WV Insurance Commission
Consumer Services
1-888-879-9842

2016 STANDARDIZED MEDICARE SUPPLEMENT PLANS CHART

Plan A	Plan B	Plan C	Plan D	Plan F/F*	Plan G	Plan K	Plan L	Plan M	Plan N
Basic benefits including 100% Part B coinsurance	Basic benefits including 100% Part B coinsurance	Basic benefits including 100% Part B coinsurance	Basic benefits including 100% Part B coinsurance	Basic benefits including 100% Part B coinsurance	Basic benefits 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 benefits including 100% Part B coinsurance	Basic benefits including 100% Part B coinsurance except up to $20 copay for office visit and up to $50 copay for ER
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess (100%)	Part B Excess (100%)				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						Out-of-pocket limit of $4,960; paid at 100% after limit reached	Out-of-pocket limit of $2,480; paid at 100% after limit reached		

Basic Benefits covered by Supplement plans (See Plan K, L, N for exceptions)

- Part A Hospital
  - Days 61-90: $322/day
  - Days 91-150: $644/day (lifetime reserve days – maximum 60)
  - Beyond Day 150: 100% for additional 365 days
- Part A Blood Deductible (first three pints)
- Part B Coinsurance: 20% of Medicare approved charges
- Part A Hospice Care Coinsurance/Copayment

*Plan F has a High Deductible option that covers same benefits of regular Plan F but does not pay until you have met $2,180 deductible

Part B Excess is when the amount a health care provider is legally permitted to charge is higher than the Medicare-approved amount. The provider cannot charge more than 15% of Medicare approved amount.

Part A Deductible for 2016 is $1,288 per benefit period

Part B Deductible for 2016 is $166 per calendar year

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Rates listed are for Plan F. The basic benefits may be found on the Medicare.gov website.

Rates assume a male with standard health conditions. Rates can be adjusted for gender, zip code and tobacco, use among other factors.

Rates listed are for comparison purposes only. Final Rates will be determined by the Insurance Company chosen.

Insurance Company	*Effective Date*	*Plan F Monthly Rates*				
		65	*70*	*75*	*80*	*85*
Aetna Life Insurance Company	1/1/2015	$160.58	$198.00	$237.17	$272.33	$319.75
American Retirement Life Insurance Company	10/1/2015	$180.93	$211.20	$246.02	$285.13	$338.64
Americo Financial Life and Annuity Insurance Company	6/16/2015	$163.98	$183.38	$213.50	$241.22	$271.28
Assured Life Association	10/1/2015	$191.37	$219.44	$246.80	$266.51	$283.45
Bankers Fidelity Assurance Company	7/2/2015	$152.70	$170.82	$199.06	$229.11	$263.36
Bankers Fidelity Life Insurance Company	3/30/2015	$219.42	$246.50	$277.67	$300.58	$317.17
Bankers Life and Casualty Company	1/1/2015	$199.57	$242.16	$294.93	$360.61	$360.61
Celtic Insurance Company	11/1/2015	$192.66	$233.35	$270.91	$319.64	$319.64
Central States	2/1/2015	$141.31	$166.00	$198.65	$224.30	$243.04
Colonial Penn Life Insurance Company	1/1/2016	$203.19	$246.20	$298.77	$356.39	$356.39
Combined Insurance Company of America	7/1/2015	$139.41	$164.51	$199.27	$225.97	$249.94
Constitution Life Insurance Company	5/22/2015	$343.42	$404.91	$476.85	$533.96	$573.34
Continental General Insurance Company	8/24/2014	$161.64	$240.15	$283.43	$331.69	$357.34
Continental General Insurance Company	6/22/2014	$259.79	$314.56	$362.22	$396.86	$427.87
Continental Life Insurance Company of Brentwood, TN	9/1/2015	$289.17	$343.33	$408.00	$484.50	$576.17
Continental Life Insurance Company of Brentwood, TN	6/1/2015	$157.67	$177.00	$203.42	$219.92	$233.50
Equitable Life & Casualty Insurance Company	4/1/2015	$177.92	$217.00	$252.42	$277.50	$302.00
Family Life Insurance Company	2/1/2015	$269.58	$316.67	$379.00	$427.83	$463.42
First Health Life & Health Insurance Company	1/1/2016	$185.50	$217.66	$249.75	$277.91	$303.33
Genworth Life and Annuity Insurance Company	11/1/2015	$382.50	$421.17	$471.75	$497.42	$617.83
Genworth Life and Annuity Insurance Company	11/1/2015	$382.50	$421.17	$471.75	$497.42	$617.83
Genworth Life Insurance Company	3/1/2015	$359.42	$420.50	$490.50	$543.67	$581.25
Gerber Life Insurance Company	11/1/2015	$177.21	$210.02	$239.22	$267.34	$290.89
Globe Life and Accident Insurance Company	2/2/2015	$121.42	$150.08	$175.50	$186.17	$186.17
Government Personnel Mutual Life Insurance Company	9/1/2015	$148.97	$163.90	$188.57	$216.99	$240.64
Great American Life Insurance Company	12/29/2014	$233.07	$332.98	$392.21	$448.16	$512.10
Highmark	1/1/2016	$160.65	$205.30	$232.05	$276.00	$276.00
Humana Insurance Company	3/1/2015	$249.62	$303.69	$369.50	$436.68	$506.24
Individual Assurance Company, Life, Health & Accident	8/26/2014	$160.19	$179.15	$208.64	$239.98	$275.66
Lincoln Heritage Life Insurance Company	3/1/2015	$321.83	$361.25	$421.25	$466.83	$498.75
Loyal American Life Insurance Company	1/1/2016	$206.81	$232.59	$278.44	$314.38	$340.50
Loyal Christian Benefit Association	9/1/2015	$163.56	$180.70	$216.27	$247.01	$275.13
Medico Corp Insurance Company	7/1/2015	$157.39	$165.92	$198.52	$233.13	$270.35
Medico Insurance Company	5/4/2015	$308.33	$358.75	$385.00	$428.66	$428.66
Mutual of Omaha Insurance Company	9/30/2014	$187.05	$209.92	$251.66	$294.89	$331.17
Nationwide Life Insurance Company	9/24/2014	$370.92	$402.00	$426.67	$442.83	$467.42
Omaha Insurance Company	7/1/2015	$176.54	$197.60	$236.88	$277.57	$311.72
PacifiCare Life and Health Insurance Company	10/1/2014	$188.59	$226.97	$263.69	$315.42	$325.44
Physicians Mutual Insurance Company	4/1/2015	$222.70	$264.80	$295.65	$326.70	$363.95
Provident American Life and Health Insurance Company	12/20/2015	$371.82	$450.16	$518.29	$567.66	$612.11
Provident American Life and Health Insurance Company	10/24/2014	$355.47	$430.36	$495.50	$542.70	$585.19
Provident American Life and Health Insurance Company	12/20/2015	$371.82	$450.16	$518.29	$567.66	$612.11
Royal Neighbors of America	10/5/2015	$183.75	$210.08	$240.25	$274.75	$314.00
Royal Neighbors of America	10/5/2014	$176.67	$202.00	$231.00	$264.17	$301.92
Shenandoah Life Insurance Company	1/1/2015	$339.92	$381.33	$438.58	$473.92	$503.50
Standard Life and Accident Insurance Company	3/1/2015	$238.66	$276.11	$317.35	$381.10	$479.46
State Farm Mutual Automobile Insurance Company	1/1/2015	$129.83	$163.58	$189.58	$212.91	$222.00
State Mutual Insurance Company	8/1/2015	$177.75	$208.66	$249.83	$282.08	$305.58

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Rates listed are for comparison purposes only. Final Rates will be determined by the Insurance Company chosen.

Insurance Company	*Effective Date*	*Plan F Monthly Rates*				
		65	*70*	*75*	*80*	*85*
Sterling Life Insurance Company	10/1/2015	$268.23	$315.15	$355.53	$398.78	$398.78
The Manhattan Life Insurance Company	2/1/2015	$144.66	$163.41	$193.16	$223.91	$247.25
THP Insurance Company	1/1/2016	$129.82	$167.28	$207.13	$248.60	$313.78
Transamerica Life Insurance Company	10/1/2014	$164.45	$210.31	$261.84	$310.35	$347.97
Unicare Life and Health Insurance Company	11/1/2014	$144.80	$176.85	$226.70	$277.74	$277.74
United American Insurance Company	1/1/2015	$169.92	$215.75	$246.25	$273.75	$273.75
United Health Care Insurance Company	12/1/2015	$164.17	$197.70	$237.97	$272.41	$306.46
United National Life Insurance Company	11/1/2014	$233.91	$261.51	$305.53	$337.64	$364.81
United of Omaha Life Insurance Company	10/1/2014	$178.72	$211.99	$255.94	$282.49	$303.41
United of Omaha Life Insurance Company	7/1/2015	$218.75	$259.48	$313.26	$345.75	$371.28
United Teacher Associates Insurance Company	10/1/2014	$320.28	$365.45	$438.72	$493.79	$522.11
United World Life Insurance Company	7/1/2015	$285.29	$324.28	$377.25	$411.41	$441.55
USAA Life Insurance Company	4/1/2015	$127.84	$149.26	$177.99	$206.38	$227.80
Washington National Insurance Company	6/1/2015	$276.58	$299.73	$330.03	$345.48	$348.69
Western Catholic Union	9/1/2014	$164.88	$182.16	$218.02	$246.25	$266.72

Contact the **WV Office of the Insurance Commissioner – Consumers Services Division** for more information about plan ratings and regulations at 1-888-879-9842

Medicare Supplement Plan Phone Numbers

Company Name	Telephone Number
Aetna Life Insurance Company	1-888-624-6290
American Retirement Life Ins Co (Cigna)	1-877-890-1320
Americo Financial Life and Annuity Ins Co	1-800-231-0801
Assured Life Association	1-877-223-3666
Bankers Fidelity	1-866-458-7504
Bankers Fidelity Life	1-866-458-7504
Bankers Life and Casualty Company	1-800-621-3724
Celtic Insurance Company	1-800-779-7989
Central States	1-866-887-9323
Colonial Penn Life Insurance Company	1-800-621-3724
Combined Insurance Company of America	1-855-278-9329
Constitution Life Insurance Company	1-877-504-3918
Continental General Insurance Company	1-877-293-8499
Continental Life Ins Co of Brentwood, TN	1-800-264-4000
Equitable Life & Casualty Ins Co	1-877-358-4060
Family Life Insurance Company	1-800-877-7703
First Health Life & Health Insurance Company	1-888-624-6290
Genworth Life and Annuity Insurance Co	1-877-825-9337
Genworth Life Insurance Company	1-877-825-9337
Gerber Life Insurance Company	1-800-704-2180
Globe Life and Accident Insurance Company	1-888-678-3403
Government Personnel Mutual Life Ins Co	1-800-929-4765
Great American Life Insurance Company	1-877-890-1320
Highmark (Blue Cross Blue Shield)*	1-888-644-2583
Humana Insurance Company	1-855-499-0525
Individual Assurance Co, Life, Health, & Acc.	1-888-524-3629
Lincoln Heritage Life Insurance Company	1-800-438-7180
Loyal American Life Insurance Co (Cigna)	1-877-890-1320
Loyal Christian Benefit Association	1-877-358-4051
Medico Corp Insurance Company	1-800-228-6080
Medico Insurance Company	1-800-228-6080
Mutual of Omaha Insurance Company	1-800-680-8435
Nationwide Life Insurance Company	1-877-669-6877
Omaha Insurance Company	1-800-680-8435
PacifiCare Life and Health Insurance Company	1-800-624-8822
Physicians Mutual Insurance Company	1-800-235-7732
Provident American Life and Health Ins Co	1-800-933-9456
Royal Neighbors of America	1-800-627-4762
Shenandoah Life Insurance Company	1-800-848-5433
Standard Life and Accident Insurance Co	1-888-350-1488
State Farm Mutual Automobile Insurance Co	1-800-865-6035/Contact local agent
State Mutual Insurance Company	1-888-764-1936
Sterling Life Insurance Company	1-800-688-0010
The Manhattan Life Insurance Company	1-800-877-7703

* Sells to those under 65 who lost other Blue Cross Blue Shield Insurance within 60 days
** Sells to those under 65
Phone numbers subject to change at anytime; companies listed may be underwritten by other companies

THP Insurance Company (The Health Plan)	1-877-847-7915
Transamerica Life Insurance Company	1-888-480-9068
Unicare Life and Health Insurance Company	1-888-884-8428
United American Insurance Company**	1-800-331-2512
United Healthcare Ins Co (AARP)	1-888-378-0849
United National Life Insurance Company	1-800-207-8050
United of Omaha Life Insurance Company	1-800-680-8435
United Teacher Associates Insurance Company	1-877-295-4129
United World Life Insurance Company	1-800-680-8435
USAA Life Insurance Company	1-800-515-8687
Washington National Insurance Company	1-800-525-7662
Western Catholic Union	1-855-406-9083

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Phone numbers subject to change at anytime; companies listed may be underwritten by other companies