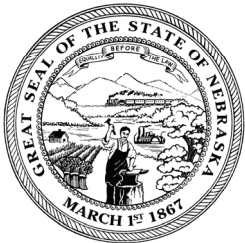


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**2009**

# NEBRASKA'S COMPARISON GUIDE FOR MEDICARE SUPPLEMENT 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)

September 2009

## Introduction

There are 12 standardized Medicare Supplement Plans, A through L, currently available in Nebraska. Some insurance companies may offer a “high deductible option” on Plans F and J. 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. Special conditions are described on page 8 of this guide.

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# Standardized Medicare Supplement Plans

BASIC BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F ♠	PLAN G	PLAN H ♣	PLAN I ♣	PLAN J ♠♣	PLAN K	PLAN L
Part A Hospital-Coinsurance (Days 61-90)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lifetime Reserve Days (Days 91-150)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
<b>ADDITIONAL BENEFITS</b>												
Skilled Nursing Facility Coinsurance (Days 21-100)			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Deductible			✓			✓				✓		
Part B Excess Charges						100%	80%		100%	100%		
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery				✓			✓		✓	✓		
Preventive Medical Care					✓					✓		
Part A Hospice Coinsurance											50%	75%
2009 Out-of-Pocket Limit											\$4620	\$2310

Insurance companies are limited to selling only the standardized Medicare Supplement Plans shown above. All standardized Medicare Supplement Plans are guaranteed renewable for life. This means the company cannot individually cancel your policy for any reason other than non-payment of premium or falsifying information on your application.

♠ - Plans F and J also have an option called a High Deductible Plan F and a High Deductible Plan J (more information on page 16-17).

♣ - Plans H, I, and J continue to be sold, but no longer have prescription drug benefits (effective 1/1/06).

# 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, 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 9.

## **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](http://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.

## **Guide to Premium Chart**

**Annual Premiums:** The prices quoted in the charts are annual premiums in effect at the time of our survey (March 2009). 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 SHIIP 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.
- 65<sup>th</sup>:** *AARP* individuals 65 and older who apply for coverage within three years of their Medicare Part B effective date or 65<sup>th</sup> 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.

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 a benefit package classified as Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer.

### Notes

## 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.

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# 2009 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP	3	NONE	947-1191	1298-1632	1590-1999	1489-1873	1489-1873	1604-2018	1497-1884	1506-1894	1527-1921	1831-2304	764-960	1056-1329
American Family Mutual Ins. Co. 800-692-6326	AF, SMK, ZIP	NONE	Attained	1054-1443		1839-2516			1904-2606					886-1212	1289-1764
American Continental Ins. Co. 800-264-4000	AF, FEE-\$20, SMK, M/F, ZIP	3	Attained	816-1159	1029-1460		1039-1474		1194-1696				1201-1704		
American Pioneer Life Ins. Co. 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1202-1826	1551-2356	2007-3048	1703-2587		2082-3162						
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP	None	Attained	1092-1543									1346-1902		
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	6	Attained	957-1690	1149-2031	1299-2294	1112-1902		1543-2605	1121-1918					
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	871-1435	1656-2132	2144-2828	2171-2795	2171-2795	2593-2981	2001-2815		999-1401			
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	1434-1710	2014-2267	2697-3036	1604-1806	2137-2316	2449-2735	1962			1511-1688	614-686	893-998
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	822-1050	1508-1843	1451-1772			1542-1885	944-1184					
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	1725	1928	2439	1644-1900		2670						
Conseco Insurance Co. 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1235-1479			1440-1725		1725-2028	1270-1520			1438-1691		
Constitution Life Ins. Co. 800-789-6364	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1520-1819	2084-2488	2533-3027	2273-2718		2734-3266						
Continental General Ins. Co. 866-459-4272	FEE-\$25, M/F, ZIP	6	Attained	2121-2681	1946-2460	2002-2529	1693-2139		1781-2251	1646-2080	1101-1391		1380-1744		
Continental Life Insurance Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1204-1324	1600-1760	1941-2135	1606-1767	1795-1975	1992-2191	1707-1878					
Equitable Life & Casualty Ins. Co. 800-352-5170	AF	NONE	Attained	996-1603	2191	2526	1985	2074	2741	2128	1016-1635	2005	1256-2022		820-1320
Genworth Life Insurance Co. 877-825-9337	AF, M/F, SMK, ZIP	NONE	Attained	1229-1711	1478-2059	1781-2479	1482-2065	1490-2076	1835-2557	1521-2117					
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	816	1238	1434			1442						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1156-1512		1926-2507			1509-1966	1348-1751					
Great American Life Ins. Co. 800-880-2745	FEE-\$25, M/F, ZIP	6	Attained	822-1025			1010-1259		1236-1513	1032-1286					
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1136	1720	2299	1280		2315	1948					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1212-2136	1284-2256	1488-2604			1500-2628					672-1200	948-1716
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	718-1049	934-1363	1634	965-1408		1154-1684						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	928-1459	1101-1729	1257-1976	1086-1708		1260-1984	1063-1674	1046-1304	1067-1329	1231-1507		
Marquette National Life Ins. Co. 800-934-8203	AF, FEE-\$35, SMK, M/F, ZIP	6	Attained	955-1388			1035-1505		1283-1866	1090-1584			1191-1732		

NOT TO BE USED FOR MARKETING PURPOSES

# 2009 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	E	F	G	H	I	J	K	L
Medico Insurance Company 800-228-6080	ZIP, M/F, SMK	NONE	Attained	736-1098			991-1445		1082-1579						
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP	NONE	Attained & Issued	1156		1594	1316	1628	1902						1179
Mutual of Omaha Ins. Co. 800-693-6093	AF, M/F, SMK, ZIP	NONE	Attained	933-1466		1310-2057	1384-2173		1528-2399	960-1507			911-1431		
National States Insurance Co. 800-868-6788	AF, M/F, SMK, ZIP	NONE	Attained & Issued	2134	2950		885-1330		2717				1056-1661		
Pennsylvania Life Ins. Co. 800-275-7366	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1109-1590	1509-2162	1696-2432	1574-2256		1834-2629	1610-2292					
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	1094-1606	1247-1920				1085*-2422	1364-2116					
Provident American L&H Ins. Co. 800-633-6752	AF, FEE-\$25, SMK, M/F, ZIP	6	Attained	1501-2152			1640-2351		1822-2612	1394-1999	1274-1927	1525-2187	1598-2290		
Pyramid Life Insurance Co. 800-777-1126	AF, M/F, SMK, ZIP	6	Attained	1774-2107			1791-2127	1306-1962	2146-2548	1849-2195					
Reserve National Ins. Co. 800-654-9106	FEE-\$15	6	Attained	1071	2034	2329	1346		2641						
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	882-1267	980-1408	1163-1670	947-1362	992-1425	1198-1723	972-1400					
Shenandoah Life Ins. Co. 866-322-2856	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	957-1350	1205-1702	1356-1914	1217-1718	1227-1734	1399-1976	1245-1758					
Standard Life & Accident Ins. Co. 888-350-1488	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1091-1493	1368-1872	1574-2154	1674-2291	1582-2165	1583-2167	1682-2302					
State Farm Mutual Auto Ins. Co. Call Local Agent	ZIP	NONE	Attained	1059-1144		1597-1725			1613-1742						
State Mutual Insurance Co. 800-321-0102	AF, FEE-\$20, SMK, ZIP	NONE	Attained	2076-2630	2267-2871	2756-2871	2502-3169		2735-3464						
Thrivent Financial for Lutherans 800-847-4836	SP, SMK, ZIP	NONE	Attained & Issued	1003-1519	1185-1794	1535-2312	1283-1938		1542-2321		2136-2610	2180-2664			948-1440
United American Insurance Co. 800-331-2512	AF, M/F	2	Attained & Issued	1753	1947	2368	2224		2940	2973				1053-1211	1480-1702
United Comm. Travelers of Am. 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	765-1246	991-1614	1086-1770	965-1571		1119-1824	933-1520					
United Teachers Assoc. Ins. Co. 800-880-8824	FEE-\$25, M/F, SMK, ZIP	6	Attained	1487-2421	1788-2911	2040-3323	1697-2763		2047-3334	1702-2773	1397-2276	1415-2305	1675-2728		
USAA Life Insurance Co. 800-531-8722	AF, SMK	NONE	Attained	924-1018			1448-1596		1466-1614	1490-1640					
World Corp Insurance Co. 800-822-9993	ZIP, M/F, SMK, FEE \$25, AF	NONE	Attained	1120-1572					1646-2304						753-1055

NOT TO BE USED FOR MARKETING PURPOSES

# 2009 Annual Premium When Policy Purchased at Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP	3	NONE	1353-2551	1854-3496	2271-4284	2127-4014	2127-4014	2292-4324	2139-4036	2151-4059	2181-4117	2616-4936	1092-2056	1509-2848
American Continental Ins. Co. 800-264-4000	AF, FEE-\$20, SMK, M/F, ZIP	3	Attained	924-1312	1165-1653		1175-1669		1340-1903				1346-1913		
American Family Mutual Ins. Co. 800-692-6326	AF, SMK, ZIP	6	Attained	1169-1600		2047-2802			2120-2901					986-1350	1434-1963
American Pioneer Life Ins Co 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1405-2132	1832-2783	2316-3516	2014-3060		2403-3653						
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP	NONE	Attained	1310-1894									1615-2334		
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	6	Attained	1066-1882	1283-2266	1453-2568	1245-2131		1726-2916	1254-2148					
Bankers Fidelity Life Ins Co. 866-458-7500	AF, SMK	NONE	Issued	944-1596	1813-2382	2316-3096	2379-3127	2379-3127	2797-3217	2158-3022		1080-1512			
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	1617-1942	2378-2678	3177-3578	1924-2166	2540-2754	2970-3318	2415			1865-2083	758-846	1102-1231
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	999-1275	1833-2240	1763-2154			1875-2291	1043-1308					
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	1814	2044	2586	1644-1900		2814						
Conseco Insurance Company 800-541-2254	FEE-\$15, M/F, ZIP	NONE	Attained	1317-2151			1992-3614		2257-3898	1757-3188			1645-2226		
Constitution Life Ins. Co. 800-789-6364	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1713-2047	2353-2808	2871-3429	2594-3098		3094-3698						
Continental General Ins. Co. 866-459-4272	AF, FEE-\$25, M/F, ZIP	NONE	Attained	2567-3244	2356-2978	2425-3065	2048-2588		2157-2726	1995-2521	1230-1554		1545-1952		
Continental Life Ins. Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1362-1498	1809-1990	2202-2422	1863-2049	1950-2145	2238-2462	1962-2158					
Equitable Life and Casualty Ins. Co. 800-352-5170	AF	NONE	Attained	1132-1953	2620	3052	2440	2522	3319	2599	1155-1993	2462	1428-2463		931-1609
Genworth Life Insurance Co. 877-825-9337	AF, M/F, SMK, ZIP	NONE	Attained	1448-2018	1757-2446	2084-2903	1764-2455	1773-2468	2148-2991	1810-2519					
Globe Life & Accident Ins. Co. 800-801-6831	AF, ZIP	2	Attained	1089	1580	1777			1787						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1305-1877		2161-3100			1701-2444	1519-2180					
Great American Life Ins. Co. 800-880-2745	FEE-\$20, M/F, ZIP	6	Attained	876-1490			1077-1831		1302-2162	1100-1871					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1524-2532	1608-2664	1872-3084			1884-3108					852-1416	1236-2040
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1338	2017	2699	1504		2726	2288					
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	809-1182	1058-1546	1255-1833	1096-1599		1295-1890						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	1006-1654	1196-1969	1369-2255	1184-1950		1374-2262	1159-1909	1115-1974	1137-2013	1297-2242		
Marquette National Life Ins. Co. 800-934-8203	AF, FEE-\$35, M/F, SMK, ZIP	6	Attained	1063-1687			1174-1866		1405-2232	1237-1965			1373-2182		

NOT TO BE USED FOR MARKETING PURPOSES

# 2009 Annual Premium When Policy Purchased at Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
Medico Insurance Co. 800-228-6080	ZIP, M/F, SMK, AF	NONE	Attained	831-1239			1133-1650		1225-1787						
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP	NONE	Attained & Issued	1292		1889	1558	1885	2161						1347
Mutual of Omaha Ins. Co. 800-693-6093	AF, SMK, ZIP, M/F	NONE	Attained	1107-1738		1553-2438	1641-2576		1811-2844	1137-1786			1080-1696		
National States Insurance Co. 800-868-6788	AF, M/F, SMK, ZIP	NONE	Issued	2379	2950		1060-1593		3026				1223-1933		
Pennsylvania Life Ins. Co. 800-275-7366	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1306-1873	2352-3371	2569-2681	2473-3544		2774-3977	1898-2700					
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	1259-1760	1484-2126				1298*-2720	1631-2378					
Provident American L&H Ins. Co. 800-633-6752	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1816-2604			1986-2847		2205-3162	1560-2237	1423-2040	1707-2448	1788-2563		
Pyramid Life Ins. Co. 800-777-1126	AF, M/F, SMK, ZIP	6	Attained	2214-2629			2230-2648	1671-2511	2677-3179	2300-2732					
Reserve National Insurance Co. 800-654-9106	FEE-\$15	6	Attained	1244	2332	2754	1641		3104						
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	973-1401	1089-1567	1279-1839	1055-1518	1104-1588	1319-1895	1083-1557					
Shenandoah Life Ins. Co. 866-322-2856	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	1082-1529	1364-1927	1529-2159	1378-1946	1389-1962	1570-2218	1409-1990					
Standard Life and Accident Ins. Co. 888-350-1488	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1116-1549	1400-1942	1611-2234	1713-2376	1619-2246	1620-2248	1722-2388					
State Farm Mutual Auto Ins. Co. Call Local Agent	ZIP	NONE	Attained	1334-1441		2012-2173			2032-2195						
State Mutual Insurance Co. 800-321-0102	FEE-\$20, SMK, ZIP	NONE	Attained	2432-3640	2688-4014	3198-4775	2975-4446		3175-4734						
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1147-1672	1356-1966	1757-2543	1468-2125		1763-2550		2347-2869	2395-2927			1084-1577
United American Insurance Co. 800-331-2512	AF, MF	2	Attained & Issued	1885	2573	3128	2958		3218	3263				1405-1616	1972-2268
United Comm. Travelers of Am. 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	957-1559	1238-2018	1354-2206	1206-1965		1364-2221	1166-1900					
United Teachers Assoc. Ins. Co. 800-880-8824	FEE-\$25, M/F, SMK, ZIP	6	Attained	1687-2748	2034-3312	2328-3791	1936-3155		2336-3804	1943-3166	1594-2596	1679-2733	1987-3235		
USAA Life Insurance Co. 800-531-8722	AF, SMK	NONE	Attained	1080-1190			1692-1868		1714-1888	1742-1918					
World Corp Insurance Co. 800-822-9993	ZIP, M/F, SMK, FEE \$25, AF	NONE	Attained	1345-1930					1964-2808						903-1296

NOT TO BE USED FOR MARKETING PURPOSES

# 2009 Annual Premium When Policy Purchased at Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP, 65th	3	NONE	1488-2551	2039-3496	2498-4284	2340-4014	2340-4014	2521-4324	2353-4036	2366-4059	2399-4117	2878-4936	1201-2056	1660-2848
American Continental Ins. Co. 800-264-4000	AF, FEE-\$20, M/F, SMK, ZIP	3	Attained	1190-1689	1499-2127		1514-2148		1666-2386				1674-2378		
American Family Mutual Ins. Co. 800-692-6326	AF, SMK, ZIP	6	Attained	1560-2134		2783-3808			2881-3942					1340-1833	1949-2668
American Pioneer Life Ins. Co. 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1744-2647	2352-3576	2915-4429	2594-3942		3025-4595						
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP	NONE	Attained	1698-2559									2093-3154		
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	6	Attained	1362-2405	1692-2988	1923-3401	1729-2958		2285-3863	1740-2980					
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	1001-1819	2134-2880	2870-3786	2842-3836	2842-3836	3197-3678	2467-3554		1338-1873			
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	2238-2688	3513-3955	4721-5316	2960-3333	3809-4129	4418-4934	3719			2871-3207	1167-1303	1697-1895
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	1356-1732	2488-3041	2394-2924			2545-3111	1490-1868					
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	2433	2736	3461	2439-2818		3790						
Conseco Insurance Company 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1708-3100			1992-3614		2257-3898	1757-3188			2044-2997		
Constitution Life Ins. Co. 800-789-6364	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	2100-2509	3021-3608	3736-4458	3531-4218		4022-4804						
Continental General Ins. Co. 866-459-4272	AF, FEE-\$25, M/F, ZIP	NONE	Attained	3241-4095	2974-3759	3060-3867	2586-3268		2721-3438	2517-3180	1548-1956		1949-2463		
Continental Life Ins. Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1575-1733	2140-2354	2628-2891	2261-2487	2419-2661	2607-2868	2345-2580					
Equitable Life and Casualty Ins. Co. 800-352-5170	AF	NONE	Attained	1468-2528	3187	3965	3287	3252	4241	3512	1493-2579	3311	1848-3190		1205-2083
Genworth Life Insurance Co. 877-825-9337	AF, M/F, SMK, ZIP	NONE	Attained	1846-2571	2305-3210	2695-3753	2328-3242	2340-3259	2777-3866	2387-3324					
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	1161	1793	2193			2206						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1755-2520		2910-4171			2290-3276	2033-2923					
Great American Life Ins. Co. 800-880-2745	FEE-\$25, M/F, ZIP	6	Attained	1137-2148			1398-2640		1618-2909	1428-2697					
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1721	2584	3457	1928		3508	2931					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1956-3216	2064-3384	2388-3924			2400-3948				1080-1800	1572-2592	
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1033-1509	1389-2029	1624-2371	1446-2112		1672-2442						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	1230-2024	1600-2636	1851-3046	1617-2657		1857-3057	1580-2602	146-2847	1476-2904	1611-3018		
Marquette Nat'l Life Ins. Co. 800-934-8203	AF, FEE-\$35, M/F, SMK, ZIP	6	Attained	1251-1988			1586-2520		1858-2951	1668-2650			1820-2890		

NOT TO BE USED FOR MARKETING PURPOSES

# 2009 Annual Premium When Policy Purchased at Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
Medico Insurance Co. 800-228-6080	ZIP, M/F, SMK, AF	NONE	Attained	1041-1643			1538-2282		1635-2420						
Mennonite Mutual Aid Association 800-348-7468	SP, ZIP	NONE	Attained & Issued	1377		2300	1929	2160	2456						1517
Mutual of Omaha Ins. Co. 800-693-6093	AF, SMK, ZIP, M/F	6	Attained	1482-2327		2080-3266	2198-3450		2427-3810	1524-2392			1447-2271		
National States Insurance Co. 800-868-6788	AF, M/F, SMK, ZIP	NONE	Issued	2783	3832		1338-2011		3526				1534-2439		
Pennsylvania Life Ins. Co. 800-275-7366	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1666-2389	2352-3371	2569-3681	2473-3544		2774-3977	2460-3501					
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP, HYB*	NONE	Attained & Issued	1450-1981	1838-2546				1697*-3460	2133-3025					
Provident American L&H Ins. Co. 800-633-6752	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	2293-3287			2503-3589		2781-3987	1968-2821	1792-2569	2153-3087	2256-3234		
Pyramid Life Ins. Co. 800-777-1126	AF, M/F, SMK, ZIP	6	Attained	2582-3066			2700-3206	2256-3389	3206-3807	2788-3311					
Reserve National Ins. Co. 800-654-9106	FEE-\$15	6	Attained	1672	3072	3730	2389		4177						
Royal Neighbors of America 877-815-8877	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1170-1681	1349-1937	1558-2240	1314-1887	1373-1972	1606-2308	1346-1936					
Shenandoah Life Ins. Co. 866-322-2856	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	1394-1968	1756-2480	1929-2724	1773-2504	1788-2525	1952-2756	1813-2561					
Standard Life and Accident Ins. Co. 888-350-1488	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1375-1876	1725-2352	1984-2706	2110-2878	1994-2720	1996-2723	2121-2893					
State Farm Mutual Auto Ins. Co. Call Local Agent	ZIP	NONE	Attained	1736-1875		2619-2829			2645-2857						
State Mutual Insurance Co. 800-321-0102	AF, FEE-\$20, SMK, ZIP	NONE	Attained	3113-4647	3551-5308	4148-6195	3946-5892		4112-6144						
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1451-1903	1715-2246	2223-2911	1857-2432		2229-2917		2689-3287	2741-3351			1370-1797
United American Insurance Co. 800-331-2512	AF, M/F	2	Attained & Issued	1885	2817	3639	3467		3420	3477				1671-1922	2348-2701
United Comm. Travelers of Am. 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	1232-2007	1595-2598	1684-2743	1552-2528		1696-2763	1502-2446					
United Teachers Assoc. Ins. Co. 800-880-8824	FEE-\$25, M/F, SMK, ZIP	6	Attained	2200-3585	2721-4433	3145-5122	2640-4301		3155-5141	2648-4316	2173-3541	2248-3660	2661-4331		
USAA Life Insurance Co. 800-531-8722	AF, SMK	NONE	Attained	1492-1648			2344-2580		2372-2618	2410-2652					
World Corp. Insurance Co. 800-822-9993	ZIP, M/F, SMK, FEE \$25, AF	NONE	Attained	1743-2308					2480-3708						1171-1751

NOT TO BE USED FOR MARKETING PURPOSES

# High Deductible Options

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

Insurance companies may offer a “high deductible option” on Plans F and J. If you choose this option, you must pay \$2,000 out-of-pocket per year (in 2009) 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 Plans F and J.

## 2009 High Deductible Medicare Supplement Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained			888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1201-1688		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	314-351		888-282-8252
Central Reserve Life Insurance Co.	AF, FEE-\$25, M/F, ZIP	6	Attained			800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	725-838		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained			877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1238	565-910	800-352-5170
Genworth Life Insurance Co.	AF, M/F, SMK, ZIP	NONE	Attained	722-1006		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	464		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	588-1056		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	781-1110		800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	508-852		800-228-9100
Provident American Life & Health Ins. Co.	AF, FEE-\$25, SMK, M/F, ZIP	6	Attained	440-631		800-633-6752
Pyramid Life Insurance Company	AF, M/F, SMK, ZIP	6	Attained	601-713		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	186-254		888-350-1488
Unicare Life & Health Ins. Co.	AF, M/F, ZIP	NONE	Attained			888-211-9815
United American Ins. Co.	AF, M/F	2	Attained	766		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained			800-207-8050
World Corp. Insurance Co.	AF, ZIP, M/F, SMK, FEE \$25	NONE	Attained	537-796		800-822-9993

## 2009 High Deductible Medicare Supplement Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained			888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1296-1813		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	375-419		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained			800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	920-1063		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained			877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1495	644-1110	800-352-5170
Genworth Life Insurance Co.	AF, M/F, SMK, ZIP	NONE	Attained	845-1176		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	547		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	744-1248		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	914-1300		800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	647-1053		800-228-9100
Provident American Life & Health Ins. Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	533-763		800-633-6752
Pyramid Life Insurance Company	AF, M/F, SMK, ZIP	6	Attained	681-809		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	190-264		888-350-1488
Unicare Life & Health Ins. Co.	AF, M/F, ZIP	NONE	Attained			888-211-9815
United American Ins. Co.	AF, M/F	2	Attained	1005		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained			800-207-8050
World Corp. Insurance Co.	AF, ZIP, M/F, SMK, FEE \$25	NONE	Attained	680-976		800-822-9993

## 2009 High Deductible Medicare Supplement Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF, M/F, ZIP	NONE	Attained			888-755-3065
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1481-2131		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	538-601		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained			800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	1326-1532		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained			877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1908	833-1435	800-352-5170
Genworth Life Insurance Co.	AF, M/F, SMK, ZIP	NONE	Attained	1091-1521		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	704		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	948-1572		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1179-1677		800-275-7366
Physicians Life Insurance Co.	AF, SMK, ZIP	NONE	Attained & Issued	1028-1563		800-228-9100
Provident American Life & Health Ins. Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	672-963		800-633-6752
Pyramid Life Insurance Company	AF, M/F, SMK, ZIP	6	Attained	920-1092		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	260-355		888-350-1488
Unicare Life & Health Ins. Co.	AF, M/F, ZIP	NONE	Attained			888-211-9815
United American Ins. Co.	AF, M/F	2	Attained	1198		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained			800-207-8050
World Corp. Insurance Co.	AF, ZIP, M/F, SMK, FEE \$25	NONE	Attained	882-1320		800-822-9993

# Medicare Select Option

## What is Medicare Select and how does it affect my costs?

A Medicare Select Plan is a Medicare Supplement Policy that requires the use of in-network hospitals and, in some cases, specific doctors, to get full insurance benefits from the policy. Due to insurers' negotiations with specific providers, premium costs are generally lower than a standard Medicare Supplement Policy.

These policies are available to Nebraska residents who reside within 40 miles of a plan-participating hospital. Please contact the insurance company for a complete listing of in-network providers.

### 2009 Medicare Select Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1190-1628	1062-1453	1202-1644	1072-1467	888-350-1488

### 2009 Medicare Select Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1217-1689	1086-1507	1230-1706	1097-1522	888-350-1488

### 2009 Medicare Select Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1665-2271	1486-2026	1682-2294	1500-2047	888-350-1488

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