		1066-2010	1468-2767		1752-3307
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP, SMK	NONE	Attained	1745-3143				2329-4195		1203-2167	1657-2985		
American Republic Ins. Co. 800-755-3065	AF, M/F, ZIP	NONE	Attained	1656-2983		2145-3864							
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	NONE	Attained	1272-1900	1511-2256	1896-2831	1513-2260	1942-2899	1519-2268				1275-1904
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	1356-1932				1884-2688	1536-2196	900-1296			
Blue Cross & Blue Shield of NE 888-592-8960	AF, M/F, SMK	6	Attained	1618-2141	2030-2685	1884-2492		2094-2771	1833-2425		1438-1903		
Central States Indemnity Co. of Omaha 866-644-1310	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1395-2120	1629-2474	1976-3002		2005-3046					1403-2133
Colonial Penn Life Insurance Co. 800-800-2254	M/F, SMK, ZIP	NONE	Attained	2075-2819	2528-3435			2882-3916	2731-3710	1193-1621	1810-2459	2371-3222	1927-2618
Conseco Insurance Co. 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1811-3286				2392-4132					
Continental General Ins. Co. 866-459-4272	AF, FEE-\$25, M/F, ZIP	6	Attained	1097-1950				1525-2710	1373-2442				1258- 2236
Equitable Life & Casualty Ins. Co. 800-352-5170	AF, SMK, M/F, FEE-\$20	NONE	Attained	1385-2538				1992-3652					1405-2575
Evererence Association 800-348-7468	ZIP, M/F	NONE	Issued	1517-1670		2476-2725		2625-2886			1533-1688		1587-1746
Family Life Insurance Company 800-877-7703	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1361-2064	1654-2511	1928-2926	1735-2632	1956-2967	1743-2646			1561-2369	1369-2077
Forethought Life Insurance Co. 877-492-5870	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1379-2168		1884-2962		1930-3034	1538-2418				1368-2151
Gerber Life Insurance Co. 800 253-3074	AF, ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1292-2032				1947-3061	1637-2573				
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	1325	2046	2503		2517					
Government Mutual Life Insurance Co. 800-253-3074	AF, ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1292-1878		1829-2657		1872-2721	1440-2093				1268-1843
Great American Life Ins. Co. 800-880-2745	FEE-\$25, M/F ,ZIP	6	Attained	1338-2379				1832-3257	1658-2946				1478-2627
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1203-1726		1798-2584							1309-1880
Heartland National Life Ins Co. 800-373-4000	ZIP, M/F, SMK, FEE-\$25, AF	NONE	Attained	1217-1747			1668-2394	1834-2636	1693-2433			1548-2224	1350-1940

NOT TO BE USED FOR MARKETING PURPOSES

2012 Annual Premium When Policy Purchased at Age 80

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	F	G	K	L	M	N
Liberty National 800-331-2512	M/F, SMK, AF	2	Attained	1974-2612	2916-3858			3645-4823					2956-3911
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, ZIP, SMK	6	Attained	1402-2492	1546-2750	1929-3430	1739-3092	1949-3465	1756-3123				1609-2859
Medico Insurance Company 800-228-6080	ZIP, M/F, SMK	NONE	Attained	1180-1863			1744-2587	1855-2744				1612-2385	1492-2208
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP, M/F	NONE	Attained & Issued	1406-1547		2227-2450		2397-2637			1433-1577		1466-1613
Mutual of Omaha Ins. Co. 800-693-6093	AF, SMK, ZIP, M/F	6	Attained	1587-2491		1988-3121	1610-2528	2170-3408	1992-3128			1695-2661	
Physicians Mutual Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	1318-2196				1619*-4049	2307-3539				
Reserve National Ins. Co. 800-654-9106	M/F, SMK, ZIP, FEE-\$15	6	Attained	1802-2072		2675-3076		2459-2828	1361-2276				1845-2122
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1547-2087				2271-3065	1821-2456				
Sentinel Security Life Insurance 888-510-0668	ZIP, M/F, SMK, FEE-\$25	NONE	Attained	1336-2100	1521-2391	1892-2975	1603-2520	1937-3046					1385-2178
Standard Life & Accident Ins. Co. 888-350-1488	M/F, SMK, ZIP	NONE	Attained	2649-4008	3016-4563	3428-5188	2066-3126	2819-4266	2082-3150				1360-2058
State Farm Mutual Auto Ins. Co. 866-855-1212	ZIP	NONE	Attained	1867-2016		2816-3041		2844-3072					
State Mutual Insurance Co. 877-344-9784	AF, FEE-\$20, SMK, ZIP, M/F	NONE	Attained	1331-2007	1553-2342	1885-2842	1628-2455	1913-2884	1637-2469			1466-2209	1339-2019
Sterling Life Insurance 800-688-0010	AF, ZIP, SMK, M/F, FEE-\$20	NONE	Attained	1390-2097	1622-2446	1969-2970	1701-2564	1998-3012	1710-2579			1531-2308	1400-2108
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1526-1907	1805-2251	2338-2916	2009-2506	2344-2927	2066-2578		1441-1800	1827-2279	
United American Insurance Co. 800-331-2512	AF, M/F, SMK	2	Attained	1727-2285	2728-3610	3418-4521	3274-4331	3217-4256	3283-4343	1634-2162	2296-3038		2779-3676
United Commercial Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	1836-2991	2377-3872	2509-4089	2312-3767	2528-4117	2238-3645				1769-2882
United Nat'l Life Ins. Co. of America 800-338-7452	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1201-1769			1592-2375	1784-2625	1624-2424				1244-1801
United of Omaha Life Ins. 800-354-3289	ZIP, M/F, SMK	NONE	Attained	1443-2178				2005-3025	1784-2692			1594-2405	
Washington National Ins. Co. 800-888-4918	ZIP, M/F, SMK, FEE-\$15	NONE	Attained	1920-3484				2751-4752					
World Corp. Insurance Co. 800-822-9993	AF, M/F, SMK, ZIP	NONE	Attained	1547-2786				2017-3632					

High Deductible Option

What is a High Deductible Option and how does it affect my costs?

Insurance companies may offer a “high deductible option” on Plan F. If you choose one of these options, you must pay \$2,070 out-of-pocket per year (in 2012) before the plan pays anything.

Insurance policies with a high deductible option generally cost less than those with lower deductibles. Your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital.

Remember, there is a separate foreign travel emergency deductible of \$250 per year for Plan F.

2012 Annual Premium When Policy Purchased at Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	COMPANY PHONE NUMBERS
American Republic Corp.	AF, ZIP, M/F, SMK	NONE	Attained	680-1126	888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK, ZIP	NONE	Issued	492-696	866-458-7500
Colonial Penn Life Insurance Co.	M/F, SMK, ZIP	NONE	Attained	394-536	800-800-2254
Liberty National Life Ins. Co.	M/F, SMK, AF	2	Attained	502-664	800-331-2512
Physicians Mutual Insurance Co.	ZIP, M/F, SMK, AF	NONE	Attained/Issued	428-974	800-228-9100
Reserve National Ins. Co	FEE-\$15	6	Attained	477-548	800-654-9106
Standard Life and Accident Ins. Co.	M/F, SMK, ZIP	NONE	Attained	315-389	888-350-1488
Thrivent Financial For Lutherans	ZIP, SMK	NONE	Attained/Issued	530-761	800-847-4836
United American Ins. Co.	AF, M/F, SMK	2	Attained	475-628	800-331-2512
World Corp. Insurance Company	AF, M/F, SMK, ZIP	NONE	Attained	544-920	800-822-9993

2012 Annual Premium When Policy Purchased at Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	COMPANY PHONE NUMBERS
American Republic Corp.	AF, M/F, SMK, ZIP	NONE	Attained	755-1262	888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK, ZIP	NONE	Issued	540-780	866-458-7500
Colonial Penn Life Insurance Co.	M/F, SMK, ZIP	NONE	Attained	478-649	800-800-2254
Liberty National Life Ins. Co.	M/F, SMK, AF	2	Attained	666-884	800-331-2512
Physicians Mutual Insurance Co.	ZIP, M/F, SMK, AF	NONE	Attained/Issued	563-1205	800-228-9100
Reserve National Ins. Co	FEE-\$15	6	Attained	566-651	800-654-9106
Standard Life and Accident Ins. Co.	M/F, SMK, ZIP	NONE	Attained	323-449	888-350-1488
Thrivent Financial For Lutherans	ZIP, SMK	NONE	Attained/Issued	606-834	800-847-4836
United American Ins. Co.	AF, M/F, SMK	2	Attained	624-826	800-331-2512
World Corp. Insurance Company	AF, M/F, SMK, ZIP	NONE	Attained	605-1031	800-822-9993

2012 Annual Premium When Policy Purchased at Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	COMPANY PHONE NUMBERS
American Republic Corp.	AF, M/F, SMK, ZIP	NONE	Attained	998-1762	888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK, ZIP	NONE	Issued	660-936	866-458-7500
Colonial Penn Life Insurance Co.	M/F, SMK, ZIP	NONE	Attained	692-940	800-800-2254
Liberty National Life Ins. Co.	M/F, SMK, AF	2	Attained	1113-1472	800-331-2512
Physicians Mutual Insurance Co.	ZIP, M/F, SMK, AF	NONE	Attained/Issued	929-1788	800-228-9100
Reserve National Ins. Co	FEE-\$15	6	Attained	772-888	800-654-9106
Standard Life and Accident Ins. Co.	M/F, SMK, ZIP	NONE	Attained	410-620	888-350-1488
Thrivent Financial For Lutherans	ZIP, SMK	NONE	Attained/Issued	767-957	800-847-4836
United American Ins. Co.	AF, M/F, SMK	2	Attained	968-1281	800-331-2512
World Corp. Insurance Company	AFM /F, SMK, ZIP	NONE	Attained	799-1439	800-822-9993

NOT TO BE USED FOR MARKETING PURPOSES