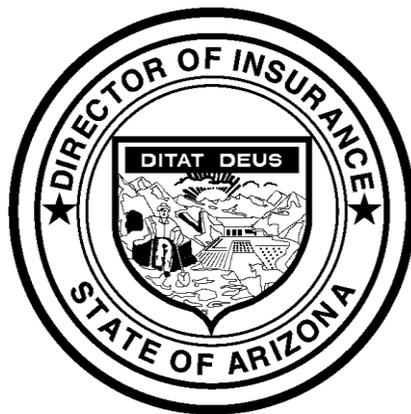


**2015
Medicare Supplement
Insurance
Premium Comparison**



Arizona
Department of
Insurance

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Message from the Director of Insurance

Dear Medicare Supplement Shopper,

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

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

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

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

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

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

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

Sincerely,



Director of Insurance

What should I consider when shopping for Medicare Supplement Insurance?

Service

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

Claims Service

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

Are claim payments prompt and accurate?

Customer Service

What are the insurer’s hours of customer service?

Are customer service staff courteous and helpful?

Are toll free telephone numbers available?

Are any on-line services offered?

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

Range of benefits

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

Does the insurer offer any extra benefits and services?

Cost

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

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

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

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

Your smoking status. Smokers can be charged a higher premium.

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

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

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

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

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

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

Financial strength

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

<u>Rating Organization</u>	<u>Phone Number</u>	<u>Website</u>
AM Best Company Inc	(908) 439-2200	www.ambest.com
Fitch Investor Services	(212) 908-0500	www.fitchratings.com
Moody's Investors Services	(212) 553-0377	www.moodys.com
Standard & Poor's	(877) 772-5436	www.standardandpoors.com

Benefits

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

Basic Benefits:

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

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

A	B	C	D	F	F*	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*		Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible						
				Part B Excess (100%)		Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
<p>*Plan F also has an option called a high deductible plan F. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2180 deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed \$2180. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.</p>							Out-of-pocket limit \$4940; paid at 100% after limit reached	Out-of-pocket limit \$2470; paid at 100% after limit reached		

Medigap shopping checklist...

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

It is illegal for insurance sales people to:

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

About this Guide

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

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

Glossary of Terms

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

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

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

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

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

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

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Aetna Health and Life Insurance Company/AAA ϕ www.aetnaseniorproducts.com 1-855-663-2201	65	119	107	140	128	-	-	-	-
	70	130	117	158	144	-	-	-	-
	75	139	125	174	159	-	-	-	-
	80	144	130	188	171	-	-	-	-
Counties: Cochise Mohave		Pima	Pinal	Yavapai	Yuma				
	65	145	131	171	156	-	-	-	-
	70	159	143	192	176	-	-	-	-
	75	169	153	212	194	-	-	-	-
	80	175	158	229	209	-	-	-	-
Counties: Maricopa									
Aetna Life Insurance Company www.aetnaseniorproducts.com 1-888-624-6290	65	160	147	181	166	-	-	-	-
	70	176	162	205	188	-	-	-	-
	75	188	173	227	208	-	-	-	-
	80	195	179	243	222	-	-	-	-
Statewide Rates									
Aetna Life Insurance Company/American Grandparents Association ϕ www.aetnaseniorproducts.com 1-855-663-2204	65	112	104	133	123	-	-	-	-
	70	124	114	150	139	-	-	-	-
	75	132	122	165	154	-	-	-	-
	80	137	127	179	166	-	-	-	-
Counties: Cochise Mohave		Pima	Pinal	Yavapai	Yuma				
	65	137	127	162	151	-	-	-	-
	70	151	140	183	170	-	-	-	-
	75	162	149	202	187	-	-	-	-
	80	168	155	218	203	-	-	-	-
Counties: Maricopa									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
165	153	-	-	152	141	-	-	-	-	-	-	115	109
186	173	-	-	173	161	-	-	-	-	-	-	131	125
207	192	-	-	193	180	-	-	-	-	-	-	148	140
227	211	-	-	213	198	-	-	-	-	-	-	165	157
201	186	-	-	185	172	-	-	-	-	-	-	140	133
227	211	-	-	211	196	-	-	-	-	-	-	160	152
253	235	-	-	236	219	-	-	-	-	-	-	181	171
277	257	-	-	260	242	-	-	-	-	-	-	201	191
202	185	-	-	184	173	-	-	-	-	-	-	146	137
232	212	-	-	217	204	-	-	-	-	-	-	173	163
256	235	-	-	250	235	-	-	-	-	-	-	201	189
277	254	-	-	284	267	-	-	-	-	-	-	230	217
156	146	-	-	144	135	-	-	-	-	-	-	112	106
178	166	-	-	165	154	-	-	-	-	-	-	129	122
198	185	-	-	185	173	-	-	-	-	-	-	145	138
218	203	-	-	204	192	-	-	-	-	-	-	162	154
191	178	-	-	176	165	-	-	-	-	-	-	137	130
217	202	-	-	201	188	-	-	-	-	-	-	157	149
242	226	-	-	225	211	-	-	-	-	-	-	177	168
266	248	-	-	249	234	-	-	-	-	-	-	198	188

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
American Continental Insurance Company ϕ www.aetnaseniorproducts.com 1-800-264-4000	65	104	91	131	114	-	-	-	-
	70	113	99	143	124	-	-	-	-
	75	125	109	157	137	-	-	-	-
	80	131	114	165	144	-	-	-	-
Counties: Cochise Mohave		Pima	Pinal	Yavapai	Yuma				
	65	127	110	160	140	-	-	-	-
	70	139	121	175	152	-	-	-	-
	75	153	132	192	167	-	-	-	-
	80	160	140	202	176	-	-	-	-
Counties: Maricopa									
American Republic Corp Insurance Company ϕ www.americanenterprise.com 1-888-755-3065	65	153	128	-	-	-	-	-	-
	70	181	149	-	-	-	-	-	-
	75	211	170	-	-	-	-	-	-
	80	238	188	-	-	-	-	-	-
Counties: Cochise Yavapai									
	65	172	144	-	-	-	-	-	-
	70	204	168	-	-	-	-	-	-
	75	238	192	-	-	-	-	-	-
	80	269	212	-	-	-	-	-	-
Counties: Maricopa Mohave									
	65	163	136	-	-	-	-	-	-
	70	192	158	-	-	-	-	-	-
	75	225	181	-	-	-	-	-	-
	80	253	200	-	-	-	-	-	-
Counties: Pima Pinal Yuma									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
150	131	60	52	127	111	-	-	-	-	-	-	101	88
162	141	65	56	139	120	-	-	-	-	-	-	110	96
175	141	70	61	152	133	-	-	-	-	-	-	121	105
182	158	72	63	160	139	-	-	-	-	-	-	127	111
184	160	73	64	156	136	-	-	-	-	-	-	124	108
198	172	79	69	170	147	-	-	-	-	-	-	135	117
214	186	86	75	187	162	-	-	-	-	-	-	148	129
222	194	88	77	196	171	-	-	-	-	-	-	156	136
200	167	63	52	-	-	100	83	132	111	-	-	-	-
236	195	74	61	-	-	118	97	157	129	-	-	-	-
277	223	87	70	-	-	138	111	183	147	-	-	-	-
312	246	98	77	-	-	156	123	206	163	-	-	-	-
225	188	71	59	-	-	113	94	149	125	-	-	-	-
266	220	84	69	-	-	133	110	177	146	-	-	-	-
312	251	98	79	-	-	156	125	207	166	-	-	-	-
351	277	110	87	-	-	175	138	233	183	-	-	-	-
213	178	67	56	-	-	106	89	141	118	-	-	-	-
251	207	79	65	-	-	126	104	167	137	-	-	-	-
294	237	92	74	-	-	147	118	195	157	-	-	-	-
331	261	104	82	-	-	166	131	220	173	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
American Republic Insurance Company ϕ \boxplus www.americanenterprise.com 1-888-755-3065 Counties: Cochise Pima	65	118	105	-	-	-	-	-	-
	70	125	112	-	-	-	-	-	-
	75	144	128	-	-	-	-	-	-
	80	163	145	-	-	-	-	-	-
Counties: Maricopa Pinal	65	126	112	-	-	-	-	-	-
	70	134	119	-	-	-	-	-	-
	75	154	137	-	-	-	-	-	-
	80	174	155	-	-	-	-	-	-
Counties: Mohave	65	112	100	-	-	-	-	-	-
	70	119	106	-	-	-	-	-	-
	75	137	122	-	-	-	-	-	-
	80	154	137	-	-	-	-	-	-
Counties: Yavapai	65	108	96	-	-	-	-	-	-
	70	115	102	-	-	-	-	-	-
	75	132	118	-	-	-	-	-	-
	80	149	133	-	-	-	-	-	-
Counties: Yuma	65	120	107	-	-	-	-	-	-
	70	128	114	-	-	-	-	-	-
	75	147	131	-	-	-	-	-	-
	80	166	148	-	-	-	-	-	-

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
168	150	67	60	-	-	-	-	-	-	-	-	-	-
179	159	72	64	-	-	-	-	-	-	-	-	-	-
206	183	82	73	-	-	-	-	-	-	-	-	-	-
232	207	93	83	-	-	-	-	-	-	-	-	-	-
180	161	72	64	-	-	-	-	-	-	-	-	-	-
192	171	77	68	-	-	-	-	-	-	-	-	-	-
220	196	88	78	-	-	-	-	-	-	-	-	-	-
249	221	100	89	-	-	-	-	-	-	-	-	-	-
160	142	64	57	-	-	-	-	-	-	-	-	-	-
170	151	68	60	-	-	-	-	-	-	-	-	-	-
195	174	78	69	-	-	-	-	-	-	-	-	-	-
220	196	88	78	-	-	-	-	-	-	-	-	-	-
155	138	62	55	-	-	-	-	-	-	-	-	-	-
164	146	66	59	-	-	-	-	-	-	-	-	-	-
189	168	76	67	-	-	-	-	-	-	-	-	-	-
213	190	85	76	-	-	-	-	-	-	-	-	-	-
172	153	69	61	-	-	-	-	-	-	-	-	-	-
183	163	73	65	-	-	-	-	-	-	-	-	-	-
210	187	84	75	-	-	-	-	-	-	-	-	-	-
237	211	95	84	-	-	-	-	-	-	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
American Retirement Life Insurance Company	65	121	105	-	-	-	-	-	-
	70	137	119	-	-	-	-	-	-
	75	156	135	-	-	-	-	-	-
	80	176	153	-	-	-	-	-	-
1-866-459-4272									
	Counties: Cochise Mohave	Yavapai	Yuma						
	65	155	135	-	-	-	-	-	-
	70	176	153	-	-	-	-	-	-
	75	200	173	-	-	-	-	-	-
	80	229	197	-	-	-	-	-	-
	Counties: Maricopa Pinal								
	65	140	122	-	-	-	-	-	-
	70	158	138	-	-	-	-	-	-
	75	180	156	-	-	-	-	-	-
	80	203	177	-	-	-	-	-	-
	Counties: Pima								
Assured Life Association	65	167	145	178	155	223	194	123	107
	70	201	175	215	187	269	234	148	129
	75	220	191	235	204	294	255	162	141
	80	231	201	247	215	309	269	170	148
www.denverwoodmen.org									
1-877-223-3666									
	Counties: Cochise Maricopa Mohave	Pima	Pinal						
	65	152	132	162	141	202	176	111	97
	70	183	159	196	170	244	213	134	117
	75	200	174	214	186	267	232	147	128
	80	210	183	225	196	281	244	154	134
	Counties: Yavapai Yuma								

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
149	130	-	-	130	113	-	-	-	-	-	-	105	92
169	147	-	-	147	128	-	-	-	-	-	-	119	104
192	167	-	-	167	145	-	-	-	-	-	-	136	118
217	189	-	-	189	164	-	-	-	-	-	-	153	133
192	167	-	-	166	145	-	-	-	-	-	-	135	118
217	189	-	-	189	164	-	-	-	-	-	-	153	133
246	214	-	-	214	186	-	-	-	-	-	-	174	151
279	242	-	-	242	211	-	-	-	-	-	-	197	171
172	150	-	-	150	130	-	-	-	-	-	-	122	106
195	170	-	-	170	148	-	-	-	-	-	-	138	120
221	193	-	-	192	167	-	-	-	-	-	-	156	136
251	218	-	-	218	190	-	-	-	-	-	-	177	154
224	194	-	-	124	108	-	-	-	-	-	-	106	92
270	235	-	-	149	130	-	-	-	-	-	-	112	97
295	256	-	-	163	142	-	-	-	-	-	-	122	106
310	270	-	-	172	149	-	-	-	-	-	-	132	115
203	177	-	-	112	98	-	-	-	-	-	-	96	84
245	213	-	-	136	118	-	-	-	-	-	-	102	89
268	233	-	-	148	129	-	-	-	-	-	-	111	96
282	245	-	-	156	136	-	-	-	-	-	-	120	104

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Bankers Fidelity Life Insurance Company ϕ www.bflic.com 1-800-241-1439	65	119	119	-	-	-	-	-	-
	70	131	131	-	-	-	-	-	-
	75	148	148	-	-	-	-	-	-
	80	160	160	-	-	-	-	-	-
Counties: Cochise Mohave		Pima	Yavapai						
	65	137	137	-	-	-	-	-	-
	70	154	154	-	-	-	-	-	-
	75	173	173	-	-	-	-	-	-
	80	187	187	-	-	-	-	-	-
Counties: Maricopa Pinal		Yuma							
Blue Cross and Blue Shield of Arizona \mathcal{R} www.azblue.com 1-888-288-4398	65	120	120	-	-	141	141	-	-
	70	148	148	-	-	174	174	-	-
	75	176	176	-	-	207	207	-	-
	80	176	176	-	-	207	207	-	-
Statewide Rates									
Blue Cross and Blue Shield of Arizona (SELECT) \mathcal{R} www.azblue.com 1-888-288-4398	65	-	-	-	-	95	95	-	-
	70	-	-	-	-	117	117	-	-
	75	-	-	-	-	139	139	-	-
	80	-	-	-	-	139	139	-	-
Statewide Rates									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
163	163	50	50	140	140	82	82	-	-	-	-	-	-
184	184	55	55	156	156	92	92	-	-	-	-	-	-
205	205	62	62	175	175	104	104	-	-	-	-	-	-
222	222	67	67	189	189	111	111	-	-	-	-	-	-
191	191	57	57	162	162	96	96	-	-	-	-	-	-
214	214	64	64	181	181	107	107	-	-	-	-	-	-
240	240	72	72	204	204	120	120	-	-	-	-	-	-
259	259	78	78	220	220	130	130	-	-	-	-	-	-
148	148	-	-	-	-	-	-	-	-	-	-	103	103
182	182	-	-	-	-	-	-	-	-	-	-	127	127
217	217	-	-	-	-	-	-	-	-	-	-	151	151
217	217	-	-	-	-	-	-	-	-	-	-	151	151
-	-	-	-	-	-	-	-	-	-	-	-	86	86
-	-	-	-	-	-	-	-	-	-	-	-	107	107
-	-	-	-	-	-	-	-	-	-	-	-	127	127
-	-	-	-	-	-	-	-	-	-	-	-	127	127

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Central States Indemnity Co. of Omaha www.csi-omaha.com 1-866-644-3988	65	121	105	141	123	171	148	-	-
	70	136	119	159	138	193	167	-	-
	75	154	134	180	157	218	190	-	-
	80	168	146	196	170	237	206	-	-
Counties: Cochise Maricopa Pima Pinal									
	65	107	93	125	109	151	131	-	-
	70	120	105	141	122	170	148	-	-
	75	136	118	159	138	193	167	-	-
	80	148	129	173	150	209	182	-	-
Counties: Mohave									
	65	102	89	119	103	143	125	-	-
	70	115	100	134	116	162	141	-	-
	75	130	113	151	132	183	159	-	-
	80	141	123	165	143	199	173	-	-
Counties: Yavapai Yuma									
Colonial Penn Life Insurance Company www.bankerslife.com/products 1-800-800-2254	65	166	149	183	165	-	-	-	-
	70	197	177	217	195	-	-	-	-
	75	222	200	247	222	-	-	-	-
	80	229	206	256	231	-	-	-	-
Statewide Rates									
Columbian Mutual Life Insurance Company 1-866-297-2372	65	137	119	-	-	-	-	-	-
	70	150	131	-	-	-	-	-	-
	75	166	145	-	-	-	-	-	-
	80	177	154	-	-	-	-	-	-
Counties: Cochise Mohave Pima Yavapai Yuma									
	65	165	143	-	-	-	-	-	-
	70	181	157	-	-	-	-	-	-
	75	199	174	-	-	-	-	-	-
	80	213	185	-	-	-	-	-	-
Counties: Maricopa Pinal									

⊕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
177	154	-	-	149	129	-	-	-	-	-	-	120	104
198	172	-	-	166	144	-	-	-	-	-	-	134	116
223	194	-	-	187	162	-	-	-	-	-	-	151	131
241	209	-	-	202	175	-	-	-	-	-	-	163	142
157	136	-	-	131	114	-	-	-	-	-	-	106	92
175	152	-	-	146	127	-	-	-	-	-	-	118	103
197	171	-	-	165	143	-	-	-	-	-	-	133	116
213	185	-	-	178	155	-	-	-	-	-	-	144	125
149	130	-	-	125	109	-	-	-	-	-	-	101	88
166	144	-	-	139	121	-	-	-	-	-	-	112	98
187	163	-	-	157	136	-	-	-	-	-	-	127	110
202	176	-	-	169	147	-	-	-	-	-	-	137	119
232	209	45	40	174	156	69	62	134	121	169	152	122	110
277	249	53	48	211	190	84	76	159	143	206	185	154	138
323	291	62	56	249	224	100	90	186	168	243	219	186	168
349	314	67	60	270	244	109	98	201	181	262	236	205	185
199	173	-	-	159	138	-	-	-	-	-	-	-	-
219	191	-	-	168	146	-	-	-	-	-	-	-	-
245	213	-	-	179	156	-	-	-	-	-	-	-	-
265	230	-	-	191	167	-	-	-	-	-	-	-	-
238	207	-	-	191	166	-	-	-	-	-	-	-	-
263	229	-	-	201	175	-	-	-	-	-	-	-	-
294	256	-	-	215	187	-	-	-	-	-	-	-	-
318	277	-	-	230	200	-	-	-	-	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Combined Insurance Company of America www.combinedinsurance.com 1-855-278-9329	65	108	94	-	-	-	-	-	-
	70	120	104	-	-	-	-	-	-
	75	135	118	-	-	-	-	-	-
	80	146	127	-	-	-	-	-	-
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	124	108	-	-	-	-	-	-
	70	138	120	-	-	-	-	-	-
	75	155	135	-	-	-	-	-	-
	80	168	146	-	-	-	-	-	-
Counties: Maricopa									
	65	114	100	-	-	-	-	-	-
	70	127	110	-	-	-	-	-	-
	75	143	124	-	-	-	-	-	-
	80	155	134	-	-	-	-	-	-
Counties: Pinal									
CSI Life Insurance Company www.csi-omaha.com 1-866-644-3988	65	120	104	-	-	-	-	-	-
	70	120	104	-	-	-	-	-	-
	75	142	124	-	-	-	-	-	-
	80	153	133	-	-	-	-	-	-
Counties: Cochise Maricopa		Pima	Pinal						
	65	101	88	-	-	-	-	-	-
	70	101	88	-	-	-	-	-	-
	75	120	104	-	-	-	-	-	-
	80	129	112	-	-	-	-	-	-
Counties: Mohave Yavapai		Yuma							

⊕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
141	123	-	-	154	108	-	-	-	-	-	-	116	101
157	137	-	-	138	120	-	-	-	-	-	-	129	112
177	154	-	-	155	135	-	-	-	-	-	-	145	126
191	166	-	-	167	146	-	-	-	-	-	-	157	137
163	141	-	-	143	124	-	-	-	-	-	-	134	116
180	157	-	-	158	138	-	-	-	-	-	-	148	129
203	177	-	-	178	155	-	-	-	-	-	-	167	145
219	191	-	-	192	167	-	-	-	-	-	-	180	157
150	130	-	-	131	114	-	-	-	-	-	-	123	107
166	144	-	-	146	127	-	-	-	-	-	-	136	119
187	163	-	-	164	143	-	-	-	-	-	-	154	134
202	176	-	-	177	154	-	-	-	-	-	-	166	144
169	147	-	-	141	123	-	-	-	-	-	-	112	98
169	147	-	-	141	123	-	-	-	-	-	-	112	98
201	174	-	-	168	146	-	-	-	-	-	-	133	116
216	188	-	-	180	157	-	-	-	-	-	-	144	125
142	123	-	-	119	103	-	-	-	-	-	-	94	82
142	123	-	-	119	103	-	-	-	-	-	-	94	82
169	147	-	-	141	122	-	-	-	-	-	-	112	98
182	158	-	-	152	132	-	-	-	-	-	-	121	105

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Equitable Life & Casualty Insurance Company www.equilife.com 1-877-358-4060	65	108	94	-	-	-	-	-	-
	70	120	104	-	-	-	-	-	-
	75	131	113	-	-	-	-	-	-
	80	139	120	-	-	-	-	-	-
Counties: Cochise Pinal Yuma									
	65	122	106	-	-	-	-	-	-
	70	136	118	-	-	-	-	-	-
	75	148	129	-	-	-	-	-	-
	80	157	137	-	-	-	-	-	-
Counties: Maricopa Pima									
	65	102	89	-	-	-	-	-	-
	70	114	99	-	-	-	-	-	-
	75	124	108	-	-	-	-	-	-
	80	132	114	-	-	-	-	-	-
Counties: Mohave Yavapai									
Everence Association, Inc. ☐ www.everence.com 1-800-348-7468	65	117	102	-	-	-	-	-	-
	70	134	117	-	-	-	-	-	-
	75	151	131	-	-	-	-	-	-
	80	167	146	-	-	-	-	-	-
Counties: Cochise Maricopa Mohave Pima Pinal Yavapai									
	65	105	91	-	-	-	-	-	-
	70	120	104	-	-	-	-	-	-
	75	135	117	-	-	-	-	-	-
	80	150	130	-	-	-	-	-	-
Counties: Yuma									

☐ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
153	133	-	-	-	-	-	-	-	-	-	-	108	94
171	148	-	-	-	-	-	-	-	-	-	-	120	105
187	162	-	-	-	-	-	-	-	-	-	-	132	114
199	173	-	-	-	-	-	-	-	-	-	-	141	122
173	150	-	-	-	-	-	-	-	-	-	-	122	106
194	168	-	-	-	-	-	-	-	-	-	-	136	119
212	184	-	-	-	-	-	-	-	-	-	-	149	130
226	197	-	-	-	-	-	-	-	-	-	-	159	139
145	126	-	-	-	-	-	-	-	-	-	-	102	89
162	141	-	-	-	-	-	-	-	-	-	-	114	99
177	154	-	-	-	-	-	-	-	-	-	-	125	108
189	164	-	-	-	-	-	-	-	-	-	-	133	116
152	132	-	-	134	116	-	-	-	-	-	-	114	99
173	151	-	-	153	133	-	-	-	-	-	-	130	113
195	169	-	-	172	149	-	-	-	-	-	-	146	127
217	188	-	-	191	166	-	-	-	-	-	-	162	141
136	118	-	-	120	104	-	-	-	-	-	-	102	88
155	135	-	-	137	119	-	-	-	-	-	-	116	101
174	152	-	-	154	134	-	-	-	-	-	-	131	114
194	168	-	-	171	149	-	-	-	-	-	-	145	126

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Gerber Life Insurance Company	65	147	128	-	-	-	-	-	-
	70	162	141	-	-	-	-	-	-
	75	174	151	-	-	-	-	-	-
	80	184	160	-	-	-	-	-	-
1-877-778-0839									
		Counties: Cochise Maricopa Yavapai		Yuma					
	65	162	141	-	-	-	-	-	-
	70	178	155	-	-	-	-	-	-
	75	191	166	-	-	-	-	-	-
	80	203	176	-	-	-	-	-	-
		Counties: Mohave Pima Pinal							
Globe Life and Accident Insurance Company	65	95	95	138	138	159	159	-	-
	70	98	98	145	145	173	173	-	-
	75	98	98	145	145	177	177	-	-
	80	98	98	145	145	178	178	-	-
www.globecaremedsupp.com									
1-800-801-6831									
		Statewide Rates							
Government Personnel Mutual Life Insurance Company	65	130	114	-	-	189	172	-	-
	70	136	120	-	-	199	181	-	-
	75	143	126	-	-	212	192	-	-
	80	149	131	-	-	224	203	-	-
www.gpmlife.com									
1-866-242-7573									
		Counties: Cochise Pima Yavapai		Yuma					
	65	143	126	-	-	208	189	-	-
	70	150	132	-	-	219	199	-	-
	75	157	138	-	-	233	211	-	-
	80	164	145	-	-	247	223	-	-
		Counties: Maricopa Mohave Pinal							

Φ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
218	190	-	-	173	151	-	-	-	-	-	-	-	-
240	209	-	-	190	166	-	-	-	-	-	-	-	-
258	224	-	-	204	178	-	-	-	-	-	-	-	-
273	237	-	-	216	188	-	-	-	-	-	-	-	-
240	209	-	-	190	166	-	-	-	-	-	-	-	-
264	230	-	-	209	182	-	-	-	-	-	-	-	-
283	247	-	-	225	195	-	-	-	-	-	-	-	-
300	261	-	-	238	207	-	-	-	-	-	-	-	-
160	160	48	48	-	-	-	-	-	-	-	-	-	-
173	173	52	52	-	-	-	-	-	-	-	-	-	-
178	178	56	56	-	-	-	-	-	-	-	-	-	-
179	179	59	59	-	-	-	-	-	-	-	-	-	-
193	175	-	-	134	118	-	-	-	-	-	-	118	104
204	185	-	-	142	125	-	-	-	-	-	-	125	110
217	196	-	-	152	134	-	-	-	-	-	-	134	118
229	207	-	-	162	143	-	-	-	-	-	-	143	127
213	193	-	-	148	130	-	-	-	-	-	-	130	114
224	203	-	-	156	138	-	-	-	-	-	-	137	121
238	216	-	-	167	148	-	-	-	-	-	-	147	130
252	228	-	-	178	157	-	-	-	-	-	-	147	139

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Heartland National Life Insurance Company www.heartlandnational.net 1-877-358-4060	65	124	108	-	-	-	-	155	135
	70	132	114	-	-	-	-	168	146
	75	142	123	-	-	-	-	188	163
	80	148	129	-	-	-	-	203	176
Counties: Cochise Mohave		Yavapai							
	65	149	130	-	-	-	-	186	162
	70	158	137	-	-	-	-	202	176
	75	170	148	-	-	-	-	226	196
	80	177	154	-	-	-	-	243	212
Counties: Maricopa Pima		Pinal Yuma							
Heartland National Life Insurance Company/Senior Savers Association φ www.heartlandnational.net 1-877-358-4060	65	109	95	-	-	-	-	-	-
	70	118	103	-	-	-	-	-	-
	75	133	116	-	-	-	-	-	-
	80	151	131	-	-	-	-	-	-
Counties: Cochise Mohave		Yavapai							
	65	126	109	-	-	-	-	-	-
	70	136	118	-	-	-	-	-	-
	75	154	134	-	-	-	-	-	-
	80	174	151	-	-	-	-	-	-
Counties: Maricopa Pima		Pinal Yuma							
Humana Insurance Company φ † www.humana-medicare.com 1-888-310-8482	65	217	209	237	228	280	270	-	-
	70	217	209	237	228	280	270	-	-
	75	217	209	237	228	280	270	-	-
	80	217	209	237	228	280	270	-	-
Statewide Rates									
HumanaDental Insurance Company φ † www.humana-medicare.com 1-888-310-8482	65	168	146	-	-	-	-	-	-
	70	168	146	-	-	-	-	-	-
	75	168	146	-	-	-	-	-	-
	80	168	146	-	-	-	-	-	-
Statewide Rates									

φ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
178	155	-	-	158	138	-	-	-	-	145	126	123	107
190	166	-	-	172	149	-	-	-	-	157	137	133	116
210	183	-	-	191	166	-	-	-	-	175	152	150	130
227	198	-	-	206	180	-	-	-	-	188	164	160	142
214	186	-	-	190	165	-	-	-	-	174	152	147	128
228	199	-	-	206	179	-	-	-	-	188	164	160	139
252	220	-	-	229	199	-	-	-	-	210	182	180	156
273	237	-	-	248	216	-	-	-	-	226	196	196	170
146	127	-	-	124	108	-	-	-	-	-	-	103	90
157	137	-	-	134	117	-	-	-	-	-	-	111	97
178	155	-	-	152	132	-	-	-	-	-	-	126	110
202	176	-	-	172	150	-	-	-	-	-	-	142	124
168	146	-	-	143	125	-	-	-	-	-	-	118	103
181	158	-	-	155	135	-	-	-	-	-	-	128	111
205	179	-	-	175	153	-	-	-	-	-	-	145	126
232	202	-	-	198	172	-	-	-	-	-	-	164	142
286	275	102	99	-	-	129	124	182	175	-	-	190	182
286	275	102	99	-	-	129	124	182	175	-	-	190	182
286	275	102	99	-	-	129	124	182	175	-	-	190	182
286	275	102	99	-	-	129	124	182	175	-	-	190	182
212	184	86	75	183	160	96	84	-	-	-	-	160	139
212	184	86	75	183	160	96	84	-	-	-	-	160	139
212	184	86	75	183	160	96	84	-	-	-	-	160	139
212	184	86	75	183	160	96	84	-	-	-	-	160	139

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Liberty National Life Insurance Company www.libertynational.com 1-800-331-2512	65	189	164	269	234	-	-	-	-
	70	193	168	285	248	-	-	-	-
	75	193	168	285	248	-	-	-	-
	80	193	168	285	248	-	-	-	-
Statewide Rates									
Loyal American Life Insurance Company www.loyalamerican.com 1-866-459-4272	65	169	156	-	-	-	-	-	-
	70	176	160	-	-	-	-	-	-
	75	189	164	-	-	-	-	-	-
	80	200	167	-	-	-	-	-	-
Counties: Cochise Mohave Pima Yavapai									
	65	188	174	-	-	-	-	-	-
	70	196	178	-	-	-	-	-	-
	75	210	183	-	-	-	-	-	-
	80	222	185	-	-	-	-	-	-
Counties: Maricopa Pinal Yuma									
Loyal Christian Benefit Association ϕ www.lcbalife.org 1-877-358-4051	65	109	95	-	-	-	-	-	-
	70	121	105	-	-	-	-	-	-
	75	145	126	-	-	-	-	-	-
	80	166	145	-	-	-	-	-	-
Counties: Cochise Mohave Pima Yavapai Yuma									
	65	120	105	-	-	-	-	-	-
	70	133	115	-	-	-	-	-	-
	75	160	139	-	-	-	-	-	-
	80	183	159	-	-	-	-	-	-
Counties: Maricopa Pinal									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
309	269	58	50	-	-	-	-	-	-	-	-	243	211
337	294	69	60	-	-	-	-	-	-	-	-	269	234
353	307	78	68	-	-	-	-	-	-	-	-	284	247
364	316	84	73	-	-	-	-	-	-	-	-	296	257
223	206	-	-	199	185	-	-	-	-	-	-	179	166
240	218	-	-	216	196	-	-	-	-	-	-	194	176
273	238	-	-	247	215	-	-	-	-	-	-	223	194
306	255	-	-	278	232	-	-	-	-	-	-	255	212
248	229	-	-	222	185	-	-	-	-	-	-	199	185
267	242	-	-	240	218	-	-	-	-	-	-	224	196
304	264	-	-	274	239	-	-	-	-	-	-	248	215
340	283	-	-	309	257	-	-	-	-	-	-	283	236
146	127	-	-	118	103	-	-	-	-	-	-	96	83
161	140	-	-	130	113	-	-	-	-	-	-	106	92
194	169	-	-	157	137	-	-	-	-	-	-	127	111
222	193	-	-	180	156	-	-	-	-	-	-	146	127
160	140	-	-	130	113	-	-	-	-	-	-	105	92
177	154	-	-	143	125	-	-	-	-	-	-	116	101
213	186	-	-	173	150	-	-	-	-	-	-	140	122
244	212	-	-	198	172	-	-	-	-	-	-	161	140

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Manhattan Life Insurance Company ϕ www.manhattanlife.com 1-800-877-7703	65	94	81	110	96	130	113	113	99
	70	104	91	123	107	145	126	126	110
	75	125	109	147	128	173	151	151	131
	80	149	130	176	153	207	180	180	157
Counties: Cochise Mohave		Pima Yavapai		Yuma					
	65	112	98	132	115	156	136	136	118
	70	125	109	148	129	174	152	152	132
	75	150	130	177	154	208	181	181	158
	80	179	156	211	183	248	216	216	188
Counties: Maricopa Pinal									
Marquette National Life Insurance Company ϕ UniversalAmericanInsurancePlans.com 1-800-934-8203	65	192	167	-	-	-	-	225	196
	70	215	187	-	-	-	-	261	227
	75	223	194	-	-	-	-	293	254
	80	223	194	-	-	-	-	317	276
Counties: Cochise Pima									
	65	204	177	-	-	-	-	238	207
	70	227	197	-	-	-	-	276	240
	75	236	205	-	-	-	-	310	269
	80	236	205	-	-	-	-	335	291
Counties: Maricopa Pinal		Yuma							
	65	215	187	-	-	-	-	251	219
	70	239	208	-	-	-	-	291	253
	75	249	217	-	-	-	-	326	284
	80	249	217	-	-	-	-	353	307
Counties: Mohave									
	65	181	158	-	-	-	-	213	185
	70	202	176	-	-	-	-	246	214
	75	211	183	-	-	-	-	276	240
	80	211	183	-	-	-	-	299	260
Counties: Yavapai									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
132	115	-	-	115	100	-	-	-	-	102	89	91	80
147	128	-	-	128	111	-	-	-	-	114	99	102	89
176	153	-	-	153	133	-	-	-	-	136	118	122	106
210	183	-	-	182	159	-	-	-	-	162	141	145	127
158	138	-	-	137	120	-	-	-	-	122	106	110	95
177	154	-	-	153	134	-	-	-	-	136	119	122	107
211	184	-	-	183	159	-	-	-	-	163	142	146	127
252	219	-	-	219	190	-	-	-	-	194	169	174	152
262	228	-	-	242	211	-	-	-	-	-	-	188	163
301	262	-	-	282	246	-	-	-	-	-	-	222	193
331	288	-	-	313	272	-	-	-	-	-	-	251	218
350	304	-	-	331	287	-	-	-	-	-	-	271	236
277	241	-	-	256	223	-	-	-	-	-	-	199	173
319	277	-	-	299	260	-	-	-	-	-	-	235	204
351	305	-	-	330	287	-	-	-	-	-	-	265	231
370	321	-	-	350	304	-	-	-	-	-	-	287	249
292	254	-	-	270	235	-	-	-	-	-	-	209	182
336	292	-	-	315	274	-	-	-	-	-	-	248	215
370	321	-	-	348	303	-	-	-	-	-	-	280	243
390	339	-	-	369	320	-	-	-	-	-	-	302	263
247	214	-	-	228	199	-	-	-	-	-	-	177	154
284	247	-	-	266	232	-	-	-	-	-	-	209	182
312	272	-	-	295	256	-	-	-	-	-	-	237	206
329	287	-	-	312	271	-	-	-	-	-	-	255	222

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Medico Corp Life Insurance Company ϕ	65	140	117	-	-	-	-	-	-
	70	165	136	-	-	-	-	-	-
	75	193	156	-	-	-	-	-	-
	80	218	172	-	-	-	-	-	-
www.completeplus.com 1-866-891-9365	Counties: Cochise Yavapai								
	65	157	132	-	-	-	-	-	-
	70	186	153	-	-	-	-	-	-
	75	218	175	-	-	-	-	-	-
	80	245	194	-	-	-	-	-	-
	Counties: Maricopa Mohave								
	65	149	124	-	-	-	-	-	-
	70	176	145	-	-	-	-	-	-
	75	206	165	-	-	-	-	-	-
	80	232	183	-	-	-	-	-	-
	Counties: Pima Pinal Yuma								
Mutual of Omaha Insurance Company	65	113	113	-	-	-	-	-	-
	70	134	134	-	-	-	-	-	-
	75	151	151	-	-	-	-	-	-
	80	161	161	-	-	-	-	-	-
www.mutualofomaha.com 1-800-667-2937	Counties: Cochise Mohave		Yavapai	Yuma					
	65	129	129	-	-	-	-	-	-
	70	153	153	-	-	-	-	-	-
	75	172	172	-	-	-	-	-	-
	80	183	183	-	-	-	-	-	-
	Counties: Maricopa Pima		Pinal						

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
175	147	66	55	-	-	-	-	-	-	-	-	-	-
207	171	78	64	-	-	-	-	-	-	-	-	-	-
243	195	91	73	-	-	-	-	-	-	-	-	-	-
274	216	103	81	-	-	-	-	-	-	-	-	-	-
198	165	74	62	-	-	-	-	-	-	-	-	-	-
234	193	88	72	-	-	-	-	-	-	-	-	-	-
274	220	103	83	-	-	-	-	-	-	-	-	-	-
308	243	116	91	-	-	-	-	-	-	-	-	-	-
187	156	70	59	-	-	-	-	-	-	-	-	-	-
221	182	83	68	-	-	-	-	-	-	-	-	-	-
258	208	97	78	-	-	-	-	-	-	-	-	-	-
291	229	109	86	-	-	-	-	-	-	-	-	-	-
149	149	-	-	134	134	-	-	-	-	-	-	-	-
176	176	-	-	162	162	-	-	-	-	-	-	-	-
198	198	-	-	184	184	-	-	-	-	-	-	-	-
212	212	-	-	197	197	-	-	-	-	-	-	-	-
170	170	-	-	153	153	-	-	-	-	-	-	-	-
201	201	-	-	184	184	-	-	-	-	-	-	-	-
226	226	-	-	209	209	-	-	-	-	-	-	-	-
241	241	-	-	224	224	-	-	-	-	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Omaha Insurance Company www.mutualofomaha.com 1-800-667-2937	65	113	102	-	-	-	-	-	-
	70	131	115	-	-	-	-	-	-
	75	148	129	-	-	-	-	-	-
	80	156	139	-	-	-	-	-	-
Counties: Cochise Mohave		Yavapai		Yuma					
	65	128	131	-	-	-	-	-	-
	70	149	131	-	-	-	-	-	-
	75	169	147	-	-	-	-	-	-
	80	177	159	-	-	-	-	-	-
Counties: Maricopa Pima		Pinal							
Order of United Commercial Travelers of America www.uct.org 1-800-848-0123	65	211	184	-	-	-	-	-	-
	70	242	211	-	-	-	-	-	-
	75	262	227	-	-	-	-	-	-
	80	269	234	-	-	-	-	-	-
Counties: Cochise Mohave		Pima Pinal		Yavapai		Yuma			
	65	272	236	-	-	-	-	-	-
	70	312	271	-	-	-	-	-	-
	75	336	292	-	-	-	-	-	-
	80	346	301	-	-	-	-	-	-
Counties: Maricopa									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
148	135	-	-	122	111	-	-	-	-	-	-	-	-
172	152	-	-	141	124	-	-	-	-	-	-	-	-
195	170	-	-	160	139	-	-	-	-	-	-	-	-
205	183	-	-	168	150	-	-	-	-	-	-	-	-
169	173	-	-	138	142	-	-	-	-	-	-	-	-
196	173	-	-	161	142	-	-	-	-	-	-	-	-
222	193	-	-	182	158	-	-	-	-	-	-	-	-
234	209	-	-	191	171	-	-	-	-	-	-	-	-
306	266	-	-	255	222	-	-	-	-	-	-	215	186
351	305	-	-	301	261	-	-	-	-	-	-	246	214
379	330	-	-	330	287	-	-	-	-	-	-	265	231
390	339	-	-	346	300	-	-	-	-	-	-	273	237
394	342	-	-	328	285	-	-	-	-	-	-	276	240
452	393	-	-	387	336	-	-	-	-	-	-	316	275
487	424	-	-	424	369	-	-	-	-	-	-	341	297
501	436	-	-	444	386	-	-	-	-	-	-	351	305

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Oxford Life Insurance Company ‡ www.oxfordlife.com 1-877-469-3073	65	162	144	-	-	-	-	-	-
	70	177	157	-	-	-	-	-	-
	75	189	167	-	-	-	-	-	-
	80	193	170	-	-	-	-	-	-
Counties: Cochise Mohave		Pima							
	65	177	157	-	-	-	-	-	-
	70	193	171	-	-	-	-	-	-
	75	206	182	-	-	-	-	-	-
	80	211	186	-	-	-	-	-	-
Counties: Maricopa Pinal		Yuma							
	65	147	130	-	-	-	-	-	-
	70	160	142	-	-	-	-	-	-
	75	171	151	-	-	-	-	-	-
	80	175	154	-	-	-	-	-	-
Counties: Yavapai									
Pekin Life Insurance Company www.pekininsurance.com 1-888-353-3359	65	184	167	-	-	-	-	-	-
	70	196	178	-	-	-	-	-	-
	75	205	186	-	-	-	-	-	-
	80	211	192	-	-	-	-	-	-
Counties: Cochise Mohave		Pima Yavapai							
	65	192	175	-	-	-	-	-	-
	70	205	186	-	-	-	-	-	-
	75	214	195	-	-	-	-	-	-
	80	221	201	-	-	-	-	-	-
Counties: Maricopa Pinal		Yuma							

⌀ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
181	160	-	-	-	-	-	-	-	-	-	-	119	105
204	181	-	-	-	-	-	-	-	-	-	-	136	120
228	202	-	-	-	-	-	-	-	-	-	-	154	137
248	219	-	-	-	-	-	-	-	-	-	-	171	152
197	174	-	-	-	-	-	-	-	-	-	-	130	115
223	197	-	-	-	-	-	-	-	-	-	-	148	131
249	221	-	-	-	-	-	-	-	-	-	-	168	150
270	239	-	-	-	-	-	-	-	-	-	-	187	166
163	145	-	-	-	-	-	-	-	-	-	-	108	95
185	163	-	-	-	-	-	-	-	-	-	-	123	109
207	183	-	-	-	-	-	-	-	-	-	-	140	124
224	198	-	-	-	-	-	-	-	-	-	-	155	138
259	236	110	100	223	203	-	-	-	-	-	-	-	-
285	259	121	110	246	224	-	-	-	-	-	-	-	-
309	281	131	119	267	243	-	-	-	-	-	-	-	-
330	300	139	127	286	260	-	-	-	-	-	-	-	-
271	246	110	104	233	212	-	-	-	-	-	-	-	-
298	259	126	115	257	234	-	-	-	-	-	-	-	-
323	294	137	124	280	254	-	-	-	-	-	-	-	-
345	313	146	134	299	272	-	-	-	-	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Philadelphia American Life Insurance Company www.neweralife.com 1-877-368-4691	65	108	98	-	-	149	135	-	-
	70	111	101	-	-	151	137	-	-
	75	121	110	-	-	172	157	-	-
	80	133	121	-	-	187	170	-	-
Counties: Cochise		Maricopa	Mohave	Pima	Pinal	Yuma			
	65	98	89	-	-	135	123	-	-
	70	101	92	-	-	137	125	-	-
	75	110	100	-	-	157	142	-	-
	80	121	110	-	-	170	155	-	-
Counties: Yavapai									
Physicians Mutual Insurance Company φ www.physiciansmutual.com 1-800-228-9100	65	151	151	-	-	-	-	-	-
	70	151	151	-	-	-	-	-	-
	75	151	151	-	-	-	-	-	-
	80	151	151	-	-	-	-	-	-
Counties: Cochise		Maricopa	Mohave	Pima	Pinal	Yavapai	Yuma		
Reserve National Insurance Company www.reservenational.com 1-800-654-9106	65	-	-	-	-	-	-	-	-
	70	-	-	-	-	-	-	-	-
	75	-	-	-	-	-	-	-	-
	80	-	-	-	-	-	-	-	-
Counties: Cochise		Mohave	Pima	Pinal	Yavapai	Yuma			
	65	-	-	-	-	-	-	-	-
	70	-	-	-	-	-	-	-	-
	75	-	-	-	-	-	-	-	-
	80	-	-	-	-	-	-	-	-
Counties: Maricopa									
	65	166	166	-	-	257	257	-	-
	70	189	189	-	-	293	293	-	-
	75	211	211	-	-	327	327	-	-
	80	229	229	-	-	356	356	-	-
Statewide Rates									

φ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
150	137	49	45	125	114	-	-	-	-	-	-	105	96
153	139	56	51	135	122	-	-	-	-	-	-	107	97
174	158	67	61	147	134	-	-	-	-	-	-	122	111
189	172	74	68	161	147	-	-	-	-	-	-	132	120
137	124	45	41	114	104	-	-	-	-	-	-	96	87
139	126	51	46	122	111	-	-	-	-	-	-	97	88
158	144	61	55	134	122	-	-	-	-	-	-	111	101
172	156	68	61	147	133	-	-	-	-	-	-	120	109
218	218	56	56	151	151	-	-	-	-	-	-	133	133
271	271	70	70	188	188	-	-	-	-	-	-	166	166
324	324	83	83	224	224	-	-	-	-	-	-	198	198
377	377	97	97	261	261	-	-	-	-	-	-	230	230
-	-	-	-	139	121	-	-	-	-	-	-	-	-
-	-	-	-	163	142	-	-	-	-	-	-	-	-
-	-	-	-	187	163	-	-	-	-	-	-	-	-
-	-	-	-	207	180	-	-	-	-	-	-	-	-
-	-	-	-	160	139	-	-	-	-	-	-	-	-
-	-	-	-	188	163	-	-	-	-	-	-	-	-
-	-	-	-	216	187	-	-	-	-	-	-	-	-
-	-	-	-	238	207	-	-	-	-	-	-	-	-
216	216	62	62	-	-	-	-	-	-	-	-	157	157
246	246	71	71	-	-	-	-	-	-	-	-	178	178
275	275	79	79	-	-	-	-	-	-	-	-	200	200
299	299	86	86	-	-	-	-	-	-	-	-	217	217

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Sentinel Security Life Insurance Company www.sslco.com 1-800-247-1423	65	135	117	147	128	181	157	139	121
	70	147	128	161	140	199	173	155	135
	75	173	150	193	168	240	209	177	154
	80	199	173	225	195	282	246	222	193
Counties: Cochise Maricopa Mohave Pima Pinal Yavapai Yuma									
Sentinel Security Life Insurance Company (SELECT) www.sslco.com 1-800-247-1423	65	-	-	-	-	145	126	111	97
	70	-	-	-	-	159	139	124	108
	75	-	-	-	-	192	167	141	123
	80	-	-	-	-	226	197	178	154
Counties: Pima									
Shenandoah Life Insurance Company φ www.shenlife.com 1-855-406-9085	65	108	94	-	-	-	-	-	-
	70	119	104	-	-	-	-	-	-
	75	144	125	-	-	-	-	-	-
	80	164	143	-	-	-	-	-	-
Counties: Cochise Mohave Pima Yavapai Yuma									
	65	119	103	-	-	-	-	-	-
	70	131	114	-	-	-	-	-	-
	75	158	137	-	-	-	-	-	-
	80	181	157	-	-	-	-	-	-
Counties: Maricopa Pinal									

φ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
187	163	-	-	-	-	-	-	-	-	-	-	100	87
207	180	-	-	-	-	-	-	-	-	-	-	106	93
249	217	-	-	-	-	-	-	-	-	-	-	114	99
293	255	-	-	-	-	-	-	-	-	-	-	122	106
150	130	-	-	-	-	-	-	-	-	-	-	80	70
165	144	-	-	-	-	-	-	-	-	-	-	85	74
200	173	-	-	-	-	-	-	-	-	-	-	92	80
234	204	-	-	-	-	-	-	-	-	-	-	98	85
142	124	-	-	112	97	-	-	-	-	-	-	93	81
157	136	-	-	123	107	-	-	-	-	-	-	102	89
189	164	-	-	149	129	-	-	-	-	-	-	123	107
216	188	-	-	170	148	-	-	-	-	-	-	141	123
156	136	-	-	123	107	-	-	-	-	-	-	102	89
172	150	-	-	136	118	-	-	-	-	-	-	113	98
208	181	-	-	163	142	-	-	-	-	-	-	136	118
238	207	-	-	187	163	-	-	-	-	-	-	155	135

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Standard Life and Accident Insurance Company www.slaico.com 1-888-350-1488	65	210	193	239	220	271	250	163	151
	70	251	214	285	244	325	277	196	167
	75	287	236	326	269	371	306	223	184
	80	345	284	393	323	447	367	269	221
Counties: Cochise Yavapai									
	65	221	203	251	232	286	263	172	159
	70	264	226	300	257	342	292	206	176
	75	302	249	343	283	390	322	235	194
	80	363	298	414	340	471	386	284	233
Counties: Maricopa Pima Pinal Yuma									
	65	254	234	289	266	329	303	198	182
	70	303	259	346	295	393	336	237	202
	75	347	286	395	325	449	370	271	223
	80	418	343	476	391	541	444	326	268
Counties: Mohave									
State Farm Mutual Automobile Insurance Company www.statefarm.com 1-866-855-1212	65	104	104	-	-	156	156	-	-
	70	120	120	-	-	181	181	-	-
	75	133	133	-	-	200	200	-	-
	80	140	140	-	-	212	212	-	-
Counties: Cochise Mohave Yavapai Yuma									
	65	108	108	-	-	163	163	-	-
	70	125	125	-	-	188	188	-	-
	75	138	138	-	-	208	208	-	-
	80	146	146	-	-	220	220	-	-
Counties: Maricopa Pima Pinal									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
223	206	30	28	165	152	-	-	-	-	-	-	108	99
267	228	36	31	197	168	-	-	-	-	-	-	129	110
305	251	41	34	225	186	-	-	-	-	-	-	147	121
368	302	50	41	271	223	-	-	-	-	-	-	177	146
235	217	32	29	173	160	-	-	-	-	-	-	113	104
281	240	38	33	207	177	-	-	-	-	-	-	135	116
321	265	44	36	237	195	-	-	-	-	-	-	155	128
387	318	53	43	286	235	-	-	-	-	-	-	187	153
270	249	37	34	199	184	-	-	-	-	-	-	130	120
323	276	44	38	239	204	-	-	-	-	-	-	156	133
369	304	50	41	273	225	-	-	-	-	-	-	178	147
445	365	60	50	329	270	-	-	-	-	-	-	215	176
158	158	-	-	-	-	-	-	-	-	-	-	-	-
183	183	-	-	-	-	-	-	-	-	-	-	-	-
202	202	-	-	-	-	-	-	-	-	-	-	-	-
214	214	-	-	-	-	-	-	-	-	-	-	-	-
164	164	-	-	-	-	-	-	-	-	-	-	-	-
190	190	-	-	-	-	-	-	-	-	-	-	-	-
210	210	-	-	-	-	-	-	-	-	-	-	-	-
222	222	-	-	-	-	-	-	-	-	-	-	-	-

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
State Mutual Insurance Company www.statemutualinsurance.com 1-888-764-1936	65	116	101	135	117	163	142	142	123
	70	130	113	152	132	184	160	159	138
	75	147	128	172	149	208	181	180	157
	80	160	139	187	163	226	197	196	170
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	140	121	163	142	197	171	171	149
	70	157	137	184	160	222	193	192	167
	75	178	155	208	180	251	219	218	189
	80	193	168	226	196	273	238	237	206
Counties: Maricopa Pinal									
Sterling Life Insurance Company www.sterlinginsurance.com 1-800-688-0010	65	220	220	248	248	280	258	-	-
	70	246	246	285	285	378	294	-	-
	75	263	263	314	314	420	323	-	-
	80	278	278	347	347	469	358	-	-
Counties: Cochise Maricopa Mohave		Pima	Pinal	Yuma					
	65	186	186	214	214	245	226	-	-
	70	208	208	246	246	285	258	-	-
	75	222	222	271	271	317	284	-	-
	80	235	235	300	300	354	314	-	-
Counties: Yavapai									
Sterling Life Insurance Company (SELECT) www.sterlinginsurance.com 1-800-688-0010	65	182	182	187	187	224	207	-	-
	70	203	203	209	209	255	231	-	-
	75	215	215	223	223	277	248	-	-
	80	224	224	235	235	298	264	-	-
Counties: Cochise Maricopa Mohave		Pima	Pinal	Yuma					

⊕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
169	147	67	58	144	125	-	-	-	-	127	111	119	103
189	164	74	65	164	142	-	-	-	-	143	125	132	115
213	185	84	73	183	159	-	-	-	-	162	141	149	129
230	200	90	79	197	172	-	-	-	-	176	153	161	140
204	178	80	70	174	151	-	-	-	-	154	134	143	125
228	198	90	78	198	172	-	-	-	-	173	151	160	139
257	223	101	88	221	192	-	-	-	-	196	170	180	156
277	241	109	95	238	207	-	-	-	-	213	185	194	169
259	239	-	-	226	209	92	85	-	-	-	-	179	165
301	272	-	-	264	239	108	97	-	-	-	-	209	189
334	300	-	-	294	264	121	108	-	-	-	-	234	209
374	331	-	-	331	294	137	121	-	-	-	-	264	235
227	210	-	-	196	181	80	74	-	-	-	-	155	143
264	239	-	-	229	207	93	84	-	-	-	-	181	164
293	262	-	-	255	228	105	94	-	-	-	-	203	182
328	290	-	-	287	255	119	105	-	-	-	-	230	204
191	177	-	-	165	152	66	61	-	-	-	-	132	121
218	198	-	-	188	170	76	68	-	-	-	-	150	136
237	212	-	-	204	183	82	74	-	-	-	-	164	147
255	226	-	-	220	195	89	79	-	-	-	-	177	157

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
Thrivent Financial for Lutherans www.thrivent.com 1-800-847-4836	65	116	116	137	137	192	192	168	168
	70	128	128	151	151	211	211	184	184
	75	137	137	162	162	228	228	198	198
	80	146	146	172	172	242	242	211	211
Counties: Cochise Mohave		Pinal Yavapai		Yuma					
	65	123	123	145	145	203	203	178	178
	70	135	135	159	159	223	223	195	195
	75	146	146	172	172	241	241	210	210
	80	154	154	182	182	256	256	223	223
Counties: Maricopa Pima									
Transamerica Life Insurance Company ‡ 1-800-752-9797	65	89	89	119	119	138	138	128	128
	70	112	112	152	152	175	175	161	161
	75	144	144	190	190	218	218	201	201
	80	186	186	249	249	285	285	262	262
Statewide Rates									
United American Insurance Company www.unitedamerican.com 1-800-331-2512	65	152	133	235	205	289	251	282	245
	70	154	134	242	211	305	265	299	260
	75	154	134	242	211	317	276	311	271
	80	154	134	242	211	324	282	319	277
Statewide Rates									
United National Life Insurance Company of America ϕ www.unlinsurance.com 1-800-207-8050	65	119	103	-	-	-	-	143	125
	70	133	115	-	-	-	-	167	145
	75	143	125	-	-	-	-	189	164
	80	150	130	-	-	-	-	205	178
Counties: Cochise Mohave		Pima Yavapai		Yuma					
	65	141	123	-	-	-	-	170	148
	70	148	137	-	-	-	-	186	173
	75	160	148	-	-	-	-	211	196
	80	167	155	-	-	-	-	228	212
Counties: Maricopa Pinal									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
193	193	58	58	168	168	-	-	110	110	138	138	-	-
212	212	64	64	185	185	-	-	121	121	152	152	-	-
228	228	69	69	199	199	-	-	130	130	164	164	-	-
243	243	73	73	212	212	-	-	137	137	174	174	-	-
204	204	62	62	178	178	-	-	117	117	146	146	-	-
224	224	69	69	196	196	-	-	128	128	161	161	-	-
242	242	73	73	211	211	-	-	137	137	174	174	-	-
257	257	77	77	224	224	-	-	146	146	184	184	-	-
139	139	-	-	127	127	64	64	95	95	117	117	110	110
177	177	-	-	159	159	81	81	120	120	148	148	139	139
221	221	-	-	199	199	101	101	150	150	185	185	174	174
285	285	-	-	259	259	131	131	194	194	239	239	225	225
293	255	52	45	262	228	138	120	194	168	-	-	231	201
309	269	56	49	277	241	151	132	213	185	-	-	247	215
321	280	60	52	289	251	156	136	220	191	-	-	259	225
329	286	64	56	296	257	160	139	225	196	-	-	267	232
166	144	-	-	145	126	-	-	-	-	-	-	116	101
192	167	-	-	169	147	-	-	-	-	-	-	134	116
216	188	-	-	192	167	-	-	-	-	-	-	153	133
233	202	-	-	208	181	-	-	-	-	-	-	167	145
198	172	-	-	173	151	-	-	-	-	-	-	138	120
214	199	-	-	189	175	-	-	-	-	-	-	149	139
241	224	-	-	215	199	-	-	-	-	-	-	171	159
259	241	-	-	232	216	-	-	-	-	-	-	186	173

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
United of Omaha Life Insurance Company www.mutualofomaha.com 1-800-667-2937	65	112	103	-	-	-	-	-	-
	70	136	119	-	-	-	-	-	-
	75	154	133	-	-	-	-	-	-
	80	161	144	-	-	-	-	-	-
Statewide Rates									
UnitedHealthcare Insurance Company/AARP ϕ \boxplus www.aarphealthcare.com 1-800-523-5800	65	92	92	129	129	146	146	-	-
	70	112	112	156	156	177	177	-	-
	75	145	145	202	202	230	230	-	-
	80	145	145	202	202	230	230	-	-
Statewide Rates									
UnitedHealthcare Insurance Company/AARP (SELECT) ϕ \boxplus www.aarphealthcare.com 1-800-523-5800	65	-	-	-	-	123	123	-	-
	70	-	-	-	-	150	150	-	-
	75	-	-	-	-	194	194	-	-
	80	-	-	-	-	194	194	-	-
Counties: Cochise Maricopa Pima Pinal									
UnitedHealthcare Insurance Company/SecureHorizons 1-800-768-1479	65	130	130	-	-	-	-	-	-
	70	142	142	-	-	-	-	-	-
	75	150	150	-	-	-	-	-	-
	80	152	152	-	-	-	-	-	-
Statewide Rates									
Universal Fidelity Life Insurance Company www.uflic.com 1-800-366-8354	65	106	91	-	-	-	-	-	-
	70	117	100	-	-	-	-	-	-
	75	127	109	-	-	-	-	-	-
	80	137	117	-	-	-	-	-	-
Counties: Cochise Yavapai Yuma									
	65	121	104	-	-	-	-	-	-
	70	134	115	-	-	-	-	-	-
	75	145	124	-	-	-	-	-	-
	80	157	134	-	-	-	-	-	-
Counties: Maricopa Mohave Pima Pinal									

ϕ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
211	194	-	-	149	137	-	-	-	-	135	125	-	-
255	225	-	-	180	159	-	-	-	-	164	144	-	-
289	251	-	-	204	178	-	-	-	-	186	162	-	-
304	272	-	-	215	192	-	-	-	-	195	175	-	-
147	147	-	-	-	-	46	46	82	82	-	-	104	104
179	179	-	-	-	-	56	56	100	100	-	-	126	126
232	232	-	-	-	-	72	72	129	129	-	-	164	164
232	232	-	-	-	-	72	72	129	129	-	-	164	164
125	125	-	-	-	-	-	-	-	-	-	-	-	-
152	152	-	-	-	-	-	-	-	-	-	-	-	-
196	196	-	-	-	-	-	-	-	-	-	-	-	-
196	196	-	-	-	-	-	-	-	-	-	-	-	-
187	187	60	60	168	168	84	84	122	122	-	-	125	125
211	211	72	72	193	193	93	93	138	138	-	-	148	148
239	239	86	86	220	220	104	104	157	157	-	-	173	173
263	263	100	100	244	244	115	115	173	173	-	-	194	194
145	124	-	-	122	104	-	-	-	-	-	-	104	89
168	144	-	-	141	121	-	-	-	-	-	-	120	103
179	153	-	-	150	128	-	-	-	-	-	-	129	110
192	164	-	-	160	137	-	-	-	-	-	-	139	119
157	134	-	-	132	113	-	-	-	-	-	-	112	96
177	152	-	-	148	127	-	-	-	-	-	-	127	108
205	175	-	-	172	147	-	-	-	-	-	-	147	126
226	194	-	-	189	162	-	-	-	-	-	-	164	140

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

- means the plan is not offered

Name of Insurer	Your Age	A		B		C		D	
		Male	Female	Male	Female	Male	Female	Male	Female
USAA Life Insurance Company www.usaa.com 1-800-531-8722 Statewide Rates	65	160	160	-	-	-	-	-	-
	70	173	173	-	-	-	-	-	-
	75	183	183	-	-	-	-	-	-
	80	191	191	-	-	-	-	-	-
WMI Mutual Insurance Company ‡ ☐ www.wmimutual.com 1-800-748-5340 Statewide Rates	65	76	76	-	-	204	204	-	-
	70	76	76	-	-	204	204	-	-
	75	76	76	-	-	204	204	-	-
	80	76	76	-	-	204	204	-	-

⌀ means the insurer offers a marital discount

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

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

F		F(HD)*		G		K		L		M		N	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
139	139	-	-	-	-	-	-	-	-	-	-	95	95
150	150	-	-	-	-	-	-	-	-	-	-	103	103
158	158	-	-	-	-	-	-	-	-	-	-	109	109
165	165	-	-	-	-	-	-	-	-	-	-	113	113
244	244	-	-	-	-	-	-	-	-	-	-	-	-
244	244	-	-	-	-	-	-	-	-	-	-	-	-
244	244	-	-	-	-	-	-	-	-	-	-	-	-
244	244	-	-	-	-	-	-	-	-	-	-	-	-

- * Plan "F(HD)" is Plan F with a High Deductible option
- means the plan is not offered

Helpful Resources

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

1-800-Medicare (1-800-633-4227) or visit www.medicare.gov

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

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

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

1-800-Medicare (1-800-633-4227) or visit www.medicare.gov

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

Health Services Advisory Group
1-800-359-9909

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

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

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

Social Security Administration
1-800-772-1213

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

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

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

Notes

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

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

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

