

Virginia Medigap Policies

Premium Charts

Third Quarter

October 2012

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Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
*AARP/United Healthcare 1-800-523-5800 www.aarphealthcare.com	A	M/F	COMM	N	Y	3	12/2/11
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	M	AA	N	Y	6	8/27/12
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	F	AA	N	Y	6	8/27/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	M	AA	N	Y	0	1/20/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	F	AA	N	Y	0	1/20/12
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	M	AA	N	Y	0	8/24/10
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	F	AA	N	Y	0	8/24/10
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	AA	**Y	Y	6	4/23/12
Anthem BC/BS 1-800-916-2583 www.anthem.com	Z	M/F	COMM	**Y	Y	6	5/23/11

*Rates for age 65 include the early enrollment discount, multi-insured and electronic funds transfer discounts. Your actual premium may vary based on your discount eligibility.

**Anthem policies are guaranteed issue between the ages 65 and 65-1/2. Plan B GI is available to those age 65 ½ that do not qualify medically for the other plans offered.

A	B	C	D	F/F+	G	K	L	M	N
\$678	\$1,058	\$1,312		\$1,320		\$458	\$723		\$844
\$1,244	\$1,385			\$1,563	\$1,420				\$1,115
\$1,149	\$1,271			\$1,438	\$1,322				\$1,040
\$977	\$1,231			\$1,431 \$563+	\$1,252				\$995
\$850	\$1,072			\$1,244 \$490+	\$1,090				\$865
\$1,248				\$1,712		\$885	\$1,218		
\$1,123				\$1,540		\$796	\$1,096		
\$768				\$1,380 \$336+	\$1,152				\$972
	\$8,244								

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	M	AA	N	Y	0	6/28/12
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	F	AA	N	Y	0	6/28/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	IA	N	Y	0	5/29/12 Effect. 8/01/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	AA	N	Y	0	5/29/12 Effect. 8/01/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M/F	AA	Y	N	3	12/08/11
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	F	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	M	AA	N	Y	0	8/13/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	F	AA	N	Y	0	8/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,269	\$1,354	\$1,695	\$1,436	\$1,985	\$1,436				\$1,149
\$1,103	\$1,177	\$1,474	\$1,248	\$1,726	\$1,248				\$1,000
\$1,344				\$1,884 \$612+					
					\$1,416	\$768			
\$5,570	\$2,264	\$5,766		\$4,453 \$1,268+					\$2,189
\$1,140	\$1,200			\$1,476 \$516+	\$1,356		\$1,044	\$1,248	\$960
\$1,080	\$1,140			\$1,404 \$492+	\$1,296		\$996	\$1,188	\$912
\$1,128	\$1,318	\$1,579		\$1,640					\$1,149
\$982	\$1,146	\$1,373		\$1,427					\$999

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	M	AA	N	Y	0	11/15/11
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	F	AA	N	Y	0	11/15/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	M	AA	N	Y	0	5/06/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	F	AA	N	Y	0	5/06/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	M	AA	N	Y	0	12/29/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	F	AA	N	Y	0	12/29/11
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	M	^IA ^AA	N	N	0	1/26/12
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	F	^IA ^AA	N	N	0	1/26/12
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	M	AA	N	Y	0	6/21/12

*Everence Association, Inc. is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association. ^IA is for Plans A, F and L. ^AA is for Plans C and N.

A	B	C	D	F/F+	G	K	L	M	N
\$1,115	\$1,428			\$1,635 \$392+	\$1,458	\$611	\$1,015	\$1,239	\$910
\$1,003	\$1,285			\$1,471 \$353+	\$1,312	\$550	\$913	\$1,115	\$819
\$1,276				\$1,617					\$1,132
\$1,154				\$1,463					\$1,024
\$1,747				\$2,250					\$1,584
\$1,519				\$1,956					\$1,377
\$1,105		\$1,478		\$1,808			\$1,059		\$934
\$1,004		\$1,344		\$1,643			\$963		\$849
\$1,190	\$1,447	\$1,645	\$1,518	\$1,715	\$1,525			\$1,366	\$1,200

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	F	AA	N	Y	0	6/21/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	M	AA	N	Y	0	8/06/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	F	AA	N	Y	0	8/06/12
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	M	AA	N	Y	0	9/22/11
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	F	AA	N	Y	0	9/22/11
Globe Life & Accident ICO 1-800-801-6831 www.globecaremedsupp.com	A	M/F	AA	N	Y	2	12/21/11
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	M	AA	N	Y	0	8/07/12
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	F	AA	N	Y	0	8/07/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,035	\$1,258	\$1,430	\$1,321	\$1,490	\$1,326			\$1,188	\$1,043
\$1,263		\$1,656		\$1,697	\$1,344				\$1,187
\$1,099		\$1,440		\$1,476	\$1,169				\$1,033
\$1,085				\$1,478	\$1,231				
\$944				\$1,286	\$1,071				
\$909	\$1,307	\$1,523		\$1,533					
\$1,234		\$1,673		\$1,713	\$1,345				\$1,175
\$1,074		\$1,455		\$1,490	\$1,170				\$1,022

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	M	AA	N	Y	3	8/02/11
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	F	AA	N	Y	3	8/02/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	M	AA	N	Y	2	10/30/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	F	AA	N	Y	2	10/30/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	M	AA	Y	Y	6	12/19/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	F	AA	Y	Y	6	12/19/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	M	AA	N	Y	0	6/15/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	F	AA	N	Y	0	6/15/11

**Rates reflect a \$2 monthly discount for automatic bank withdrawal. Rates vary by area, gender and tobacco use.

A	B	C	D	F/F+	G	K	L	M	N
\$1,299	\$1,411	\$1,624		\$1,656 \$636+		\$954	\$1,216		
\$1,296	\$1,408	\$1,619		\$1,652 \$635+		\$952	\$1,213		
\$1,549	\$2,176			\$2,497 \$440+					\$1,879
\$1,347	\$1,893			\$2,171 \$382+					\$1,634
\$1,474				\$1,814	\$1,582				\$1,469
\$1,366				\$1,679	\$1,466				\$1,360
\$1,159	\$1,344			\$1,571	\$1,437	\$779			\$1,257
\$1,078	\$1,250			\$1,462	\$1,337	\$725			\$1,169

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	M	AA	N	Y	0	Plans A, D, F 12/16/10 Plans M&N 01/12/11
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	F	AA	N	Y	0	Plans A, D, F 12/16/10 Plans M&N 01/12/11
Physicians Mutual Ins. Co. 1-800-469-8157 www.physiciansmutual.com/medicare	Z	M/F	AA	N	Y	0	3/23/11
Reserve National Ins Co. 1-800-654-9106 Policy Fee: \$15 www.reservenational.com	A	M/F	AA	N	Y	6	Plans A, C N 9/10 Plans F/F+ 3/11 Plan G 8/3/12
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	M	AA	N	Y	0	8/18/11
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	F	AA	N	Y	0	8/18/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	M/F	AA	N	Y	0	12/16/11
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	M	AA	N	Y	0	7/22/11

A	B	C	D	F/F+	G	K	L	M	N
\$932			\$1,226	\$1,353				\$1,140	\$1,027
\$792			\$1,066	\$1,175				\$990	\$892
\$946				\$1,299 \$459+	\$1,125				
\$1,171		\$1,739		\$1,518 \$477+	\$1,152				\$1,200
\$1,294				\$1,900	\$1,524				
\$1,155				\$1,697	\$1,360				
\$1,563	\$1,673	\$2,581	\$1,892	\$3,040	\$2,272				\$1,523
\$1,159	\$1,344			\$1,571	\$1,437	\$779			\$1,257

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	F	AA	N	Y	0	7/22/11
State Farm Mutual Automobile Insurance Company 1-866-855-1212 www.statefarm.com	Z	M/F	AA	N	Y	0	8/24/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	M	AA	N	Y	0	03/07/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	F	AA	N	Y	0	03/07/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	M	AA	N	Y	0	4/24/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	F	AA	N	Y	0	4/24/12
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	Z	M/F	AA	N	Y	0	2/16/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	M	AA	N	Y	2	4/13/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	F	AA	N	Y	2	4/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,078	\$1,250			\$1,462	\$1,337	\$725			\$1,169
\$1,076		\$1,623		\$1,640					
\$1,120	\$1,308	\$1,566	\$1,371	\$1,628 \$641+	\$1,378			\$1,234	\$1,140
\$974	\$1,137	\$1,362	\$1,191	\$1,415 \$557+	\$1,198			\$1,072	\$990
\$1,370	\$1,600	\$1,916	\$1,678	\$1,992 \$784+	\$1,686			\$1,510	\$1,394
\$1,192	\$1,392	\$1,666	\$1,458	\$1,730 \$682+	\$1466			\$1,312	\$1,212
\$1,117	\$1,320	\$1,710	\$1,470	\$1,716 \$562+	\$1,491		\$1,056	\$1,337	
\$1,459	\$2,098	\$2,314	\$2,143	\$2,372 \$418+	\$2,156				\$1,776
\$1,269	\$1,824	\$2,012	\$1,863	\$2,062 \$364+	\$1,875				\$1,545

Virginia Medigap Policies Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	M	AA	N	Y	0	10/27/11
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	F	AA	N	Y	0	10/27/11
USAA Life Insurance Co. 1-800-531-8722 www.usaa.com	A	M/F	AA	N	Y	0	2/01/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,057				\$1,532	\$1,302			\$1,196	
\$1,004				\$1,455	\$1,237			\$1,136	
\$1,183				\$1,632					

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
*AARP/United Healthcare 1-800-523-5800 www.aarphealthcare.com	A	M/F	COMM	N	Y	3	12/02/11
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	M	AA	N	Y	6	8/27/12
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	F	AA	N	Y	6	8/27/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	M	AA	N	Y	0	1/20/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	F	AA	N	Y	0	1/20/12
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	M	AA	N	Y	0	8/24/10
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	F	AA	N	Y	0	8/24/10
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	AA	N	Y	6	4/23/12
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	COMM	N	Y	6	5/23/11

*Rates listed for ages 70 include the early enrollment, multi-insured and electronic funds transfer discounts. They are available for those individuals age 70 and applying for coverage within 6 of their Medicare Part B effective date or 65th birthday, and meeting underwriting requirements. Your actual premium may vary based on your discount eligibility.

A	B	C	D	F/F+	G	K	L	M	N
\$837	\$1,305	\$1,617		\$1,627		\$566	\$893		\$1,041
\$1,499	\$1,694			\$1,918	\$1,760				\$1,389
\$1,384	\$1,555			\$1,763	\$1,638				\$1,295
\$1,106	\$1,394			\$1,606 \$632+	\$1,418				\$1,127
\$962	\$1,213			\$1,396 \$549+	\$1,233				\$979
\$1,399				\$1,920		\$993	\$1,366		
\$1,258				\$1,725		\$892	\$1,227		
\$972				\$1,836 \$504+	\$1,548				\$1,296
	\$8,244								

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	M	AA	N	Y	0	6/28/12
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	F	AA	N	Y	0	6/28/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	IA	N	Y	0	5/29/12 Effect. 8/01/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	AA	N	Y	0	5/29/12 Effect. 8/01/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M/F	AA	Y	N	3	12/08/11
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	F	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	M	AA	N	Y	0	8/13/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	F	AA	N	Y	0	8/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,491	\$1,589	\$1,995	\$1,690	\$2,336	\$1,689				\$1,353
\$1,297	\$1,382	\$1,735	\$1,469	\$2,032	\$1,469				\$1,177
\$1,500				\$2,088 \$672+					
					\$1,668	\$912			
\$5,570	\$2,264	\$5,766		\$4,453 \$1,268+					\$2,189
\$1,428	\$1,500			\$1,848 \$648+	\$1,704		\$1,308	\$1,560	\$1,200
\$1,332	\$1,404			\$1,728 \$600+	\$1,584		\$1,224	\$1,464	\$1,128
\$1,343	\$1,567	\$1,877		\$1,928					\$1,350
\$1,167	\$1,363	\$1,633		\$1,675					\$1,173

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	M	AA	N	Y	0	11/15/11
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	F	AA	N	Y	0	11/15/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	M	AA	N	Y	0	5/06/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	F	AA	N	Y	0	5/06/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	M	AA	N	Y	0	12/29/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	F	AA	N	Y	0	12/29/11
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	M	^IA ^AA	N	N	0	1/26/12
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	F	^IA ^AA	N	N	0	1/26/12
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	M	AA	N	Y	0	6/21/12

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A	B	C	D	F/F+	G	K	L	M	N
\$1,365	\$1,740			\$1,981 \$476+	\$1,801	\$739	\$1,210	\$1,544	\$1,183
\$1,229	\$1,566			\$1,783 \$428+	\$1,621	\$665	\$1,089	\$1,389	\$1,064
\$1,668				\$2,113					\$1,479
\$1,509				\$1,912					\$1,338
\$1,875				\$2,425					\$1,709
\$1,630				\$2,108					\$1,486
\$1,195		\$1,750		\$1,959			\$1,159		\$1,121
\$1,086		\$1,590		\$1,781			\$1,054		\$1,019
\$1,416	\$1,723	\$1,962	\$1,805	\$2,014	\$1,816			\$1,625	\$1,409

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	F	AA	N	Y	0	6/21/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	M	AA	N	Y	0	8/06/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	F	AA	N	Y	0	8/06/12
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	M	AA	N	Y	0	9/22/11
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	F	AA	N	Y	0	9/22/11
Globe Life & Accident ICO 1-800-801-6831 www.globecaremedsupp.com	A	M/F	AA	N	Y	2	12/21/11
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	M	AA	N	Y	0	8/07/12
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	F	AA	N	Y	0	8/07/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,231	\$1,498	\$1,706	\$1,571	\$1,750	\$1,578			\$1,413	\$1,225
\$1,383		\$1,821		\$1,867	\$1,479				\$1,307
\$1,203		\$1,584		\$1,624	\$1,287				\$1,137
\$1,259				\$1,751	\$1,459				
\$1,096				\$1,524	\$1,269				
\$1,081	\$1,599	\$1,898		\$1,908					
\$1,351		\$1,840		\$1,884	\$1,480				\$1,294
\$1,176		\$1,600		\$1,639	\$1,288				\$1,126

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	M	AA	N	Y	3	8/02/11
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	F	AA	N	Y	3	8/02/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	M	AA	N	Y	2	10/30/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	F	AA	N	Y	2	10/30/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	M	AA	Y	Y	6	12/19/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	F	AA	Y	Y	6	12/19/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	M	AA	N	Y	0	6/15/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	F	AA	N	Y	0	6/15/11

**Rates reflect a \$2 monthly discount for automatic bank withdrawal. Rates vary by area, gender and tobacco use.

A	B	C	D	F/F+	G	K	L	M	N
\$1,575	\$1,712	\$1,970		\$2,010 \$769+		\$1,156	\$1,474		
\$1,527	\$1,660	\$1,910		\$1,948 \$746+		\$1,121	\$1,429		
\$1,817	\$2,624			\$3,077 \$572+					\$2,366
\$1,580	\$2,282			\$2,676 \$497+					\$2,058
\$1,518				\$1,941	\$1,717				\$1,567
\$1,379				\$1,764	\$1,561				\$1,424
\$1,342	\$1,590			\$1,863	\$1,710	\$932			\$1,499
\$1,224	\$1,450			\$1,699	\$1,560	\$850			\$1,367

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	M	AA	N	Y	0	Plans A, D, F 12/16/10 Plans M&N 1/12/11
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	F	AA	N	Y	0	Plans A, D, F 12/16/10 Plans M&N 1/12/11
Physicians Mutual Ins. Co. 1-800-469-8157 www.physiciansmutual.com/medicare	Z	M/F	AA	N	Y	0	3/23/11
Reserve National Ins Co. 1-800-654-9106 Policy Fee: \$15 www.reservenational.com	A	M/F	AA	N	Y	6	Plans A, C N 9/10 Plans F/F+ 3/11 Plan G 8/3/12
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	M	AA	N	Y	0	8/18/11
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	F	AA	N	Y	0	8/18/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	M	AA	N	Y	0	12/16/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	F	AA	N	Y	0	12/16/11
Standard Security Life ICO of New York 1-212-355-4141 www.sslcnyc.com	Z	M	AA	N	Y	0	7/22/11

A	B	C	D	F/F+	G	K	L	M	N
\$1,052			\$1,400	\$1,531				\$1,303	\$1,187
\$894			\$1,219	\$1,330				\$1,132	\$1,032
\$1,019				\$1,456 \$586+	\$1,262				
\$1,391		\$2,065		\$1,803 \$566+	\$1,349				\$1,425
\$1,479				\$2,173	\$1,742				
\$1,321				\$1,939	\$1,555				
\$1,808	\$1,935	\$2,986	\$2,189	\$3,517	\$2,628				\$1,762
\$1,602	\$1,715	\$2,646	\$1,940	\$3,116	\$2,329				\$1,562
\$1,342	\$1,590			\$1,863	\$1,710	\$932			\$1,499

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	F	AA	N	Y	0	7/22/11
State Farm Mutual Automobile Insurance Company 1-866-855-1212 www.statefarm.com	Z	M/F	AA	N	Y	0	8/24/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	M	AA	N	Y	0	3/07/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	F	AA	N	Y	0	3/07/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	M	AA	N	Y	0	4/24/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	F	AA	N	Y	0	4/24/12
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	Z	M/F	AA	N	Y	0	2/16/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	M	AA	N	Y	2	4/13/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	F	AA	N	Y	2	4/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,224	\$1,450			\$1,699	\$1,560	\$850			\$1,367
\$1,356		\$2,046		\$2,066					
\$1,332	\$1,555	\$1,863	\$1,630	\$1,911 \$752+	\$1,639			\$1,466	\$1,337
\$1,158	\$1,351	\$1,619	\$1,418	\$1,663 \$654+	\$1,425			\$1,277	\$1,164
\$1,630	\$1,902	\$2,280	\$1,994	\$2,339 \$920+	\$2,005			\$1,794	\$1,637
\$1,417	\$1,654	\$1,981	\$1,735	\$2,035 \$800+	\$1,744			\$1,562	\$1,424
\$1,277	\$1,511	\$1,957	\$1,682	\$1,963 \$642+	\$1,706		\$1,207	\$1,528	
\$1,708	\$2,527	\$2,852	\$2,685	\$2,920 \$542+	\$2,697				\$2,238
\$1,486	\$2,198	\$2,480	\$2,335	\$2,539 \$472+	\$2,346				\$1,947

Virginia Medigap Policies Age 70

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	M	AA	N	Y	0	10/27/11
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	F	AA	N	Y	0	10/27/11
USAA Life Insurance Co. 1-800-531-8722 www.usaa.com	A	M/F	AA	N	Y	0	2/01/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,284				\$1,861	\$1,582			\$1,453	
\$1,168				\$1,693	\$1,439			\$1,322	
\$1,385				\$1,916					

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
*AARP/United Healthcare 1-800-523-5800 www.aarphealthcare.com	A	M/F	COMM	N	Y	3	12/02/11
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	M	AA	N	Y	6	8/27/12
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	F	AA	N	Y	6	8/27/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	M	AA	N	Y	0	1/20/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	F	AA	N	Y	0	1/20/12
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	M	AA	N	Y	0	8/24/10
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	F	AA	N	Y	0	8/24/10
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	AA	N	Y	6	4/23/12
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	COMM	N	Y	6	5/23/11

*Rates listed for ages 75 and 80 include the multi-insured and electronic funds transfer discounts. They are available for those individuals applying for coverage more than 6 years after their Medicare Part B effective date or 65th birthday, and meeting underwriting requirements. Your actual premium may vary based on your discount eligibility.

A	B	C	D	F/F+	G	K	L	M	N
\$1,098	\$1,709	\$2,117		\$2,129		\$743	\$1,170		\$1,364
\$1,714	\$2,000			\$2,277	\$2,118				\$1,680
\$1,583	\$1,837			\$2,093	\$1,971				\$1,567
\$1,293	\$1,629			\$1,846 \$725+	\$1,657				\$1,317
\$1,125	\$1,418			\$1,605 \$631+	\$1,441				\$1,146
\$1,696				\$2,326		\$1,203	\$1,655		
\$1,498				\$2,056		\$1,063	\$1,462		
\$1,140				\$2,328 \$708+	\$1,956				\$1,656
	\$8,244								

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	M	AA	N	Y	0	6/28/12
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	F	AA	N	Y	0	6/28/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	IA	N	Y	0	5/29/12 Effect. 8/01/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	AA	N	Y	0	5/29/12 Effect. 8/01/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M/F	AA	Y	N	3	12/08/11
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	F	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	M	AA	N	Y	0	8/13/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	F	AA	N	Y	0	8/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,644	\$1,772	\$2,230	\$1,896	\$2,611	\$1,895				\$1,519
\$1,429	\$1,541	\$1,939	\$1,648	\$2,271	\$1,648				\$1,322
\$1,692				\$2,364 \$768+					
					\$1,980	\$1,092			
\$5,865	\$2,384	\$6,071		\$4,689 \$1,335+					\$2,305
\$1,740	\$1,836			\$2,268 \$792+	\$2,076		\$1,596	\$1,920	\$1,476
\$1,584	\$1,656			\$2,052 \$720+	\$1,884		\$1,452	\$1,728	\$1,332
\$1,595	\$1,860	\$2,259		\$2,307					\$1,615
\$1,387	\$1,619	\$1,965		\$2,006					\$1,403

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	M	AA	N	Y	0	11/15/11
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	F	AA	N	Y	0	11/15/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	M	AA	N	Y	0	5/06/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	F	AA	N	Y	0	5/06/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	M	AA	N	Y	0	12/29/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	F	AA	N	Y	0	12/29/11
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	M	^IA ^AA	N	N	0	1/26/12
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	F	^IA ^AA	N	N	0	1/26/12
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	M	AA	N	Y	0	6/21/12

*Everence Association, Inc. is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association. ^IA is for Plans A, F and L. ^AA is for Plans C and N.

A	B	C	D	F/F+	G	K	L	M	N
\$1,663	\$2,104			\$2,404 \$577+	\$2,224	\$926	\$1,474	\$1,918	\$1,521
\$1,497	\$1,893			\$2,164 \$519+	\$2,002	\$833	\$1,326	\$1,726	\$1,369
\$2,029				\$2,571					\$1,800
\$1,836				\$2,326					\$1,628
\$2,049				\$2,666					\$1,877
\$1,781				\$2,318					\$1,632
\$1,253		\$1,966		\$2,078			\$1,235		\$1,272
\$1,140		\$1,787		\$1,889			\$1,122		\$1,155
\$1,681	\$2,045	\$2,362	\$2,143	\$2,410	\$2,155			\$1,929	\$1,688

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	F	AA	N	Y	0	6/21/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	M	AA	N	Y	0	8/06/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	F	AA	N	Y	0	8/06/12
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	M	AA	N	Y	0	9/22/11
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	F	AA	N	Y	0	9/22/11
Globe Life & Accident ICO 1-800-801-6831 www.globecaremedsupp.com	A	M/F	AA	N	Y	2	12/21/11
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	M	AA	N	Y	0	8/07/12
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	F	AA	N	Y	0	8/07/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,462	\$1,778	\$2,053	\$1,865	\$2,096	\$1,874			\$1,678	\$1,467
\$1,549		\$2,073		\$2,125	\$1,686				\$1,495
\$1,347		\$1,803		\$1,848	\$1,467				\$1,301
\$1,397				\$1,972	\$1,646				
\$1,215				\$1,716	\$1,432				
\$1,114	\$1,723	\$2,141		\$2,151					
\$1,514		\$2,094		\$2,144	\$1,688				\$1,480
\$1,317		\$1,822		\$1,866	\$1,469				\$1,288

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	M	AA	N	Y	3	8/02/11
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	F	AA	N	Y	3	8/02/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	M	AA	N	Y	2	10/30/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	F	AA	N	Y	2	10/30/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	M	AA	Y	Y	6	12/19/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	F	AA	Y	Y	6	12/19/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	M	AA	N	Y	0	6/15/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	F	AA	N	Y	0	6/15/11

**Rates reflect a \$2 monthly discount for automatic bank withdrawal. Rates vary by area, gender and tobacco use.

A	B	C	D	F/F+	G	K	L	M	N
\$1,911	\$2,078	\$2,392		\$2,440 \$930+		\$1,401	\$1,788		
\$1,766	\$1,920	\$2,210		\$2,255 \$861+		\$1,296	\$1,653		
\$1,876	\$2,822			\$3,447 \$706+					\$2,693
\$1,632	\$2,454			\$2,998 \$614+					\$2,342
\$1,748				\$2,291	\$2,048				\$1,863
\$1,520				\$1,992	\$1,781				\$1,621
\$1,509	\$1,829			\$2,149	\$1,981	\$1,086			\$1,742
\$1,357	\$1,645			\$1,933	\$1,782	\$976			\$1,567

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	M	AA	N	Y	0	Plans A, D F 12/16/10 Plans M&N 1/12/11
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	F	AA	N	Y	0	Plans A, D F 12/16/10 Plans M&N 1/12/11
Physicians Mutual Ins. Co. 1-800-469-8157 www.physiciansmutual.com/medicare	Z	M/F	AA	N	Y	0	3/23/11
Reserve National Ins Co. 1-800-654-9106 Policy Fee: \$15 www.reservenational.com	A	M/F	AA	N	Y	6	Plans A, C N 9/10 Plans F/F+ 3/11 Plan G 8/3/12
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	M	AA	N	Y	0	8/18/11
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	F	AA	N	Y	0	8/18/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	M	AA	N	Y	0	12/16/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	F	AA	N	Y	0	12/16/11
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	M	AA	N	Y	0	7/22/11

A	B	C	D	F/F+	G	K	L	M	N
\$1,227			\$1,665	\$1,799				\$1,554	\$1,427
\$1,043			\$1,471	\$1,587				\$1,371	\$1,259
\$1,153				\$1,763 \$748+	\$1,528				
\$1,636		\$2,429		\$2,121 \$666+	\$1,571				\$1,675
\$1,691				\$2,485	\$1,992				
\$1,510				\$2,219	\$1,778				
\$2,078	\$2,224	\$3,432	\$2,516	\$4,042	\$3,021				\$2,026
\$1,716	\$1,837	\$2,834	\$2,078	\$3,338	\$2,495				\$1,673
\$1,509	\$1,829			\$2,149	\$1,981	\$1,086			\$1,742

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	F	AA	N	Y	0	7/22/11
State Farm Mutual Automobile Insurance Company 1-866-855-1212 www.statefarm.com	Z	M/F	AA	N	Y	0	8/24/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	M	AA	N	Y	0	3/07/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	F	AA	N	Y	0	3/07/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	M	AA	N	Y	0	4/24/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	F	AA	N	Y	0	4/24/12
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	Z	M/F	AA	N	Y	0	2/16/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	M	AA	N	Y	2	4/13/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	F	AA	N	Y	2	4/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,357	\$1,645			\$1,933	\$1,782	\$976			\$1,567
\$1,571		\$2,370		\$2,394					
\$1,581	\$1,846	\$2,241	\$1,935	\$2,289 \$900+	\$1,946			\$1,742	\$1,602
\$1,375	\$1,605	\$1,948	\$1,682	\$1,990 \$783+	\$1,693			\$1,515	\$1,393
\$1,934	\$2,258	\$2,742	\$2,369	\$2,800 \$1,102+	\$2,381			\$2,132	\$1,960
\$1,682	\$1,964	\$2,383	\$2,059	\$2,435 \$959+	\$2,071			\$1,853	\$1,704
\$1,456	\$1,723	\$2,230	\$1,917	\$2,237 \$732+	\$1,944		\$1,376	\$1,742	
\$1,763	\$2,713	\$3,190	\$3,024	\$3,266 \$669+	\$3,036				\$2,545
\$1,533	\$2,360	\$2,774	\$2,630	\$2,840 \$582+	\$2,640				\$2,213

Virginia Medigap Policies Age 75

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	M	AA	N	Y	0	10/27/11
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	F	AA	N	Y	0	10/27/11
USAA Life Insurance Co. 1-800-531-8722 www.usaa.com	A	M/F	AA	N	Y	0	2/01/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,637				\$2,372	\$2,016			\$1,852	
\$1,408				\$2,040	\$1,734			\$1,593	
\$1,648				\$2,287					

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
*AARP/United Healthcare 1-800-523-5800 www.aarphealthcare.com	A	M/F	COMM	N	Y	3	12/02/11
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	M	AA	N	Y	6	8/27/12
Aetna Life Insurance Co. 1-800-345-6022 www.aetnamedicare.com	Z	F	AA	N	Y	6	8/27/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	M	AA	N	Y	0	1/20/12
American Continental ICO 1-800-264-4000 Policy Fee \$20 www.cont-life.com	Z	F	AA	N	Y	0	1/20/12
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	M	AA	N	Y	0	8/24/10
American Republic Ins. Co. 1-888-755-3065 www.americanenterprise.com	Z	F	AA	N	Y	0	8/24/10
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	AA	N	Y	6	4/23/12
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	COMM	N	Y	6	5/23/11

*Rates listed for ages 75 and 80 include the multi-insured and electronic funds transfer discounts. They are available for those individuals applying for coverage more than 6 years after their Medicare Part B effective date or 65th birthday, and meeting underwriting requirements. Your actual premium may vary based on your discount eligibility.

A	B	C	D	F/F+	G	K	L	M	N
\$1,098	\$1,709	\$2,117		\$2,129		\$743	\$1,170		\$1,364
\$1,862	\$2,227			\$2,554	\$2,451				\$1,960
\$1,720	\$2,045			\$2,348	\$2,282				\$1,827
\$1,425	\$1,795			\$1,996 \$785+	\$1,825				\$1,450
\$1,239	\$1,560			\$1,735 \$683	\$1,587				\$1,261
\$1,953				\$2,680		\$1,386	\$1,906		
\$1,684				\$2,311		\$1,195	\$1,644		
\$1,140				\$2,328 \$708+	\$1,956				\$1,656
	\$8,244								

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	M	AA	N	Y	0	6/28/12
Assured Life Association 1-877-223-3666 Policy Fee: \$25 www.denverwoodmen.com	Z	F	AA	N	Y	0	6/28/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	IA	N	Y	0	5/29/12 Effect. 8/01/12
Bankers Fidelity Life Ins. Co. 1-800-241-1439 www.bflic.com	Z	M/F	AA	N	Y	0	5/29/12 Effect. 8/01/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M/F	AA	Y	N	3	12/08/11
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	M	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Carefirst BlueCross BlueShield 1-800-275-3802 www.carefirst.com	A	F	AA	Y	N	0	Plans G, L, M 7/06/12 Other 5/17/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	M	AA	N	Y	0	8/13/12
Central States Indemnity Co. of Omaha 1-866-644-3988 Policy Fee \$25 www.csi-omaha.com	Z	F	AA	N	Y	0	8/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,746	\$1,911	\$2,408	\$2,060	\$2,820	\$2,059				\$1,650
\$1,518	\$1,661	\$2,094	\$1,791	\$2,452	\$1,791				\$1,436
\$1,824				\$2,544 \$828+					
					\$2,244	\$1,224			
\$7,124	\$2,896	\$7,374		\$5,695 \$1,622+					\$2,800
\$2,076	\$2,184			\$2,688 \$936+	\$2,472		\$1,896	\$2,280	\$1,752
\$1,812	\$1,896			\$2,352 \$816+	\$2,160		\$1,656	\$1,980	\$1,524
\$1,812	\$2,115	\$2,568		\$2,605					\$1,823
\$1,576	\$1,840	\$2,233		\$2,265					\$1,585

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	M	AA	N	Y	0	11/15/11
Colonial Penn Life Ins. Co. 1-800-800-2254 www.colonialpenn.com	A	F	AA	N	Y	0	11/15/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	M	AA	N	Y	0	5/06/11
Combined Insurance Co. of America 1-800-544-5531 www.combinedinsurance.com	A	F	AA	N	Y	0	5/06/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	M	AA	N	Y	0	12/29/11
Equitable Life & Casualty 1-877-358-4060 Policy Fee: \$20 www.equilife.com	Z	F	AA	N	Y	0	12/29/11
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	M	^IA ^AA	N	N	0	1/26/12
*Everence Association, Inc. 1-800-348-7468 www.everence.com	Z	F	^IA ^AA	N	N	0	1/26/12
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	M	AA	N	Y	0	6/21/12

*Everence Association, Inc. is a fraternal benefit society. As such, its policies are available only to persons eligible for membership in the Association. ^IA is for Plans A, F and L. ^AA is for Plans C and N.

A	B	C	D	F/F+	G	K	L	M	N
\$1,934	\$2,451			\$2,868 \$688+	\$2,688	\$1,126	\$1,760	\$2,296	\$1,892
\$1,741	\$2,206			\$2,581 \$619+	\$2,419	\$1,013	\$1,584	\$2,066	\$1,703
\$2,295				\$2,909					\$2,036
\$2,077				\$2,632					\$1,842
\$2,172				\$2,840					\$2,002
\$1,888				\$2,469					\$1,740
\$1,328		\$2,121		\$2,249			\$1,342		\$1,389
\$1,207		\$1,930		\$2,045			\$1,220		\$1,262
\$1,910	\$2,324	\$2,684	\$2,437	\$2,720	\$2,451			\$2,193	\$1,905

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Family Life Insurance Co. 1-800-877-7703 Policy Fee: \$25 www.familylifeins.com	Z	F	AA	N	Y	0	6/21/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	M	AA	N	Y	0	8/06/12
Forethought Life Insurance Co. 1-877-492-5870 Policy Fee: \$25 www.forethought.com	Z	F	AA	N	Y	0	8/06/12
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	M	AA	N	Y	0	9/22/11
Gerber Life Insurance Co. 1-877-778-0839 Policy Fee: \$25.00 www.gerberlife.com	Z	F	AA	N	Y	0	9/22/11
Globe Life & Accident ICO 1-800-801-6831 www.globecaremedsupp.com	A	M/F	AA	N	Y	2	12/21/11
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	M	AA	N	Y	0	8/07/12
Government Personnel Mutual Life Ins. Co. 1-866-242-7573 Policy Fee \$25 www.gpmlife.com	Z	F	AA	N	Y	0	8/07/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,662	\$2,020	\$2,334	\$2,119	\$2,366	\$2,130			\$1,907	\$1,656
\$1,694		\$2,314		\$2,372	\$1,887				\$1,679
\$1,474		\$2,013		\$2,064	\$1,642				\$1,461
\$1,483				\$2,137	\$1,787				
\$1,290				\$1,859	\$1,555				
\$1,114	\$1,732	\$2,375		\$2,385					
\$1,655		\$2,338		\$2,394	\$1,889				\$1,662
\$1,440		\$2,034		\$2,083	\$1,643				\$1,446

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	M	AA	N	Y	3	8/02/11
**Humana Insurance Co. 1-888-310-8482 www.humana-medicare.com	Z	F	AA	N	Y	3	8/02/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	M	AA	N	Y	2	10/30/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	F	AA	N	Y	2	10/30/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	M	AA	Y	Y	6	12/19/11
Loyal American Life Ins Co 1-800-633-6752 Policy Fee \$25 www.gasbinsurance.com	Z	F	AA	Y	Y	6	12/19/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	M	AA	N	Y	0	6/15/11
Madison National Life ICO, Inc. 1-800-356-9601 Policy Fee: \$20 www.madisonlife.com	Z	F	AA	N	Y	0	6/15/11

**Rates reflect a \$2 monthly discount for automatic bank withdrawal. Rates may vary by area, gender, and tobacco use.

A	B	C	D	F/F+	G	K	L	M	N
\$2,254	\$2,451	\$2,823		\$2,880 \$1,095+		\$1,652	\$2,109		
\$2,005	\$2,180	\$2,509		\$2,560 \$975+		\$1,470	\$1,875		
\$1,876	\$2,840			\$3,794 \$777+					\$3,028
\$1,632	\$2,469			\$3,299 \$676+					\$2,633
\$1,929				\$2,681	\$2,417				\$2,212
\$1,607				\$2,234	\$2,014				\$1,844
\$1,679	\$2,153			\$2,543	\$2,366	\$1,313			\$2,095
\$1,489	\$1,909			\$2,255	\$2,099	\$1,165			\$1,858

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	M	AA	N	Y	0	Plans A, D F 12/16/10 Plans M&N 1/12/11
Medico Insurance Co. 1-800-228-6080 www.gomedico.com	Z	F	AA	N	Y	0	Plans A, D F 12/16/10 Plans M&N 1/12/11
Physicians Mutual Ins. Co. 1-800-469-8157 www.physiciansmutual.com/medicare	Z	M/F	AA	N	Y	0	3/23/11
Reserve National Ins Co. 1-800-654-9106 Policy Fee: \$15 www.reservenational.com	A	M/F	AA	N	Y	6	Plans A, C N 9/10 Plans F/F+ 3/11 Plan G 8/3/12
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	M	AA	N	Y	0	8/18/11
Royal Neighbors of America 1-866-845-6665 Policy Fee \$20.00 www.royalneighbors.org	Z	F	AA	N	Y	0	8/18/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	M	AA	N	Y	0	12/16/11
Standard Life & Accident 1-888-290-1085 www.slaico.com	Z	F	AA	N	Y	0	12/16/11
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	M	AA	N	Y	0	7/22/11

A	B	C	D	F/F+	G	K	L	M	N
\$1,395			\$1,936	\$2,072				\$1,801	\$1,667
\$1,120			\$1,655	\$1,776				\$1,543	\$1,429
\$1,304				\$2,135 \$954+	\$1,850				
\$1,896		\$2,816		\$2,459 \$772+	\$1,786				\$1,943
\$1,933				\$2,840	\$2,278				
\$1,727				\$2,536	\$2,033				
\$2,496	\$2,671	\$4,121	\$3,022	\$4,854	\$3,628				\$2,433
\$2,036	\$2,179	\$3,362	\$2,465	\$3,960	\$2,960				\$1,985
\$1,679	\$2,153			\$2,543	\$2,366	\$1,313			\$2,095

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Standard Security Life ICO of New York 1-212-355-4141 www.sslicny.com	Z	F	AA	N	Y	0	7/22/11
State Farm Mutual Automobile Insurance Company 1-866-855-1212 www.statefarm.com	Z	M/F	AA	N	Y	0	8/24/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	M	AA	N	Y	0	3/07/12
State Mutual ICO 1-888-764-1936 Policy Fee: \$20 broker only www.statemutualinsurance.com	Z	F	AA	N	Y	0	3/07/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	M	AA	N	Y	0	4/24/12
Sterling Investors Life ICO 1-877-896-6434 Policy Fee \$20 www.sterlinginvestors.com	Z	F	AA	N	Y	0	4/24/12
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	Z	M/F	AA	N	Y	0	2/16/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	M	AA	N	Y	2	4/13/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	F	AA	N	Y	2	4/13/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,489	\$1,909			\$2,255	\$2,099	\$1,165			\$1,858
\$1,765		\$2,662		\$2,689					
\$1,797	\$2,098	\$2,546	\$2,200	\$2,584 \$1,017+	\$2,211			\$1,980	\$1,809
\$1,563	\$1,824	\$2,214	\$1,912	\$2,247 \$884+	\$1,923			\$1,722	\$1,573
\$2,200	\$2,567	\$3,115	\$2,692	\$3,162 \$1,244+	\$2,706			\$2,423	\$2,214
\$1,913	\$2,232	\$2,708	\$2,340	\$2,749 \$1,082+	\$2,353			\$2,106	\$1,925
\$1,616	\$1,911	\$2,475	\$2,128	\$2,482 \$812+	\$2,157		\$1,526	\$1,934	
\$1,763	\$2,725	\$3,500	\$3,336	\$3,582 \$733+	\$3,347				\$2,851
\$1,533	\$2,369	\$3,044	\$2,901	\$3,115 \$637+	\$2,911				\$2,479

Virginia Medigap Policies Age 80

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	M	AA	N	Y	0	10/27/11
United of Omaha Life Ins. Co. 1-800-354-3289 www.mutualofomaha.com	Z	F	AA	N	Y	0	10/27/11
USAA Life Insurance Co. 1-800-531-8722 www.usaa.com	A	M/F	AA	N	Y	0	2/01/12

A	B	C	D	F/F+	G	K	L	M	N
\$1,909				\$2,766	\$2,351			\$2,160	
\$1,622				\$2,351	\$1,999			\$1,836	
\$1,907				\$2,652					

Virginia Medigap Policies Disabled and Under Age 65

Company	Area	Sex M/F	Prem Type	Guar Issue	Cross Over	Pre-Ex Wait	Date Approved
Anthem BC/ BS 1-800-916-2583 www.anthem.com	Z	M/F	COMM	Y	Y	6	4/23/12
Carefirst BlueCross BlueShield Of MD 1-800-275-3802 www.carefirst.com	A	M	AA	Y	N	0	5/17/12 Eff. 9/01/12
Carefirst BlueCross BlueShield Of MD 1-800-275-3802 www.carefirst.com	A	F	AA	Y	N	0	5/17/12 Eff. 9/01/12
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	M	IA	N	Y	6	10/30/11
Liberty National Life Ins. Co. 1-800-331-2512 www.LibNat.com	Z	F	IA	N	Y	6	10/30/11
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	M	IA	N	Y	6	4/13/12
United American Insurance Co. 1-800-331-2512 www.unitedamerican.com	Z	F	IA	N	Y	6	4/13/12

A	B	C	D	F/F+	G	K	L	M	N
	\$9,012								
\$9,672									
\$9,228									
	\$4,234								
	\$3,683								
	\$4,038								
	\$3,513								

What Medigap Plans Cover

Medigap Benefits	Plan A	Plan B	Plan C	Plan D	Plan F/F*	Plan G	Plan K	Plan L	Plan M	Plan N
Medicare Part A Coinsurance and Medigap Coverage for hospital benefits	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X****
Blood (first three pints)	X	X	X	X	X	X	50%	75%	X	X
Part A Hospice Care Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X
Skilled Nursing Facility Coinsurance			X	X	X	X	50%	75%	X	X
Medicare Part A Deductible		X	X	X	X	X	50%	75%	50%	X
Medicare Part B Deductible			X		X					
Medicare Part B Excess Charges					X	X				
** Foreign Travel Emergency (up to plan limits - 80%/\$50,000)			X	X	X	X			X	X
Medicare Preventive Care Coinsurance Part B	X	X	X	X	X	X	X	X	X	X
2012 out-of-pocket yearly limit							\$4,660****	\$2,330****		

*Medigap Plan F offers a high deductible option. You must pay the first \$2,070 (deductible) in Medigap-covered costs before the Medigap policy pays anything.

**You must also pay a separate deductible for foreign travel emergency - \$250 per year.

***After you meet your out-of-pocket yearly limit and your \$140 Part B deductible in 2012, the plan pays 100% of covered services for the rest of the calendar year.

****Plan N—You may be charged up to \$20.00 for an office visit and up to \$50.00 for an emergency room visit before the plan pays. The emergency room copayment will be waived if you are admitted to the hospital

Note – Plan A represents the basic core benefits (included in all plans with some variations).

2012 Medicare Premiums/Deductibles/Co-insurance

Part A (Hospital)

Premiums (Part A is Premium-Free for most individuals)

Inpatient Deductible and Co-insurance

First 60 Days - \$1,156.00/benefit pd.

Day 61-90 - \$289.00/per day

Day 91-150 - \$578.00/per day

Beyond 150 - All Costs

NOTE: Medigap policies may cover additional days. Please refer to your policy.

Part B (Doctor)

Premium: \$99.90/Month

Deductible: \$140.00/Year

Co-insurance: 20% of the approved amount

Skilled Nursing Facility (SNF)

Co-insurance Per Benefit Period:

First 20 days - \$0

Days 21-100 - \$144.50/per day

Beyond 100 - All Costs

- Annual Deductibles for Medigap High Deductible Plans F & J is \$2,070
- For those who kept their High Deductible Plan J the annual deductible is also \$2,070
- Annual Out-Of-Pocket Limits for Medigap Plans: Plan K - \$4,660;
Plan L - \$2,330