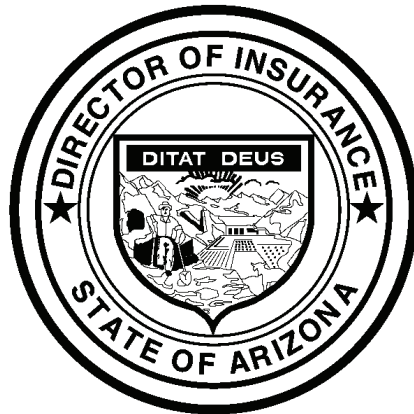


**2013
Medicare Supplement
Insurance
Premium Comparison**

Arizona
Department of Insurance



**Janice K. Brewer
Governor**

**Germaine L. Marks
Director 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, or email requests to askaaa@azdes.gov. 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
The Street Ratings.com	(800) 289-9222	www.thestreetratings.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	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	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	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	Foreign Travel Emergency
							Out-of-pocket limit \$4800; paid at 100% after limit reached	Out-of-pocket limit \$2400; paid at 100% after limit reached		

*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 \$2110 deductible. Benefits from high deductible plan F will not begin until out-of-pocket expenses exceed \$2110. 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.

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 Life Insurance Company www.aetnamedicare.com 1-800-345-6022	65	141	131	160	146	-	-	-	-
	70	155	143	182	166	-	-	-	-
	75	166	153	200	184	-	-	-	-
	80	172	158	214	196	-	-	-	-
Statewide Rates									
American Continental Insurance Company www.aetnaseniorproducts.com 1-800-264-4000	65	96	84	121	106	-	-	-	-
	70	105	91	132	115	-	-	-	-
	75	116	101	146	127	-	-	-	-
	80	121	106	153	133	-	-	-	-
Counties: Cochise Mohave		Pima Pinal		Yavapai		Yuma			
	65	118	103	149	129	-	-	-	-
	70	128	112	162	141	-	-	-	-
	75	141	123	178	155	-	-	-	-
	80	149	129	187	163	-	-	-	-
Counties: Maricopa									
American Family Life Assurance Company of Columbus www.aflac.com 1-855-207-2078	65	94	84	-	-	120	106	108	96
	70	104	92	-	-	136	121	123	109
	75	114	102	-	-	155	138	141	126
	80	118	104	-	-	170	151	156	138
Counties: Cochise Mohave		Yavapai							
	65	111	99	-	-	142	126	128	114
	70	123	110	-	-	161	144	146	130
	75	136	121	-	-	185	164	167	149
	80	140	124	-	-	202	179	185	164
Counties: Maricopa Pinal		Yuma							
	65	103	92	-	-	131	116	118	105
	70	114	101	-	-	149	132	134	120
	75	125	111	-	-	170	151	154	138
	80	129	114	-	-	186	165	171	151
Counties: Pima									

⌀ 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	163	-	-	162	152	-	-	-	-	-	-	129	121
205	187	-	-	192	180	-	-	-	-	-	-	153	144
226	207	-	-	221	208	-	-	-	-	-	-	178	167
245	224	-	-	251	236	-	-	-	-	-	-	204	192
139	121	56	48	124	108	-	-	-	-	-	-	98	86
150	130	60	52	135	117	-	-	-	-	-	-	107	93
162	141	65	56	148	129	-	-	-	-	-	-	118	102
168	147	67	58	156	136	-	-	-	-	-	-	124	108
170	148	68	59	151	131	-	-	-	-	-	-	120	104
183	159	73	64	165	143	-	-	-	-	-	-	131	114
198	172	79	69	181	158	-	-	-	-	-	-	144	125
206	179	82	71	190	166	-	-	-	-	-	-	151	132
122	109	-	-	105	93	-	-	-	-	-	-	85	75
139	123	-	-	120	106	-	-	-	-	-	-	97	86
159	141	-	-	137	122	-	-	-	-	-	-	111	99
174	155	-	-	151	135	-	-	-	-	-	-	124	110
145	129	-	-	125	111	-	-	-	-	-	-	101	90
165	146	-	-	142	126	-	-	-	-	-	-	115	102
189	167	-	-	163	145	-	-	-	-	-	-	132	118
206	184	-	-	179	160	-	-	-	-	-	-	147	131
134	119	-	-	115	102	-	-	-	-	-	-	93	83
152	135	-	-	131	116	-	-	-	-	-	-	106	94
174	154	-	-	150	134	-	-	-	-	-	-	122	109
190	169	-	-	165	147	-	-	-	-	-	-	136	120

* 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 Corp Insurance Company ϕ www.americanenterprise.com 1-888-755-3065	65	141	118	-	-	-	-	-	-
	70	166	137	-	-	-	-	-	-
	75	195	157	-	-	-	-	-	-
	80	219	173	-	-	-	-	-	-
Counties: Cochise Yavapai									
	65	159	133	-	-	-	-	-	-
	70	188	155	-	-	-	-	-	-
	75	220	177	-	-	-	-	-	-
	80	247	195	-	-	-	-	-	-
Counties: Maricopa Mohave									
	65	150	125	-	-	-	-	-	-
	70	177	146	-	-	-	-	-	-
	75	207	167	-	-	-	-	-	-
	80	233	184	-	-	-	-	-	-
Counties: Pima Pinal Yuma									
American Republic Insurance Company ϕ www.americanenterprise.com 1-888-755-3065	65	134	120	-	-	169	152	-	-
	70	158	140	-	-	199	177	-	-
	75	185	160	-	-	233	202	-	-
	80	208	177	-	-	263	223	-	-
Counties: Cochise Yavapai									
	65	151	135	-	-	190	171	-	-
	70	178	158	-	-	225	199	-	-
	75	208	180	-	-	263	228	-	-
	80	235	199	-	-	297	251	-	-
Counties: Maricopa Mohave									
	65	142	128	-	-	180	161	-	-
	70	168	149	-	-	212	188	-	-
	75	197	170	-	-	248	215	-	-
	80	222	188	-	-	280	237	-	-
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)

\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
183	153	70	58	-	-	101	85	134	112	-	-	-	-
217	179	82	68	-	-	119	98	158	131	-	-	-	-
253	204	96	78	-	-	140	113	185	149	-	-	-	-
286	225	109	86	-	-	158	124	209	165	-	-	-	-
207	173	79	66	-	-	114	95	151	126	-	-	-	-
244	201	93	77	-	-	135	111	179	147	-	-	-	-
286	230	109	87	-	-	158	127	209	168	-	-	-	-
322	254	122	96	-	-	178	140	236	186	-	-	-	-
195	163	74	62	-	-	108	90	143	119	-	-	-	-
230	190	88	72	-	-	127	105	169	139	-	-	-	-
270	217	102	82	-	-	149	120	197	159	-	-	-	-
304	239	115	91	-	-	168	132	222	175	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
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-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-

* 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
Assured Life Association www.denverwoodmen.com 1-877-223-3666	65	133	116	142	124	178	155	137	119
	70	161	140	172	149	214	187	165	144
	75	175	153	187	163	234	204	180	157
	80	185	161	197	172	246	214	190	165
Counties: Cochise Maricopa Mohave									
	65	121	105	129	112	162	141	124	108
	70	146	127	156	136	195	170	150	131
	75	160	139	170	148	213	185	164	143
	80	168	146	179	156	224	195	172	150
Counties: Pima Pinal Yavapai Yuma									
Bankers Fidelity Life Insurance Company ϕ bflic.com 1-800-241-1439	65	110	110	-	-	-	-	-	-
	70	121	121	-	-	-	-	-	-
	75	137	137	-	-	-	-	-	-
	80	148	148	-	-	-	-	-	-
Counties: Cochise Mohave Pima Yavapai									
	65	127	127	-	-	-	-	-	-
	70	143	143	-	-	-	-	-	-
	75	160	160	-	-	-	-	-	-
	80	173	173	-	-	-	-	-	-
Counties: Maricopa Pinal Yuma									
Blue Cross and Blue Shield of Arizona \mathcal{R} www.azblue.com 1-800-232-2345	65	115	115	-	-	135	135	-	-
	70	142	142	-	-	167	167	-	-
	75	169	169	-	-	199	199	-	-
	80	169	169	-	-	199	199	-	-
Statewide Rates									
Blue Cross and Blue Shield of Arizona (SELECT) \mathcal{R} www.azblue.com 1-800-232-2345	65	-	-	-	-	91	91	-	-
	70	-	-	-	-	113	113	-	-
	75	-	-	-	-	134	134	-	-
	80	-	-	-	-	134	134	-	-
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
178	155	-	-	138	120	-	-	-	-	-	-	113	98
215	187	-	-	167	145	-	-	-	-	-	-	120	104
235	205	-	-	182	158	-	-	-	-	-	-	128	111
247	215	-	-	191	167	-	-	-	-	-	-	137	119
162	141	-	-	126	109	-	-	-	-	-	-	103	89
196	170	-	-	151	132	-	-	-	-	-	-	109	195
214	186	-	-	165	144	-	-	-	-	-	-	116	101
225	196	-	-	174	151	-	-	-	-	-	-	125	109
151	151	50	50	130	130	76	76	-	-	-	-	-	-
170	170	55	55	144	144	85	85	-	-	-	-	-	-
190	190	62	62	162	162	96	96	-	-	-	-	-	-
206	206	67	67	175	175	103	103	-	-	-	-	-	-
177	177	57	57	150	150	89	89	-	-	-	-	-	-
198	198	64	64	168	168	99	99	-	-	-	-	-	-
222	222	72	72	189	189	111	111	-	-	-	-	-	-
240	240	78	78	204	204	120	120	-	-	-	-	-	-
142	142	-	-	-	-	-	-	-	-	-	-	99	99
176	176	-	-	-	-	-	-	-	-	-	-	122	122
209	209	-	-	-	-	-	-	-	-	-	-	145	145
209	209	-	-	-	-	-	-	-	-	-	-	145	145
-	-	-	-	-	-	-	-	-	-	-	-	83	83
-	-	-	-	-	-	-	-	-	-	-	-	102	102
-	-	-	-	-	-	-	-	-	-	-	-	122	122
-	-	-	-	-	-	-	-	-	-	-	-	122	122

* 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	95	82	110	96	133	116	-	-
	70	106	93	124	108	150	131	-	-
	75	120	105	141	122	170	148	-	-
	80	131	114	153	133	185	161	-	-
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	113	98	131	114	158	138	-	-
	70	127	110	148	129	179	156	-	-
	75	143	125	167	145	203	176	-	-
	80	156	136	182	158	220	192	-	-
Counties: Maricopa Pinal									
Colonial Penn Life Insurance Company www.colonialpenn.com 1-800-800-2254	65	132	119	169	152	-	-	-	-
	70	157	142	201	181	-	-	-	-
	75	178	160	228	206	-	-	-	-
	80	183	165	237	214	-	-	-	-
Statewide Rates									
Columbian Mutual Life Insurance Company 1-866-297-2372	65	106	92	-	-	-	-	-	-
	70	116	101	-	-	-	-	-	-
	75	128	111	-	-	-	-	-	-
	80	136	119	-	-	-	-	-	-
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	127	110	-	-	-	-	-	-
	70	139	121	-	-	-	-	-	-
	75	154	134	-	-	-	-	-	-
	80	164	142	-	-	-	-	-	-
Counties: Maricopa Pinal									
Combined Insurance Company of America www.combinedinsurance.com 1-800-544-5531	65	167	151	-	-	-	-	-	-
	70	175	159	-	-	-	-	-	-
	75	207	188	-	-	-	-	-	-
	80	235	213	-	-	-	-	-	-
Statewide Rates									

⊕ 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
138	120	-	-	118	102	-	-	-	-	-	-	97	84
154	134	-	-	131	114	-	-	-	-	-	-	108	94
174	151	-	-	148	129	-	-	-	-	-	-	122	106
188	163	-	-	160	139	-	-	-	-	-	-	132	114
165	143	-	-	140	122	-	-	-	-	-	-	115	100
184	160	-	-	156	136	-	-	-	-	-	-	129	112
207	180	-	-	176	153	-	-	-	-	-	-	145	126
224	194	-	-	190	165	-	-	-	-	-	-	157	136
201	181	45	40	166	149	69	62	119	107	150	135	114	103
240	216	53	48	201	181	84	76	142	128	183	165	144	129
279	252	62	56	237	213	100	90	166	149	216	195	174	157
302	272	67	60	258	232	109	98	179	161	233	210	192	173
153	133	-	-	122	106	-	-	-	-	-	-	-	-
169	147	-	-	129	112	-	-	-	-	-	-	-	-
189	164	-	-	138	120	-	-	-	-	-	-	-	-
204	177	-	-	147	128	-	-	-	-	-	-	-	-
183	160	-	-	147	128	-	-	-	-	-	-	-	-
202	176	-	-	155	135	-	-	-	-	-	-	-	-
226	197	-	-	166	144	-	-	-	-	-	-	-	-
245	213	-	-	177	154	-	-	-	-	-	-	-	-
238	215	-	-	-	-	-	-	-	-	-	-	167	151
251	227	-	-	-	-	-	-	-	-	-	-	176	159
298	270	-	-	-	-	-	-	-	-	-	-	209	189
338	306	-	-	-	-	-	-	-	-	-	-	237	214

* 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
Continental General Insurance Company www.continentalgeneral.com 1-877-293-8499	65	136	126	-	-	-	-	-	-
	70	142	129	-	-	-	-	-	-
	75	152	132	-	-	-	-	-	-
	80	161	134	-	-	-	-	-	-
Counties: Cochise Mohave		Pima	Yavapai						
	65	151	139	-	-	-	-	-	-
	70	157	143	-	-	-	-	-	-
	75	169	147	-	-	-	-	-	-
	80	179	149	-	-	-	-	-	-
Counties: Maricopa Pinal		Yuma							
Equitable Life & Casualty Insurance Company www.equilife.com 1-877-358-4060	65	150	131	-	-	-	-	-	-
	70	156	135	-	-	-	-	-	-
	75	162	141	-	-	-	-	-	-
	80	167	145	-	-	-	-	-	-
Counties: Cochise Pinal		Yuma							
	65	170	148	-	-	-	-	-	-
	70	177	154	-	-	-	-	-	-
	75	184	160	-	-	-	-	-	-
	80	189	165	-	-	-	-	-	-
Counties: Maricopa Pima									
	65	143	124	-	-	-	-	-	-
	70	148	128	-	-	-	-	-	-
	75	154	134	-	-	-	-	-	-
	80	158	138	-	-	-	-	-	-
Counties: Mohave Yavapai									

⌀ 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
179	166	-	-	160	148	-	-	-	-	-	-	144	134
193	176	-	-	173	158	-	-	-	-	-	-	156	142
220	191	-	-	199	173	-	-	-	-	-	-	179	156
246	205	-	-	224	186	-	-	-	-	-	-	205	171
197	184	-	-	178	165	-	-	-	-	-	-	160	149
215	195	-	-	193	175	-	-	-	-	-	-	173	158
244	213	-	-	221	192	-	-	-	-	-	-	199	173
274	228	-	-	249	207	-	-	-	-	-	-	227	189
213	185	-	-	-	-	-	-	-	-	-	-	150	130
222	193	-	-	-	-	-	-	-	-	-	-	156	136
232	202	-	-	-	-	-	-	-	-	-	-	164	142
240	209	-	-	-	-	-	-	-	-	-	-	169	147
241	210	-	-	-	-	-	-	-	-	-	-	170	148
251	219	-	-	-	-	-	-	-	-	-	-	177	154
264	229	-	-	-	-	-	-	-	-	-	-	186	161
272	237	-	-	-	-	-	-	-	-	-	-	192	167
202	176	-	-	-	-	-	-	-	-	-	-	142	124
210	183	-	-	-	-	-	-	-	-	-	-	148	129
220	192	-	-	-	-	-	-	-	-	-	-	155	135
228	198	-	-	-	-	-	-	-	-	-	-	160	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
Everence Association, Inc. \mathcal{R} www.everence.com 1-800-348-7468	65	112	98	-	-	-	-	-	-
	70	128	112	-	-	-	-	-	-
	75	144	126	-	-	-	-	-	-
	80	160	139	-	-	-	-	-	-
Counties: Cochise		Maricopa	Mohave	Pima	Pinal	Yavapai			
	65	100	87	-	-	-	-	-	-
	70	115	100	-	-	-	-	-	-
	75	129	112	-	-	-	-	-	-
	80	114	125	-	-	-	-	-	-
Counties: Yuma									
Family Life Insurance Company ϕ www.familylifeins.com 1-800-877-7703	65	120	104	146	127	169	147	153	133
	70	135	118	165	143	191	166	172	150
	75	153	133	186	162	216	188	195	170
	80	166	145	202	176	235	205	212	184
Counties: Cochise		Mohave	Pima	Yavapai	Yuma				
	65	144	125	175	152	203	176	184	160
	70	162	141	197	172	229	199	207	180
	75	184	160	223	194	260	226	234	204
	80	199	174	243	211	282	246	255	221
Counties: Maricopa		Pinal							
Forethought Life Insurance Company www.forethought.com 1-877-492-5870	65	106	93	-	-	146	127	-	-
	70	117	102	-	-	161	140	-	-
	75	142	123	-	-	194	169	-	-
	80	162	141	-	-	222	193	-	-
Counties: Cochise		Mohave	Pima	Yavapai	Yuma				
	65	117	102	-	-	160	139	-	-
	70	129	112	-	-	177	154	-	-
	75	156	135	-	-	213	185	-	-
	80	178	155	-	-	244	212	-	-
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)

\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
146	127	-	-	128	112	-	-	-	-	-	-	109	95
167	145	-	-	147	128	-	-	-	-	-	-	125	109
188	163	-	-	165	144	-	-	-	-	-	-	140	122
209	181	-	-	184	160	-	-	-	-	-	-	156	136
131	114	-	-	115	100	-	-	-	-	-	-	98	85
149	130	-	-	131	114	-	-	-	-	-	-	112	97
168	146	-	-	148	128	-	-	-	-	-	-	126	109
187	162	-	-	164	143	-	-	-	-	-	-	140	121
176	153	-	-	156	135	-	-	-	-	138	120	123	107
196	170	-	-	177	154	-	-	-	-	155	135	137	119
221	192	-	-	198	172	-	-	-	-	176	153	155	135
239	207	-	-	214	186	-	-	-	-	191	166	167	145
211	184	-	-	187	163	-	-	-	-	165	144	148	129
235	204	-	-	213	185	-	-	-	-	186	162	165	143
265	230	-	-	237	206	-	-	-	-	211	183	186	161
286	249	-	-	256	223	-	-	-	-	229	199	200	174
149	130	-	-	121	105	-	-	-	-	-	-	107	93
164	143	-	-	133	116	-	-	-	-	-	-	118	103
198	173	-	-	161	140	-	-	-	-	-	-	143	124
227	198	-	-	184	160	-	-	-	-	-	-	163	142
164	143	-	-	133	116	-	-	-	-	-	-	118	103
181	157	-	-	147	127	-	-	-	-	-	-	130	113
218	190	-	-	177	154	-	-	-	-	-	-	157	136
250	217	-	-	202	176	-	-	-	-	-	-	180	156

* 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 www.gerberlife.com 1-877-778-0839	65	123	107	-	-	-	-	-	-
	70	135	118	-	-	-	-	-	-
	75	145	126	-	-	-	-	-	-
	80	154	134	-	-	-	-	-	-
Counties: Cochise		Yavapai	Yuma						
	65	135	118	-	-	-	-	-	-
	70	149	129	-	-	-	-	-	-
	75	160	139	-	-	-	-	-	-
	80	169	147	-	-	-	-	-	-
Counties: Maricopa		Mohave	Pima	Pinal					
Globe Life and Accident Insurance Company www.globecaremedsupp.com 1-800-801-6831	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	-	-
Statewide Rates									
Government Personnel Mutual Life Insurance Company www.gpmlife.com 1-866-865-7631	65	105	93	-	-	154	139	-	-
	70	110	97	-	-	162	147	-	-
	75	116	102	-	-	172	156	-	-
	80	121	107	-	-	182	165	-	-
Counties: Cochise		Pima	Yavapai	Yuma					
	65	116	102	-	-	169	153	-	-
	70	122	107	-	-	178	161	-	-
	75	127	112	-	-	189	172	-	-
	80	133	117	-	-	200	181	-	-
Counties: Maricopa		Mohave	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
182	158	-	-	154	134	-	-	-	-	-	-	-	-
200	174	-	-	169	147	-	-	-	-	-	-	-	-
215	187	-	-	182	158	-	-	-	-	-	-	-	-
228	198	-	-	192	167	-	-	-	-	-	-	-	-
200	174	-	-	169	147	-	-	-	-	-	-	-	-
220	192	-	-	186	162	-	-	-	-	-	-	-	-
236	206	-	-	200	174	-	-	-	-	-	-	-	-
250	218	-	-	212	184	-	-	-	-	-	-	-	-
160	160	-	-	-	-	-	-	-	-	-	-	-	-
173	173	-	-	-	-	-	-	-	-	-	-	-	-
178	178	-	-	-	-	-	-	-	-	-	-	-	-
179	179	-	-	-	-	-	-	-	-	-	-	-	-
157	142	-	-	114	101	-	-	-	-	-	-	100	88
165	150	-	-	121	107	-	-	-	-	-	-	106	94
176	159	-	-	129	114	-	-	-	-	-	-	114	101
186	168	-	-	138	122	-	-	-	-	-	-	122	108
173	156	-	-	126	111	-	-	-	-	-	-	110	97
182	165	-	-	133	117	-	-	-	-	-	-	117	103
193	175	-	-	142	126	-	-	-	-	-	-	125	111
205	185	-	-	151	134	-	-	-	-	-	-	134	118

* 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	105	91	-	-	-	-	131	114	
	70	111	96	-	-	-	-	142	123	
	75	120	104	-	-	-	-	158	137	
	80	124	108	-	-	-	-	171	148	
		Counties: Cochise Mohave Yavapai								
		65	126	109	-	-	-	-	157	137
		70	133	116	-	-	-	-	170	148
		75	143	125	-	-	-	-	190	165
		80	149	130	-	-	-	-	205	178
		Counties: Maricopa Pima Pinal Yuma								
Humana Insurance Company \mathbb{R} www.humana-medicare.com 1-888-310-8482	65	125	120	136	131	157	151	-	-	
	70	156	150	170	164	196	189	-	-	
	75	206	198	225	216	259	249	-	-	
	80	206	198	225	216	259	249	-	-	
		Statewide Rates								
Liberty National Life Insurance Company www.libertynational.com 1-800-331-2512	65	175	152	250	217	-	-	-	-	
	70	180	156	265	230	-	-	-	-	
	75	180	156	265	230	-	-	-	-	
	80	180	156	265	230	-	-	-	-	
		Statewide Rates								
Loyal American Life Insurance Company 1-866-459-4272	65	161	149	-	-	-	-	-	-	
	70	168	152	-	-	-	-	-	-	
	75	180	157	-	-	-	-	-	-	
	80	191	159	-	-	-	-	-	-	
		Counties: Cochise Mohave Pima Yavapai								
		65	179	166	-	-	-	-	-	
		70	186	169	-	-	-	-	-	
		75	200	174	-	-	-	-	-	
		80	212	177	-	-	-	-	-	
		Counties: Maricopa 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)

\mathbb{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
151	132	-	-	133	116	-	-	-	-	122	106	103	90
162	141	-	-	144	126	-	-	-	-	132	115	112	98
179	156	-	-	161	140	-	-	-	-	147	128	126	110
193	168	-	-	174	151	-	-	-	-	159	138	138	120
181	158	-	-	160	139	-	-	-	-	147	128	124	108
194	169	-	-	173	151	-	-	-	-	159	138	135	117
215	187	-	-	193	168	-	-	-	-	177	154	151	131
232	202	-	-	208	182	-	-	-	-	190	165	165	143
160	154	60	58	-	-	73	71	104	100	-	-	-	-
200	193	76	73	-	-	92	88	130	125	-	-	-	-
264	254	100	97	-	-	122	117	172	165	-	-	-	-
264	254	100	97	-	-	122	117	172	165	-	-	-	-
287	249	57	50	-	-	-	-	-	-	-	-	225	196
313	273	69	60	-	-	-	-	-	-	-	-	249	217
328	285	77	67	-	-	-	-	-	-	-	-	264	230
338	294	83	72	-	-	-	-	-	-	-	-	275	239
212	196	-	-	190	176	-	-	-	-	-	-	171	158
229	208	-	-	205	187	-	-	-	-	-	-	185	168
260	226	-	-	235	205	-	-	-	-	-	-	212	185
292	243	-	-	265	221	-	-	-	-	-	-	242	202
236	218	-	-	211	195	-	-	-	-	-	-	190	176
254	231	-	-	228	207	-	-	-	-	-	-	205	187
289	252	-	-	261	227	-	-	-	-	-	-	236	205
324	270	-	-	294	245	-	-	-	-	-	-	269	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
Manhattan Life Insurance Company www.manhattanlife.com 1-888-441-0770	65	94	81	114	99	130	113	119	104
	70	104	91	127	111	145	126	133	116
	75	125	109	152	132	173	151	159	138
	80	149	130	181	158	207	180	190	165
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	112	98	136	119	156	136	143	124
	70	125	109	152	133	174	152	160	139
	75	150	130	182	158	208	181	191	166
	80	179	156	217	189	248	216	228	198
Counties: Maricopa Pinal									
Marquette National Life Insurance Company ϕ UniversalAmericanInsurancePlans.com 1-800-934-8203	65	124	108	-	-	-	-	145	126
	70	138	120	-	-	-	-	168	146
	75	144	125	-	-	-	-	188	164
	80	144	125	-	-	-	-	204	177
Counties: Cochise Pima									
	65	131	114	-	-	-	-	153	133
	70	146	127	-	-	-	-	178	154
	75	152	132	-	-	-	-	199	173
	80	152	132	-	-	-	-	215	187
Counties: Maricopa Pinal		Yuma							
	65	138	120	-	-	-	-	162	140
	70	154	134	-	-	-	-	187	163
	75	160	139	-	-	-	-	210	182
	80	160	139	-	-	-	-	227	197
Counties: Mohave									
	65	117	101	-	-	-	-	137	119
	70	130	113	-	-	-	-	158	138
	75	135	118	-	-	-	-	177	154
	80	135	118	-	-	-	-	192	167
Counties: Yavapai									

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
139	121	-	-	121	105	-	-	-	-	107	93	96	84
155	135	-	-	135	117	-	-	-	-	120	104	107	93
185	161	-	-	161	140	-	-	-	-	143	124	128	112
221	192	-	-	192	167	-	-	-	-	170	148	153	133
167	145	-	-	145	126	-	-	-	-	128	112	115	100
186	162	-	-	161	141	-	-	-	-	143	125	129	112
222	193	-	-	193	168	-	-	-	-	171	149	154	134
265	231	-	-	230	200	-	-	-	-	204	178	184	160
168	146	-	-	156	135	-	-	-	-	-	-	121	105
194	168	-	-	181	158	-	-	-	-	-	-	143	117
213	185	-	-	201	175	-	-	-	-	-	-	161	140
225	195	-	-	212	185	-	-	-	-	-	-	174	151
178	155	-	-	165	143	-	-	-	-	-	-	128	111
205	178	-	-	192	167	-	-	-	-	-	-	151	131
225	196	-	-	212	185	-	-	-	-	-	-	170	148
237	207	-	-	225	195	-	-	-	-	-	-	184	160
187	163	-	-	174	151	-	-	-	-	-	-	135	117
216	188	-	-	202	176	-	-	-	-	-	-	159	138
237	207	-	-	224	195	-	-	-	-	-	-	180	156
150	218	-	-	237	206	-	-	-	-	-	-	194	169
158	138	-	-	147	128	-	-	-	-	-	-	114	99
182	159	-	-	171	149	-	-	-	-	-	-	135	117
201	175	-	-	189	165	-	-	-	-	-	-	152	132
212	184	-	-	200	174	-	-	-	-	-	-	164	143

* 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 Insurance Company www.gomedico.com 1-800-228-6080	65	99	84	-	-	-	-	135	121
	70	106	89	-	-	-	-	146	129
	75	116	95	-	-	-	-	162	142
	80	124	100	-	-	-	-	176	154
Counties: Cochise Mohave		Pima	Pinal	Yavapai	Yuma				
	65	117	99	-	-	-	-	159	142
	70	124	105	-	-	-	-	171	152
	75	136	112	-	-	-	-	190	167
	80	145	117	-	-	-	-	207	180
Counties: Maricopa									
Order of United Commercial Travelers of America www.uct.org 1-800-848-0123	65	182	158	-	-	-	-	-	-
	70	209	182	-	-	-	-	-	-
	75	225	196	-	-	-	-	-	-
	80	232	202	-	-	-	-	-	-
Counties: Cochise Mohave		Pima	Pinal	Yavapai	Yuma				
	65	234	204	-	-	-	-	-	-
	70	268	233	-	-	-	-	-	-
	75	290	252	-	-	-	-	-	-
	80	298	259	-	-	-	-	-	-
Counties: Maricopa									

⊕ 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
145	129	-	-	-	-	-	-	-	-	-	-	-	-
155	138	-	-	-	-	-	-	-	-	-	-	-	-
172	151	-	-	-	-	-	-	-	-	-	-	-	-
186	162	-	-	-	-	-	-	-	-	-	-	-	-
170	152	-	-	-	-	-	-	-	-	-	-	-	-
183	162	-	-	-	-	-	-	-	-	-	-	-	-
202	177	-	-	-	-	-	-	-	-	-	-	-	-
219	191	-	-	-	-	-	-	-	-	-	-	-	-
264	229	-	-	220	191	-	-	-	-	-	-	185	161
303	263	-	-	259	225	-	-	-	-	-	-	212	184
327	284	-	-	284	247	-	-	-	-	-	-	229	199
336	292	-	-	298	259	-	-	-	-	-	-	235	205
340	295	-	-	284	246	-	-	-	-	-	-	238	207
389	338	-	-	333	289	-	-	-	-	-	-	272	237
420	365	-	-	365	318	-	-	-	-	-	-	294	256
432	376	-	-	383	333	-	-	-	-	-	-	302	263

* 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	152	139	-	-	-	-	-	-
	70	163	148	-	-	-	-	-	-
	75	170	154	-	-	-	-	-	-
	80	175	159	-	-	-	-	-	-
Counties: Cochise Mohave		Pima Yavapai							
	65	159	145	-	-	-	-	-	-
	70	170	155	-	-	-	-	-	-
	75	177	161	-	-	-	-	-	-
	80	183	166	-	-	-	-	-	-
Counties: Maricopa Pinal		Yuma							
Physicians Mutual Insurance Company ϕ ▯ www.physiciansmutual.com 1-800-228-9100	65	137	137	-	-	-	-	-	-
	70	137	137	-	-	-	-	-	-
	75	137	137	-	-	-	-	-	-
	80	137	137	-	-	-	-	-	-
Counties: Cochise Maricopa		Mohave		Pima	Pinal	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
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
232	211	98	89	-	-	-	-	-	-	-	-	-	-
255	232	108	98	-	-	-	-	-	-	-	-	-	-
277	252	117	106	-	-	-	-	-	-	-	-	-	-
295	268	125	113	-	-	-	-	-	-	-	-	-	-
243	221	103	93	-	-	-	-	-	-	-	-	-	-
267	243	113	103	-	-	-	-	-	-	-	-	-	-
290	263	122	111	-	-	-	-	-	-	-	-	-	-
309	281	131	119	-	-	-	-	-	-	-	-	-	-
182	182	63	63	139	139	-	-	-	-	-	-	123	123
226	226	79	79	173	173	-	-	-	-	-	-	152	152
270	270	94	94	207	207	-	-	-	-	-	-	182	182
314	314	109	109	240	240	-	-	-	-	-	-	211	211

* 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
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	149	149	-	-	231	231	-	-
	70	169	169	-	-	263	263	-	-
	75	190	190	-	-	294	294	-	-
	80	206	206	-	-	319	319	-	-
Statewide Rates									
Royal Neighbors of America www.royalneighbors.org 1-800-568-2382	65	143	128	-	-	-	-	-	-
	70	155	138	-	-	-	-	-	-
	75	167	149	-	-	-	-	-	-
	80	181	161	-	-	-	-	-	-
Counties: Cochise Maricopa									
	65	133	118	-	-	-	-	-	-
	70	143	128	-	-	-	-	-	-
	75	155	138	-	-	-	-	-	-
	80	167	149	-	-	-	-	-	-
Counties: Mohave									
	65	117	104	-	-	-	-	-	-
	70	126	113	-	-	-	-	-	-
	75	136	122	-	-	-	-	-	-
	80	147	132	-	-	-	-	-	-
Counties: Pima Pinal 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
-	-	-	-	125	108	-	-	-	-	-	-	-	-
-	-	-	-	147	128	-	-	-	-	-	-	-	-
-	-	-	-	168	146	-	-	-	-	-	-	-	-
-	-	-	-	186	162	-	-	-	-	-	-	-	-
-	-	-	-	143	125	-	-	-	-	-	-	-	-
-	-	-	-	169	147	-	-	-	-	-	-	-	-
-	-	-	-	194	168	-	-	-	-	-	-	-	-
-	-	-	-	214	186	-	-	-	-	-	-	-	-
194	194	56	56	-	-	-	-	-	-	-	-	141	141
221	221	64	64	-	-	-	-	-	-	-	-	160	160
247	247	71	71	-	-	-	-	-	-	-	-	179	179
269	269	77	77	-	-	-	-	-	-	-	-	195	195
210	188	-	-	169	151	-	-	-	-	-	-	-	-
227	203	-	-	182	163	-	-	-	-	-	-	-	-
246	219	-	-	197	176	-	-	-	-	-	-	-	-
265	237	-	-	213	190	-	-	-	-	-	-	-	-
195	174	-	-	156	139	-	-	-	-	-	-	-	-
210	188	-	-	169	151	-	-	-	-	-	-	-	-
227	203	-	-	182	163	-	-	-	-	-	-	-	-
246	219	-	-	197	176	-	-	-	-	-	-	-	-
171	153	-	-	137	123	-	-	-	-	-	-	-	-
185	165	-	-	148	133	-	-	-	-	-	-	-	-
200	179	-	-	160	143	-	-	-	-	-	-	-	-
216	193	-	-	173	155	-	-	-	-	-	-	-	-

* 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.sentinellife.org 1-800-247-1423	65	113	98	123	107	151	132	121	106
	70	123	107	135	117	167	145	135	118
	75	145	126	162	140	201	175	155	134
	80	166	145	188	164	237	206	194	169
Counties: Cochise Mohave		Pima	Yavapai	Yuma					
	65	124	108	135	118	167	145	134	116
	70	135	118	148	129	184	160	149	130
	75	159	139	178	154	222	193	170	148
	80	183	159	207	180	260	226	213	186
Counties: Maricopa Pinal									
Sentinel Security Life Insurance Company (SELECT) www.sentinellife.org 1-800-247-1423	65	-	-	-	-	121	105	97	84
	70	-	-	-	-	133	116	108	94
	75	-	-	-	-	161	140	124	108
	80	-	-	-	-	189	165	155	135
Counties: Pima									
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									

∅ 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
157	137	-	-	-	-	-	-	-	-	-	-	109	94
173	151	-	-	-	-	-	-	-	-	-	-	115	100
209	182	-	-	-	-	-	-	-	-	-	-	124	108
246	214	-	-	-	-	-	-	-	-	-	-	132	115
173	150	-	-	-	-	-	-	-	-	-	-	120	104
191	166	-	-	-	-	-	-	-	-	-	-	127	110
230	200	-	-	-	-	-	-	-	-	-	-	136	118
270	235	-	-	-	-	-	-	-	-	-	-	146	127
126	109	-	-	-	-	-	-	-	-	-	-	87	76
139	120	-	-	-	-	-	-	-	-	-	-	92	80
167	145	-	-	-	-	-	-	-	-	-	-	99	86
196	171	-	-	-	-	-	-	-	-	-	-	106	92
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

* 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 Farm Mutual Automobile Insurance Company www.statefarm.com 1-866-855-1212	65	109	109	-	-	165	165	-	-	
	70	126	126	-	-	191	191	-	-	
	75	140	140	-	-	211	211	-	-	
	80	148	148	-	-	223	223	-	-	
		Counties: Cochise	Mohave	Yavapai	Yuma					
		65	114	114	-	-	171	171	-	-
		70	131	131	-	-	198	198	-	-
		75	146	146	-	-	219	219	-	-
		80	154	154	-	-	232	232	-	-
		Counties: Maricopa	Pima	Pinal						
State Mutual Insurance Company www.statemutualinsurance.com 1-888-764-1936	65	97	84	113	98	136	118	118	103	
	70	109	94	127	110	153	133	133	116	
	75	123	107	143	125	174	151	150	131	
	80	134	116	156	136	189	164	163	142	
		Counties: Cochise	Mohave	Pima	Yavapai	Yuma				
		65	117	101	136	118	164	143	143	124
		70	131	114	153	133	185	161	161	140
		75	148	129	173	151	210	182	182	158
		80	161	140	188	164	228	198	197	172
		Counties: Maricopa	Pinal							
Sterling Investors Life Insurance Company www.sterlinginvestors.com 1-877-896-6434	65	99	86	116	101	140	122	121	106	
	70	112	97	130	113	158	137	137	119	
	75	126	110	148	128	179	155	155	134	
	80	137	120	160	139	194	169	168	146	
		Counties: Cochise	Mohave	Pima	Yavapai	Yuma				
		65	120	104	140	122	169	147	147	128
		70	135	117	157	137	190	166	165	144
		75	153	133	178	155	216	188	187	162
		80	166	144	194	168	235	204	203	177
		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
166	166	-	-	-	-	-	-	-	-	-	-	-	-
193	193	-	-	-	-	-	-	-	-	-	-	-	-
213	213	-	-	-	-	-	-	-	-	-	-	-	-
225	225	-	-	-	-	-	-	-	-	-	-	-	-
173	173	-	-	-	-	-	-	-	-	-	-	-	-
200	200	-	-	-	-	-	-	-	-	-	-	-	-
222	222	-	-	-	-	-	-	-	-	-	-	-	-
234	234	-	-	-	-	-	-	-	-	-	-	-	-
141	123	56	48	120	105	-	-	-	-	106	92	99	86
157	137	62	54	137	119	-	-	-	-	120	104	110	96
177	154	70	61	152	132	-	-	-	-	135	118	124	108
192	167	75	66	165	143	-	-	-	-	147	128	134	117
171	148	67	58	145	126	-	-	-	-	128	112	119	104
190	165	75	65	165	143	-	-	-	-	145	126	133	116
214	186	84	73	184	160	-	-	-	-	163	142	150	130
231	201	91	79	199	173	-	-	-	-	178	155	162	141
145	126	57	50	124	108	-	-	-	-	109	95	102	88
162	141	64	55	140	122	-	-	-	-	123	107	113	99
182	159	72	62	157	136	-	-	-	-	139	121	128	111
197	171	78	67	169	147	-	-	-	-	151	132	138	120
176	153	69	60	149	130	-	-	-	-	132	115	123	107
196	170	77	67	170	148	-	-	-	-	149	129	137	119
220	192	87	75	189	165	-	-	-	-	168	146	154	134
238	207	94	82	205	178	-	-	-	-	183	159	167	145

* 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	
Sterling Life Insurance Company ‡ www.sterlinginsurance.com 1-800-688-0010	65	175	175	198	198	214	198	-	-	
	70	197	197	227	227	249	225	-	-	
	75	210	210	251	251	277	248	-	-	
	80	222	222	277	277	309	274	-	-	
		Counties: Cochise Maricopa Mohave		Pima	Pinal	Yuma				
		65	148	148	171	171	188	173	-	-
		70	166	166	197	197	218	198	-	-
		75	178	178	216	216	243	217	-	-
		80	187	187	240	240	271	241	-	-
		Counties: Yavapai								
Sterling Life Insurance Company (SELECT) ‡ www.sterlinginsurance.com 1-800-688-0010	65	158	158	162	162	179	165	-	-	
	70	176	176	182	182	204	184	-	-	
	75	187	187	195	195	221	198	-	-	
	80	195	195	205	205	238	211	-	-	
		Counties: Cochise Maricopa		Pima						
Thrivent Financial for Lutherans www.thrivent.com 1-800-847-4836	65	112	112	132	132	170	170	147	147	
	70	123	123	145	145	187	187	161	161	
	75	132	132	156	156	202	202	173	173	
	80	140	140	165	165	214	214	184	184	
		Counties: Cochise Mohave		Pinal	Yavapai	Yuma				
		65	118	118	140	140	180	180	155	155
		70	130	130	153	153	198	198	170	170
		75	140	140	165	165	214	214	183	183
		80	148	148	175	175	227	227	195	195
		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								

⊕ 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
207	191	-	-	189	174	84	77	-	-	-	-	155	144
240	217	-	-	220	199	98	89	-	-	-	-	182	165
267	239	-	-	245	220	110	99	-	-	-	-	204	182
298	265	-	-	276	245	125	111	-	-	-	-	230	204
181	167	-	-	163	151	73	67	-	-	-	-	135	125
211	191	-	-	191	172	85	77	-	-	-	-	158	143
234	209	-	-	212	190	95	85	-	-	-	-	177	158
261	232	-	-	239	212	108	96	-	-	-	-	200	177
160	147	-	-	143	132	60	56	-	-	-	-	115	106
182	165	-	-	164	148	69	62	-	-	-	-	131	119
197	177	-	-	178	159	75	67	-	-	-	-	143	128
212	188	-	-	192	170	81	72	-	-	-	-	154	137
171	171	56	56	150	150	-	-	106	106	133	133	-	-
188	188	61	61	165	165	-	-	116	116	146	146	-	-
202	202	66	66	178	178	-	-	125	125	158	158	-	-
215	215	70	70	189	189	-	-	132	132	167	167	-	-
181	181	59	59	159	159	-	-	112	112	141	141	-	-
199	199	65	65	175	175	-	-	123	123	155	155	-	-
214	214	70	70	189	189	-	-	132	132	167	167	-	-
227	227	74	74	200	200	-	-	140	140	177	177	-	-
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

* 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 American Insurance Company www.unitedamerican.com 1-800-331-2512	65	152	132	235	204	274	239	268	233	
	70	153	133	242	210	290	252	284	247	
	75	153	133	242	210	301	262	296	257	
	80	153	133	242	210	308	268	303	264	
Statewide Rates										
United National Life Insurance Company of America ϕ www.unlinsurance.com 1-800-207-8050	65	113	98	-	-	-	-	137	119	
	70	126	110	-	-	-	-	159	138	
	75	137	119	-	-	-	-	180	157	
	80	143	124	-	-	-	-	195	170	
		Counties: Cochise Mohave		Pima Yavapai						
		65	134	117	-	-	-	-	162	141
		70	141	131	-	-	-	-	177	165
		75	152	141	-	-	-	-	201	186
		80	159	147	-	-	-	-	218	202
		Counties: Maricopa Pinal		Yuma						
United of Omaha Life Insurance Company www.mutualofomaha.com 1-800-354-3289	65	89	82	-	-	-	-	-	-	
	70	108	95	-	-	-	-	-	-	
	75	123	107	-	-	-	-	-	-	
	80	129	115	-	-	-	-	-	-	
Statewide Rates										
UnitedHealthcare Insurance Company/AARP ϕ ¶ www.aarphealthcare.com 1-800-523-5800	65	85	85	115	115	130	130	-	-	
	70	105	105	141	141	161	161	-	-	
	75	137	137	185	185	210	210	-	-	
	80	137	137	185	185	210	210	-	-	
Statewide Rates										
UnitedHealthcare Insurance Company/AARP (SELECT) ϕ ¶ www.aarphealthcare.com 1-800-523-5800	65	-	-	-	-	103	103	-	-	
	70	-	-	-	-	127	127	-	-	
	75	-	-	-	-	166	166	-	-	
	80	-	-	-	-	166	166	-	-	
		Counties: Cochise 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
284	247	58	51	261	227	133	116	188	163	-	-	224	195
300	261	63	55	277	241	147	128	206	180	-	-	239	208
312	271	68	59	288	251	151	132	213	185	-	-	251	218
319	277	72	63	295	257	155	134	218	189	-	-	259	225
158	138	-	-	138	120	-	-	-	-	-	-	110	96
183	159	-	-	161	140	-	-	-	-	-	-	128	111
206	179	-	-	183	159	-	-	-	-	-	-	146	127
222	193	-	-	199	173	-	-	-	-	-	-	159	139
188	164	-	-	165	143	-	-	-	-	-	-	131	114
204	189	-	-	180	167	-	-	-	-	-	-	142	132
229	213	-	-	204	190	-	-	-	-	-	-	162	151
247	229	-	-	221	206	-	-	-	-	-	-	178	165
168	155	-	-	119	109	-	-	-	-	108	99	-	-
204	179	-	-	144	127	-	-	-	-	131	115	-	-
231	201	-	-	163	142	-	-	-	-	148	129	-	-
243	217	-	-	171	153	-	-	-	-	156	140	-	-
131	131	-	-	-	-	42	42	74	74	-	-	91	91
162	162	-	-	-	-	52	52	91	91	-	-	113	113
212	212	-	-	-	-	69	69	119	119	-	-	148	148
212	212	-	-	-	-	69	69	119	119	-	-	148	148
104	104	-	-	-	-	-	-	-	-	-	-	-	-
128	128	-	-	-	-	-	-	-	-	-	-	-	-
168	168	-	-	-	-	-	-	-	-	-	-	-	-
168	168	-	-	-	-	-	-	-	-	-	-	-	-

* 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
UnitedHealthcare Insurance Company/SecureHorizons	65	118	118	-	-	-	-	-	-
	70	129	129	-	-	-	-	-	-
	75	136	136	-	-	-	-	-	-
	80	138	138	-	-	-	-	-	-
1-800-768-1479	Statewide Rates								
Universal Fidelity Life Insurance Company	65	100	86	-	-	-	-	-	-
	70	110	94	-	-	-	-	-	-
	75	120	102	-	-	-	-	-	-
	80	129	111	-	-	-	-	-	-
www.uflic.com 1-800-366-8354	Counties: Cochise Yavapai Yuma								
	65	114	98	-	-	-	-	-	-
	70	126	108	-	-	-	-	-	-
	75	137	117	-	-	-	-	-	-
	80	148	127	-	-	-	-	-	-
	Counties: Maricopa Mohave Pima Pinal								
USAA Life Insurance Company	65	153	153	-	-	-	-	-	-
	70	165	165	-	-	-	-	-	-
	75	175	175	-	-	-	-	-	-
	80	182	182	-	-	-	-	-	-
www.usaa.com 1-800-531-8722	Statewide Rates								
WMI Mutual Insurance Company ‡ ☐	65	69	69	-	-	167	167	-	-
	70	69	69	-	-	167	167	-	-
	75	69	69	-	-	167	167	-	-
	80	69	69	-	-	167	167	-	-
www.wmimutual.com 1-800-748-5340	Statewide Rates								

☐ 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	169	55	55	153	153	76	76	110	110	-	-	114	114
192	192	65	65	175	175	84	84	125	125	-	-	134	134
217	217	78	78	200	200	94	94	142	142	-	-	157	157
239	239	90	90	222	222	104	104	157	157	-	-	176	176
137	117	-	-	115	98	-	-	-	-	-	-	98	84
159	136	-	-	133	114	-	-	-	-	-	-	113	97
169	145	-	-	141	121	-	-	-	-	-	-	121	104
181	155	-	-	151	130	-	-	-	-	-	-	131	112
148	127	-	-	124	106	-	-	-	-	-	-	106	91
167	143	-	-	140	120	-	-	-	-	-	-	119	102
193	166	-	-	162	139	-	-	-	-	-	-	139	119
214	183	-	-	178	153	-	-	-	-	-	-	154	132
146	146	-	-	-	-	-	-	-	-	-	-	-	-
158	158	-	-	-	-	-	-	-	-	-	-	-	-
167	167	-	-	-	-	-	-	-	-	-	-	-	-
173	173	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-
195	195	-	-	-	-	-	-	-	-	-	-	-	-

* 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
World Corp Insurance Company ϕ www.CompletePlus.com 1-866-891-9365	65	123	103	-	-	-	-	-	-
	70	146	120	-	-	-	-	-	-
	75	170	137	-	-	-	-	-	-
	80	192	151	-	-	-	-	-	-
Counties: Cochise Yavapai									
	65	139	116	-	-	-	-	-	-
	70	164	135	-	-	-	-	-	-
	75	192	155	-	-	-	-	-	-
	80	216	171	-	-	-	-	-	-
Counties: Maricopa Mohave									
	65	131	110	-	-	-	-	-	-
	70	155	128	-	-	-	-	-	-
	75	181	146	-	-	-	-	-	-
	80	204	161	-	-	-	-	-	-
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)

\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
157	131	62	52	-	-	-	-	-	-	-	-	-	-
186	153	73	60	-	-	-	-	-	-	-	-	-	-
217	175	86	69	-	-	-	-	-	-	-	-	-	-
245	193	97	76	-	-	-	-	-	-	-	-	-	-
177	148	70	58	-	-	-	-	-	-	-	-	-	-
209	172	83	68	-	-	-	-	-	-	-	-	-	-
245	197	97	78	-	-	-	-	-	-	-	-	-	-
276	217	109	86	-	-	-	-	-	-	-	-	-	-
167	140	66	55	-	-	-	-	-	-	-	-	-	-
197	163	78	64	-	-	-	-	-	-	-	-	-	-
231	186	91	73	-	-	-	-	-	-	-	-	-	-
260	205	103	81	-	-	-	-	-	-	-	-	-	-

* 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.

