



**MISSISSIPPI  
INSURANCE  
DEPARTMENT  
Mike Chaney,  
Commissioner of  
Insurance**



# **2011 Medicare Supplement Shopper's Guide**

Mississippi Insurance Department  
1001 Woolfolk State Office Building  
501 N. West Street  
Jackson, MS 39201  
800-562-2957  
[www.mid.state.ms.us](http://www.mid.state.ms.us)





## From the Commissioner

*May 2011*

### *To Mississippi Consumers,*

Since 2002, the Mississippi Insurance Department (MID) has offered its Mississippi Medicare Supplement Shopper's Guide as a means of reaching out to you on Medicare.

We hope that this guide will be of assistance to you as you plan for your needs. MID is here to provide information and assistance on all areas of insurance. This is one of many consumer related publications we have available. You may find other information useful to you by contacting us or by visiting our web site at [www.mid.state.ms.us](http://www.mid.state.ms.us).

Our Consumer Services Division is available to provide any additional help you may need. Please contact them at 601-359-3569 in the Jackson area or statewide toll-free at 1-800-562-2957.

We look forward to assisting you in becoming an informed insurance consumer.

Sincerely,

Mike Chaney  
Commissioner of Insurance

## **APPLYING FOR MEDICARE: SNOOZERS ARE LOSERS!**

Three months before you reach age 65, you become eligible to apply for Medicare, whether or not you are still covered under an employer or union-sponsored health plan. If you aren't already receiving Social Security or Railroad retirement, you have to **apply** for Medicare. To apply for Medicare, call your local Social Security Office.

Your Medicare enrollment period **starts** three months before the month of your 65th birthday. If you continue working after your 65th birthday, the three months begin as soon as you retire. If you apply in these first three months, your Medicare coverage will start on the first day of the month you turn 65. Your enrollment period **ends** three months after the month of your 65th birthday. If you apply during your birthday month or the next three months, coverage will be delayed for 1-3 months.

***If you miss your enrollment period, you will have to wait until the following January. You will not be covered until July, and you may have to pay more for coverage.***

## **STILL WORKING? COVERED BY YOUR EMPLOYER?**

Talk to your employer's health benefits office. You have a choice of joining Medicare now or waiting until you retire. Companies with over 20 workers must continue to offer you the same health benefits they offer younger workers.

## **RETIRED? COVERED BY YOUR RETIREMENT PLAN?**

Review the retirement plan very carefully! Many plans **require** you to enroll in Medicare as soon as you are eligible. If you are a retired teacher or government employee, the retiree health plan will pay very little if you do not have Medicare. Many employers and unions have similar retirement plans.

## **WHAT MEDICARE COVERS**

Medicare Part A, which is fully-funded by the federal government, covers **part** of your hospital expenses (except for large deductibles) for defined periods. Part A also covers care in a skilled-nursing facility for 20 days and **partial** costs up to 100 days, home health care, hospice expenses, and some blood transfusions.

Medicare Part B, covers **80%** of approved medical expenses (doctor bills, therapists, some tests). **You** (or your insurance company) pay any part of your bill that Medicare does not pay. Although the coverage provided by Medicare is basically sound, for many seniors, there will be wide, expensive **gaps** between this coverage and total costs, gaps that can cost thousands of dollars in medical bills.

## MEDICARE GAPS: WHAT YOU PAY

**Deductible**: Amount you pay for Medicare approved expenses before Medicare starts to pay.

**Coinsurance (co-payment)**: Part of each bill you must pay after you've paid the deductible.

**Not Covered**: Services Medicare does not pay for, but you do.

## MEDICARE-APPROVED EXPENSES

Medicare has an “approved amount” for every Medicare-eligible service. Medicare often approves less than doctors can actually charge. Under Part B, Medicare usually pays 80% of the approved charge, leaving 20% for **you** to pay. The Mississippi Insurance Department publishes this guide to help you spot the gaps and find the solutions you can best afford. This Guide should help you better understand your choices and make the decisions that best fit your needs. And if you're still confused or need help with other health insurance problems, help is just a phone call away to the State Health Insurance Assistance Program (SHIP), Mississippi's free health insurance counseling service. A directory of local and toll-free SHIP phone numbers, as well as other sources of assistance, is available later in this publication.

## FILLING THE MEDICARE GAPS

To fill the gaps in Medicare coverage, you can choose from one of several options:

- Purchase a Medicare Supplement insurance policy, also known as **Medigap** insurance.
- Purchase a Medicare Part C plan\*. (Refer to Medicare and You 2011 for more details on these plans.)
- Continue group coverage through your current or former employer or through your spouse's family plan.

# **DON'T THROW MONEY AWAY BY PAYING FOR MORE THAN ONE PLAN**

In November, 1990, Congress passed legislation, which required all states to adopt regulations standardizing Medicare Supplement insurance policies. As a result, effective May 1, 1992, Mississippi regulation now requires that all Medicare Supplement insurance be sold only in ten standard benefit packages. The basic plan, Plan A consists of a core benefit package and must be made available by all Medicare Supplement insurers. The other nine plans, Plans B through J, consisting of the core benefits, pay a variety of additional benefits and may or may not be offered by every company. A summary of the benefits of each of the ten standard plans is on page 7. For additional information, you should consult the "Guide to Health Insurance for People with Medicare" which is available from your insurance company or from the Federal Government.

In July 1995, Congress allowed "Medicare SELECT" products to be marketed in Mississippi. Medicare SELECT policy is the same as a standard Medicare Supplement insurance policy in nearly all respects because you are really buying one of the ten standard Medicare supplement plans A through J.

The only difference is that under Medicare SELECT, each insurer has preferred providers that you must use, except in an emergency, in order to be eligible for full benefits. Benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose. You will generally see lower premiums under these policies due to the preferred provider arrangements. You may opt at any time to return to a standard Medicare Supplement insurance policy provided that one is available through your insurance company. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy, i.e., the time will count toward the pre-existing condition limitation under your new policy.

In 2005, two new Medicare Supplement plans, K and L, were introduced. They have additional benefits which differ from those found in Medigap Plans A through J. You will pay part of the cost-sharing of some covered services until you meet the annual out-of-pocket limit of \$4,000 for Plan K, or \$2,000 for Plan L. Please note, however, that the Part B deductible does not apply to the out-of-pocket limit.

# MEDIGAP RIGHTS AND PROTECTIONS

## (Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called “Medigap protections.” They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy. In these situations, an insurance company:

- **Cannot deny you Medigap coverage or place conditions on a policy (like making you wait for coverage to start),**
- **Must cover you for all pre-existing conditions, and**
- **Cannot charge you more for a policy because of past or present health problems.**

In many cases, these rights apply when your health care coverage changes. Medicare ([www.medicare.gov](http://www.medicare.gov) or 1-800-633-4227) can give you more information on these guaranteed rights. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A,B,C,F,K,L from any insurance company who sells Medigap policies in Mississippi (if you are under age 65, you can purchase a policy from any company who sells Medigap policies in Mississippi). You can buy the policy at the best premium price available, with no review of your medical records even if you have health problems.

## ISSUE AGE OR ATTAINED AGE PREMIUM

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

## **HOW TO USE THIS PREMIUM COMPARISON**

The attached charts compare annual premium rates for plans, which have been approved for sale in Mississippi. When reviewing these rates, you should keep in mind the following points.

- The premiums shown are those which have been approved by and are on file with the Mississippi Insurance Department as of the date indicated at the top of the chart. These premiums are subject to change and may increase whenever Medicare benefits change or as a result of increasing health care costs.
- Premiums for all ages may not be shown, particularly for plans with attained age rates. For information on ages not shown, you should contact a representative of the company.
- Although annual premiums are shown, most insurers also offer more frequent methods of payment such as monthly or quarterly. For information regarding other methods of payment, you should contact a representative of the company.
- The period during which pre-existing conditions will not be covered will vary by company. However, pre-existing conditions may not be excluded for more than six months. It is possible to shorten or eliminate the six month period by using creditable coverage from a prior health plan. For more information regarding any of the plans offered by a particular insurer, you should contact a representative of the company. If you have general questions regarding Medicare Supplement insurance or regarding this premium comparison you may contact us at:

### **CONSUMER SERVICES**

**Mississippi Insurance Department  
P.O. Box 79  
Jackson, MS 39205**

**Telephone:  
601-359-3569 or:  
(800) 562-2957 (in state only)**

In addition, counseling services are available to provide advice concerning your purchase of Medicare Supplement insurance and concerning Medicaid. This service is provided without charge. For information regarding counseling services, you may contact:

**Division of Aging and Adult Services  
Mississippi Department of Human Services  
750 N. State Street  
Jackson, MS 39202**

**Telephone  
(601) 359-4929 or  
(800) 948-3090**

More information about selecting a Medicare Supplement (Medigap) policy is available in the **GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE, "Choosing a Medigap Policy."**

To obtain your free copy, please call **1-800-633-4227**. For hearing and speech impaired call **TTY/TDD at 1-877-486-2048**. Ask for publication CMS 02110. Please allow 3 weeks for delivery. You may also access information about Medicare on the federal website, [www.Medicare.gov](http://www.Medicare.gov).

## **DISCLAIMER**

*This guide has been prepared from premium rate information supplied by the top ten Medicare Supplement Market Share insurers to the Mississippi Insurance Department. If premium rate information for your company is not listed, you should contact your insurer at their telephone number.*

**STANDARD MEDICARE SUPPLEMENT BENEFIT PLANS- Includes 2011 deductibles**

CORE	A	B	C	D	F	G	K	L	M	N
<b>BENEFITS</b>										
Part A Hospital (Days 61-90)	X	X	X	X	X	X	X	X	X	X
Lifetime Reserve (Days 91-150)	X	X	X	X	X	X	X	X	X	X
365 Life Hospital Days 100%	X	X	X	X	X	X	X	X	X	X
Parts A and B Blood	X	X	X	X	X	X	50% *	75%*	X	X
Part B Coinsurance 20%	X	X	X	X	X	X	50% *	75%*	X	100% ***
<b>ADDITIONAL BENEFITS</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Skilled Nursing Facility (Days 21-100) (\$141.50 per day)			X	X	X	X	50% *	75%*	X	X
Part A Deductible (\$1132.00)		X	X	X	X	X	50% *	75%*	50%	X
Part B Deductible (\$162.00)			X		X					
Part B Excess Charges										
Foreign Travel Emergency			X	X	X	X			X	
At-Home Recovery				X		X			X	
Preventative Medical Care							100% after Part B Deductible	100% after Part B Deductible		
Hospice Care							50% *	75%*		
Cost Sharing Limit*							\$4,000.00	\$2,000.00		

\*Plans E, H, I & J are no longer available.

\*\*100% Part B Coinsurance (except up to \$20 office visit copayment; up to \$50 ER).

The out-of-pocket amounts for the items shown with asterisks will go toward the cost-sharing limit. PLEASE NOTE: The Part B deductible does not apply to the out-of-pocket limit.

## **CORE BENEFITS**

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after a \$162 annual deductible, the patient's cost of a long hospital stay (283/day for days 61-90, \$566/day for days 91-150, approved costs not paid by Medicare after day 150 to a total of 365 days lifetime), and charges for the first 3 pints of blood not covered by Medicare.

Their benefits are:

A "basic" benefit with \$250 annual deductible, 50% coinsurance and a \$1,250 maximum annual benefits (Plans H and I are no longer available), and

An "extended" benefit (Plan J) containing a \$250 annual deductible, 50% coinsurance and a \$3,000 maximum annual benefit.

## **HIGH DEDUCTIBLE OPTION**

Insurance companies may offer a high deductible on Plan F. (Plan J is no longer available.) If you choose this option, you must pay a \$1,790 deductible per year before the plan pays anything.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible.

## **APPLYING FOR MEDIGAP INSURANCE**

Applying for Medigap insurance is similar to applying for traditional health insurance. In most cases, you must meet a company's underwriting requirements, some of which may be stricter than others. Many insurance companies will reject your application if you have a serious health problem. But if you are a Medicare recipient 65 or older you have an open enrollment period, when a company cannot reject you because of poor health. Every company must accept you for **any** policy it sells, at its lowest prices for customers in your age group. Your open enrollment period starts the first month you are at least 65 **and** enrolled in Medicare Part B and ends 6 months later.

## OPEN ENROLLMENT UNDER 65

Persons under age 65 who qualify for Medicare due to disability also have an open enrollment period of six months, starting the month they qualify for Medicare. In the event of retroactive Part B eligibility determination by Medicare, the 6-month open enrollment period begins on the date of the Medicare determination.

## MEDIGAP RATE COMPARISON INFORMATION

At the end of this guide is a limited comparison of insurance companies licensed to sell the ten standardized Medigap policies. Included in this comparison are the ten companies writing Medigap policies with the largest accident and health market share as of December 31, 2009, with rates in force as of January 15, 2009. We have also included an alphabetical list of all the companies that offered Medicare Supplement policies as of February 2011.

(Companies listed in the 2010 top ten market share may not appear in the rate comparison because they no longer offer Medicare Supplement policies.) This information will be updated as soon as newer information becomes available, and should be helpful in making an educated decision when purchasing a Medigap policy that has been approved by the Mississippi Insurance Department. **Approval of a company's policy by the Mississippi Insurance Department does not constitute an endorsement by this Department.**

A company may withdraw or stop selling a policy at their option. This action does not affect policies previously issued and benefits will remain as listed in the policy. You must sign a written agreement to cancel/terminate your current coverage because an agent is prohibited from selling a replacement policy without your signature. Unless you will receive much greater benefits at a significant reduction in premium, please consider the advantages and disadvantages of buying new coverage. **Do not cancel your existing policy until you review your new policy.** Check with the company whose Medigap you are dropping to see if you are entitled to any premium refund if you have paid an annual premium or you pay premiums more frequently than monthly. Some insurance companies may continue your coverage until the end of the term you paid for, but will not refund premium.

## WHAT IS OPEN ENROLLMENT?

Beginning on the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have an open enrollment period for purchasing Medicare Supplement insurance, which will last for six months. During

this time, you may not be turned down for Medicare Supplement insurance based on your health. The insurer may, however, exclude pre-existing health conditions for up to six months. It is possible to shorten or eliminate the six month period by using creditable coverage from a prior health plan. Since you have only a limited open enrollment period, it is very important that you understand and take advantage of it. An insurer shall not deny or condition the issuance or effectiveness of any Medicare Supplement policy or certificate available for sale in this state, nor discriminate in the pricing of a policy or certificate because of the health status, claims experience, receipt of health care, or medical condition of an applicant in the case of an application for a policy or certificate that is submitted prior to or during the six month period beginning with the latter of 1) the first day of the month in which an individual is enrolled for benefits under Medicare part B or 2) in the event of retroactive approval by Medicare, the date of approval.

## **WHAT SHOULD I DO IF I HAVE A MEDIGAP POLICY AND THEN GO ON MEDICAID?**

If you have a Medigap policy and go on Medicaid, you have the right to suspend the Medigap policy rather than dropping it while you are on Medicaid.

If you do suspend your policy, while it is suspended, you do not pay premium and it will not pay benefits. You can only suspend a Medigap policy for up to two years. At the end of the suspension, you can start it up again without new medical underwriting or pre-existing condition waiting periods. Call your insurance company to find out how to suspend a policy.

## WHERE TO GO FOR HELP

State Health Insurance Assistance Program (SHIP) is a counseling program designed to answer seniors' questions about health insurance. Volunteers are trained to answer questions, compare policies, organize paperwork and help with claims and filing appeals on Medicare, Medicaid, supplemental insurance, and other coverage. There is no charge for the counseling services of SHIP volunteers. SHIP volunteers can help you:

- understand your Medicare benefits
- organize doctor and hospital bills
- file Medicare appeals
- review Medicare Supplemental Insurance (Medigap)
- evaluate Health Maintenance Organization options
- understand Medicaid eligibility
- explore long-term care options

To contact a SHIP volunteer in your community, you may call the Area Agency on Aging in your area.

### Central

Copiah, Hinds,  
Madison,  
Rankin,  
Simpson,  
Warren, Yazoo

(601) 981-1511  
(800) 315-3103

### East Central

Clarke, Jasper,  
Kemper,  
Lauderdale,  
Leake,  
Neshoba,  
Newton, Scott,  
Smith

(601) 683-2401  
(800) 264-2007

### Golden Triangle

Choctaw, Clay,  
Lowndes,  
Noxubee,  
Oktibbeha,  
Webster,  
Winston,

(662) 324-7860  
(888) 324-9000

### North Central

Attala, Carroll,  
Grenada,  
Holmes,  
Leflore,  
Montgomery,  
Yalobusha,

(662) 283-2675  
(888) 427-0714

### North Delta

Coahoma,  
DeSoto,  
Panola,  
Quitman,  
Tallahatchie,  
Tate, Tunica

(662) 561-4100  
(800) 844-2433

### Northeast

Alcorn, Benton,  
Marshall,  
Prentiss,  
Tippah,  
Tishomingo

(662) 728-7038  
(800) 745-6961

### South Delta

Bolivar,  
Humphreys,  
Issaquena,  
Sharkey,  
Sunflower,  
Washington

(662) 378-3831  
(800) 898-3055

### Southern

Covington,  
Forrest, George,  
Greene,  
Hancock,  
Harrison,  
Jackson,  
Jefferson Davis,  
Jones, Lamar,  
Marion, Pearl  
River, Perry,  
Stone, Wayne

(228) 868-2326  
(800) 444-8014

### Southwest

Adams, Amite,  
Claiborne,  
Franklin,  
Jefferson,  
Lawrence,  
Lincoln,  
Pike, Walthall,  
Wilkinson

(601) 446-6044  
(800) 338-2049

### Three Rivers

Calhoun,  
Chickasaw,  
Itawamba,  
Lafayette, Lee,  
Monroe,  
Pontotoc,  
Union

(662) 489-2415  
(877) 489-6911

**You may also receive Medicare and health insurance  
counseling from:**

**Mississippi Department of Human Services  
Division of Aging and Adult Services**

**(601) 359-4956**

**(888) 240-7539**

**[www.mdhs.state.ms.us/aas.html](http://www.mdhs.state.ms.us/aas.html)**

**And**

**Mississippi Insurance Department**

**(601) 359-3569**

**(800) 562-2957**

**[www.mid.state.ms.us](http://www.mid.state.ms.us)**

## **Premium Rates**

### **The Top Ten Companies Selling Medicare Supplements in Mississippi by Market Share as of December 31, 2009**

#### **Special notes:**

**Companies are listed alphabetically**

**Although listed in the Top  
Ten Market Share as of December 31, 2009:**

**The following companies are NOT currently  
Marketing Medicare Supplement products:**

**CONSTITUTION LIFE INSURANCE COMPANY  
UNITED WORLD LIFE INSURANCE COMPANY**

**The following companies did not respond to  
Mississippi Insurance Department requests for  
Premium rates:**

**UNITED HEALTHCARE INSURANCE COMPANY**

**\*\*The following pages lists rates from the Top Ten Market Share companies, These listings are not to be considered an endorsement by the Mississippi Insurance Department.**

## ADMIRAL LIFE INSURANCE COMPANY OF AMERICA

Premiums are individual male or female. Premiums vary by zip; premiums provided reflect the majority of zip codes for Mississippi, and are non-tobacco user rates.

### Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-321-0102	Z	M	AA	\$1017.00	\$1188.00	\$1422.00	\$1244.00	\$1478.00
	Z	F	AA	\$ 884.00	\$1033.00	\$1236.00	\$1082.00	\$1284.00

### Medigap Annual Premiums – Age 65 – Plans HF – N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
800-321-0102	Z	M	AA	\$ 582.00	\$1251.00	\$1120.00	\$1035.00
	Z	F	AA	\$ 505.00	\$1088.00	\$ 973.00	\$ 899.00

### Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-321-0102	Z	M	AA	\$1209.00	\$1411.00	\$1692.00	\$1479.00	\$1736.00
	Z	F	AA	\$1051.00	\$1227.00	\$1470.00	\$1287.00	\$1510.00

### Medigap Annual Premiums – Age 70 – Plans HF – N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
800-321-0102	Z	M	AA	\$ 683.00	\$1488.00	\$1332.00	\$1214.00
	Z	F	AA	\$ 594.00	\$1294.00	\$1159.00	\$1057.00

### Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-321-0102	Z	M	AA	\$1435.00	\$1676.00	\$2035.00	\$1757.00	\$2077.00
	Z	F	AA	\$1249.00	\$1457.00	\$1768.00	\$1527.00	\$1807.00

### Medigap Annual Premiums – Age 75 – Plans HF – N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
800-321-0102	Z	M	AA	\$ 818.00	\$1766.00	\$1582.00	\$1454.00
	Z	F	AA	\$ 711.00	\$1537.00	\$1375.00	\$1264.00

### Medigap Annual Premiums – Age 80– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-321-0102	Z	M	AA	\$1632.00	\$1905.00	\$2312.00	\$1998.00	\$2346.00
	Z	F	AA	\$1419.00	\$1656.00	\$2010.00	\$1737.00	\$2040.00

### Medigap Annual Premiums – Age 80 – Plans HF – N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
800-321-0102	Z	M	AA	\$ 923.00	\$2008.00	\$1798.00	\$1643.00
	Z	F	AA	\$ 803.00	\$1746.00	\$1563.00	\$1428.00

#### **Chart Key**

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

\*Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

**HF** = High deductible Plan F

**NOTE:** Rates vary according to Medicare enrollment date, discount eligibility and responses to medical questions.

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Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

## Medigap Annual Premiums – Age 65 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-969-1372	Z	F	AA	\$ 991.80	\$1,232.52	\$1,405.08	\$1,314.00
		M	AA	\$1,143.24	\$1,420.68	\$1,619.52	\$1,514.52

## Medigap Annual Premiums – Age 65 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-969-1372	Z	F	AA	\$1,408.92	\$1,317.96		
		M	AA	\$1,623.96	\$1,519.08		

## Medigap Annual Premiums – Age 70 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-969-1372	Z	F	AA	\$1,308.72	\$1,626.36	\$1,854.00	\$1,733.88
		M		\$1,472.04	\$1,829.28	\$2,085.24	\$1,950.12

## Medigap Annual Premiums – Age 70 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-969-1372	Z	F	AA	\$1,859.04	\$1,739.04		
		M	AA	\$2,091.00	\$1,956.00		

## Medigap Annual Premiums – Age 75– Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-969-1372	Z	F	AA	\$1,544.88	\$1,919.88	\$2,188.56	\$2,046.60
		M	AA	\$1,732.68	\$2,153.16	\$2,454.48	\$2,295.36

## Medigap Annual Premiums – Age 75 – Plans F - G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-969-1372	Z	F	AA	\$2,194.56	\$2,052.84		
		M	AA	\$2,461.20	\$2,302.32		

## Medigap Annual Premiums – Age 80– Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-969-1372	Z	F	AA	\$1,741.80	\$2,164.56	\$2,467.44	\$2,307.48
		M	AA	\$1,997.52	\$2,482.32	\$2,829.84	\$2,646.24

## Medigap Annual Premiums – Age 80 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-969-1372	Z	F	AA	\$2,474.16	\$2,314.44		
		M	AA	\$2,837.52	\$2,654.28		

### **Chart Key**

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

**Note:** Premiums on all types will increase when the company raises its rates.

**Note:** Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

(\*) High deductible Plan F

# THE COMPANIES OF MUTUAL OF OMAHA

Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

## Medigap Annual Premiums – Age 65 – Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
Mutual of Omaha	800-228-9999			AA	\$1028.00		\$1551.00	

## Medigap Annual Premiums – Age 65 – Plans F-J

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I
Mutual of Omaha	800-228-9999			AA	\$1567.00			

## Medigap Annual Premiums – Age 70 – Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
Mutual of Omaha	800-228-9999			AA	\$1296.00		\$1954.00	

## Medigap Annual Premiums – Age 70 – Plans F-J

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I
Mutual of Omaha	800-228-9999			AA	\$1974.00			

## Medigap Annual Premiums – Age 75– Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
Mutual of Omaha	800-228-9999			AA	\$1501.00		\$2264.00	

## Medigap Annual Premiums – Age 75 – Plans F-J

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I
Mutual of Omaha	800-228-9999			AA	\$2287.00			

## Medigap Annual Premiums – Age 80– Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
Mutual of Omaha	800-228-9999			AA	\$1686.00		\$2544.00	

## Medigap Annual Premiums – Age 80 – Plans F-J

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I
Mutual of Omaha	800-228-9999			AA	\$2569.00			

### **Chart Key**

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

**Note:** Premiums on all types will increase when the company raises its rates.

**Note:** Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

(\*) High deductible Plan F

## THE COMPANIES OF MUTUAL OF OMAHA

Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

### Medigap Annual Premiums – Age 65 – Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$867.60			
		396-97						
		394-95	W	AA	\$983.28			

### Medigap Annual Premiums – Age 65 – Plans F-N

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan M	Plan N
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1257.48	\$1031.04	\$ 982.08	\$ 936.84
		396-97						
		394-95	W	AA	\$1425.12	\$1168.44	\$1113.00	\$1061.04

### Medigap Annual Premiums – Age 70 – Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1009.56			
		396-97						
		394-95	W	AA	\$1144.20			

### Medigap Annual Premiums – Age 70 – Plans F-N

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan M	Plan N
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1463.28	\$1199.76	\$1142.76	\$1090.20
		396-97						
		394-95	W	AA	\$1446.36	\$1229.40	\$1295.04	\$1235.52

### Medigap Annual Premiums – Age 75– Plans A - E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1187.64			
		396-97						
		394-95	W	AA	\$1658.40			

### Medigap Annual Premiums – Age 75 – Plans F - N

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan M	Plan N
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1721.28	\$1411.32	\$1344.24	\$1282.32
		396-97						
		394-95	W	AA	\$1950.72	\$1599.48	\$1523.40	\$1453.32

### Medigap Annual Premiums – Age 80– Plans A-E

Company	Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1303.68			
		396-97						
		394-95	W	AA	\$1477.44			

### Medigap Annual Premiums – Age 80 – Plans F-N

Company	Phone	Zip	Sex	Age	Plan F	Plan G	Plan M	Plan N
United of Omaha Life Insurance Company	800-354-3289	386-93,	W	AA	\$1889.28	\$1549.08	\$1475.40	\$1407.48
		396-97						
		394-95	W	AA	\$2141.16	\$1755.60	\$1672.08	\$1595.16

#### **Chart Key**

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – A: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

**Note:** Premiums on all types will increase when the company raises its rates.

# THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (UCT)

Premiums are individual female. All rates are non-tobacco.

## Medigap Annual Premiums – Age 65 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1112.22	\$1440.71	\$1579.74	\$1402.54
800-848-0123	Z2	W	AA	\$1390.27	\$1800.89	\$1974.68	\$1753.18

## Medigap Annual Premiums – Age 65 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N	
800-848-0123	Z1	W	AA	\$1627.44	\$1356.20	\$1139.21	
800-848-0123	Z2	W	AA	\$2034.30	\$1695.25	\$1424.01	

## Medigap Annual Premiums – Age 70 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1391.64	\$1800.54	\$1968.20	\$1752.85
800-848-0123	Z2	W	AA	\$1739.55	\$2250.68	\$2460.25	\$2191.06

## Medigap Annual Premiums – Age 70 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N	
800-848-0123	Z1	W	AA	\$1983.19	\$1695.60	\$1388.23	
800-848-0123	Z2	W	AA	\$2478.99	\$2119.50	\$1735.29	

## Medigap Annual Premiums – Age 75– Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1626.09	\$2104.50	\$2263.98	\$2048.62
800-848-0123	Z2	W	AA	\$2032.61	\$2630.63	\$2829.97	\$2560.77

## Medigap Annual Premiums – Age 75 – Plans F – N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N	
800-848-0123	Z1	W	AA	\$2280.34	\$1983.19	\$1596.23	
800-848-0123	Z2	W	AA	\$2850.42	\$2478.99	\$1995.29	

## Medigap Annual Premiums – Age 80– Plans A-D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1791.00	\$2318.50	\$2447.98	\$2255.80
800-848-0123	Z2	W	AA	\$2238.75	\$2898.12	\$3059.98	\$2819.75

## Medigap Annual Premiums – Age 80 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N	
800-848-0123	Z1	W	AA	\$2465.70	\$2183.56	\$1725.99	
800-848-0123	Z2	W	AA	\$3082.13	\$2729.45	\$2157.49	

### Chart Key

Zip – Z: Prices for policies marked with Z differ by zip code. **Z1 – All zips except 395**    **Z2 – All zips starting with 395**

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

\*Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

# PHYSICIANS MUTUAL

## Medigap Annual Premiums – Age 65 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
800-228-9100	Z		AA	\$ 850.00			
800-228-9100	Z		AI	\$ 978.00			

## Medigap Annual Premiums – Age 65 – Plans F-J

Phone	Zip	Sex	Age	Plan F	*F-High D	**F-High D	Plan G
800-228-9100	Z		AA	\$1432.00	\$ 426.00	\$ 985.00	\$1164.00
800-228-9100	Z		AI	\$1680.00	\$ 559.00	\$1172.00	\$1366.00

## Medigap Annual Premiums – Age 70 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
800-228-9100	Z		AA	\$1017.00			
800-228-9100	Z		AI	\$1100.00			

## Medigap Annual Premiums – Age 70 – Plans F-J

Phone	Zip	Sex	Age	Plan F	*F-High D	**F-High D	Plan G
800-228-9100	Z		AA	\$1687.00	\$ 561.00	\$1163.00	\$1372.00
800-228-9100	Z		AI	\$1963.00	\$ 706.00	\$1393.00	\$1598.00

## Medigap Annual Premiums – Age 75– Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
800-228-9100	Z		AA	\$1141.00			
800-228-9100	Z		AI	\$1202.00			

## Medigap Annual Premiums – Age 75 – Plans F – J

Phone	Zip	Sex	Age	Plan F	*F-High D	**F-High D	Plan G
800-228-9100	Z		AA	\$2034.00	\$ 728.00	\$1406.00	\$1657.00
800-228-9100	Z		AI	\$2250.00	\$ 880.00	\$1571.00	\$1833.00

## Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan D	Plan E
800-228-9100	Z		AA	\$1252.00			
800-228-9100	Z		AI	\$1302.00			

## Medigap Annual Premiums – Age 80 – Plans F-J

Phone	Zip	Sex	Age	Plan F	*F-High D	**F-High D	Plan G
800-228-9100	Z		AA	\$2368.00	\$ 926.00	\$1640.00	\$1931.00
800-228-9100	Z		AI	\$2553.00	\$1076.00	\$1769.00	\$2082.00

### **Chart Key**

Zip - Z: Prices for policies marked with Z differ by zip code

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age.

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date and discount eligibility.

\* High deductible Plan F

\*\*High Deductible Premium Discount Rider on Plan F that applies the high deductible for only 3-4 years, with a premium discount off Plan F that applies for the life of the policy.

## STERLING INVESTORS LIFE INSURANCE COMPANY

Premiums are individual male or female. Premiums provided reflect the majority for Mississippi and are non-tobacco user rates.

### Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$ 88.50	\$103.33	\$123.75	\$108.33	\$128.67
		F	AA	\$ 76.92	\$ 89.92	\$107.58	\$ 94.17	\$111.75

### Medigap Annual Premiums – Age 65 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 50.58	\$108.92	\$ 97.50	\$ 90.08
		F	AA	\$ 44.00	\$ 94.67	\$ 84.67	\$ 78.25

### Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$105.25	\$122.83	\$147.25	\$128.83	\$151.08
		F	AA	\$ 91.50	\$106.83	\$127.92	\$112.08	\$131.42

### Medigap Annual Premiums – Age 70 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 59.42	\$129.50	\$115.83	\$105.75
		F	AA	\$ 51.67	\$112.58	\$100.92	\$ 92.00

### Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$127.92	\$145.83	\$177.08	\$153.00	\$180.83
		F		\$108.67	\$126.83	\$153.92	\$133.00	\$157.25

### Medigap Annual Premiums – Age 75 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 71.17	\$153.75	\$137.75	\$126.58
		F	AA	\$ 61.92	\$133.75	\$119.67	\$110.08

### Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$142.08	\$165.75	\$201.17	\$173.83	\$204.25
		F	AA	\$123.50	\$144.17	\$174.92	\$151.17	\$177.58

### Medigap Annual Premiums – Age 80 – Plans F-J

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 80.33	\$174.75	\$156.60	\$143.00
		F	AA	\$ 69.92	\$152.00	\$136.00	\$124.33

### **Chart Key**

Zip - Z: Prices for policies marked with Z differ by zip code

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

HF High deductible Plan F

# STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Premiums are individual male or female. Premiums vary by county; provided reflect the majority for Mississippi.

## Medigap Annual Premiums – Age 65 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan E
866-855-1212			AA	\$1052.00		\$1653.00		

## Medigap Annual Premiums – Age 65 – Plans F-J

Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I	Plan J
866-855-1212			AA	\$1670.00				

## Medigap Annual Premiums – Age 70 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan E
866-855-1212			AA	\$1325.00		\$2083.00		

## Medigap Annual Premiums – Age 70 – Plans F-J

Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I	Plan J
866-855-1212			AA	\$2104.00				

## Medigap Annual Premiums – Age 75– Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan E
866-855-1212			AA	\$1536.00		\$2413.00		

## Medigap Annual Premiums – Age 75 – Plans F-J

Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I	Plan J
866-855-1212			AA	\$2438.00				

## Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan E
866-855-1212			AA	\$1725.00		\$2711.00		

## Medigap Annual Premiums – Age 80 – Plans F-J

Phone	Zip	Sex	Age	Plan F	Plan G	Plan H	Plan I	Plan J
866-855-1212			AA	\$2738.00				

### Chart Key

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

\*Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

NOTE: Rates vary according to Medicare enrollment date, discount eligibility and responses to medical questions.

# COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

\*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

Admiral Life Insurance Company of America  
P.O. Box 30162  
210 E. Second Avenue  
Suite 301  
Rome, GA 30161  
800-987-1593

Central Reserve Life Insurance Company  
P.O. Box 26580  
Austin, TX 78755-0580  
866-459-4272

American Continental Insurance Company  
P.O. Box 2368  
Brentwood, TN 37024  
800-264-4000

Combined Insurance Company of America  
Policyholders Services  
P.O. Box 6703  
Scranton, PA 18505-0703  
800-544-5531

American General Life & Accident Insurance  
Company  
451N American General Center  
Nashville, TN 37250  
800-871-0260

Conseco Insurance Company  
11825 North Pennsylvania Street  
Carmel, IN 46032  
800-888-4918

American Pioneer Life Insurance Company  
P.O. Box 958465  
Lake Mary, FL 32795-8465  
407-995-8000

Conseco Life Insurance Company  
11825 North Pennsylvania Street  
Carmel, IN 46032  
800-888-4918

American Public Life Insurance Company  
P.O. Box 25523  
Oklahoma City, OK 73125-0523  
405-523-2000

Constitution Life Insurance Company  
P.O. Box 958465  
Lake Mary, FL 32795-8465  
407-995-8000

American Republic Corp Insurance Company  
P.O. Box 21670  
Eagan, MN 55121  
800-786-7557

Continental Life Insurance Company of  
Brentwood, TN  
P.O. Box 1188  
Brentwood, TN 37024-1188  
800-264-4000

American Republic Insurance Company  
P.O. Box 105185  
Atlanta, GA 30348-5185  
404-266-5600

Equitable Life & Casualty Insurance  
Company  
P.O. Box 2460  
Salt Lake City, UT 84110  
800-352-5150

Blue Cross & Blue Shield of Mississippi, A Mutual  
Insurance Company  
P.O. Box 1043  
Jackson, MS 39215-1043  
601-932-3704

Genworth Life Insurance Company  
6604 W. Broad Street  
Richmond, VA 23230  
887-825-9337

# COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

\*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

Globe Life & Accident Insurance Company  
3700 Stone Bridge Drive  
P.O. Box 8080  
McKinney TX 75070-8080  
800-654-5433

Medico Insurance Company  
P.O. Box 1515 S 75<sup>th</sup> Street  
Omaha, NE 68103

Hartford Life Insurance Company  
P.O. Box 2999  
Hartford, CT 06104-2999  
800-246-4819

Midwestern United Life Insurance Company  
5780 Powers Ferry Road, NW  
Atlanta, GA 30327-4390  
770-980-5100

Heartland National Life Insurance Company  
P.O. Box 2878  
Salt Lake City, UT 84110-2878  
801-579-3488

Monumental Life Insurance Company  
4333 Edgewood Road, NE  
Cedar Rapids, IA 52499  
800-752-9797

Humana Insurance Company  
P.O. Box 1468  
Lexington, KY 40512-4168  
800-866-0581

Mutual of Omaha Insurance Company  
Mutual of Omaha Plaza  
Omaha, NE 68175  
800-228-9999

Kanawha Insurance Company  
P.O. Box 1468  
Lexington, KY 40512-4168  
800-866-0581

National Benefit Life Insurance Company  
One Court Square  
Long Island City, NY 11120-0001  
800-222-2062

Lincoln Heritage Life Insurance Company  
4343 E. Camelback Road  
Phoenix, AZ 85018  
800-287-7319  
888-586-8810-Claims only

New Era Life Insurance Company  
P.O. Box 4884  
Houston, TX 77210-4884  
800-552-7879

Loyal American Life Insurance Company  
P.O. Box 559004  
Austin, TX 78755-9004  
800-633-6752

New York Life Insurance Company  
51 Madison Avenue-Room 252  
New York, NY 10010  
212-576-7000

Marquette National Life Insurance Company  
P.O. Box 958465  
Lake Mary, FL 32795-8465  
407-995-8000

Old American Insurance Company  
P.O. Box 218573  
Kansas City, MO 64121-8573  
816-753-7000

# COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

\*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

Order of United Commercial Travelers of America,  
The  
P.O. Box 159019  
Columbus, OH 43215-8619  
800-848-0123

Royal Neighbors of America  
P.O. Box 10851  
Clearwater, FL 33757-8851  
877-815-8877

Oxford Life Insurance Company  
P.O. Box 46518  
Madison, Wisconsin 53744  
877-469-3073

Shelter Life Insurance Company  
1817 West Broadway  
Columbia, MO 65218  
800-SHELTER

PacifiCare Life & Health Insurance Company  
Attn: Janet Hoffman, Regulatory Appeals Manager  
5757 Plaza Drive-MS CA124-0157  
Cypress, CA 90630  
866-744-4543

Standard Life and Accident Insurance  
Company  
P.O. Box 696800  
San Antonio, TX 78269  
888-350-1488

Philadelphia American Life Insurance Company  
P.O. Box 4884  
Houston, TX 77210  
800-552-7879

State Farm Mutual Automobile Insurance  
Company  
P.O. Box 3070  
Newark, OH 43058  
866-855-1212

Physicians Life Insurance Company  
P.O. Box 2018  
Omaha, NE 68103  
800-228-9100

State Mutual Insurance Company  
P.O. Box 10811  
Clearwater, FL 33757-8811  
877-872-5500

Physicians Mutual Insurance Company  
P.O. Box 2018  
Omaha, NE 68103  
800-228-9100

Sterling Investors Life Insurance Company  
P.O. Box 5348  
Belington, WA 98227  
888-858-8551

Principal Life Insurance Company  
711 High Street  
Des Moines, IA 50392-0350  
515-248-8253

Thrivent Financial for Lutherans  
4321 North Ballard Road  
Appleton, Wisconsin 54919  
800-847-4836

Reserve National Insurance Company  
601 E. Britton Road  
Oklahoma City, OK 73114  
405-848-7931

Transamerica Life Insurance Company  
4333 Edgewood Road, N.E.  
Cedar Rapids, IA 52499  
800-315-5717

# COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

\*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

USAA Life Insurance Company  
Health Claims  
9800 Fredericksburg Road  
San Antonio, TX 78288  
877-429-9571

Washington National Insurance Company  
P.O. Box 2034  
Carmel, IN 46082  
800-541-2254

Unified Life Insurance Company  
P.O. Box 25326  
Overland Park, KS 66225  
800-237-4463

World Corp Insurance Company & World  
Insurance Company  
P.O. Box 21670  
Eagan, Minnesota 55121  
800-786-7557

Union Fidelity Life Insurance Company  
5700 Broadmoor, Ste. 1000  
Mission, KS 66202  
913-982-3717

Union Labor Life Insurance Company, The  
1625 Eye Street, NW  
Washington, DC 20006

United American Insurance Company  
P.O. Box 8080  
McKinney, TX 75070

United Teacher Associates Insurance Company  
P.O. Box 26580  
Austin, TX 78755-0580  
866-459-4272

United World Life Insurance Company  
Mutual of Omaha Plaza  
Omaha, NE 68175  
800-775-6000

United Healthcare Insurance Company  
P.O. Box 12466  
Pensacola, FL 32591  
888-202-4340

# NOTES

# NOTES



Mississippi Insurance Department  
1001 Woolfolk State Office Building  
501 N. West Street  
Jackson, MS 39201  
800-562-2957  
[www.mid.state.ms.us](http://www.mid.state.ms.us)