



## July 2006 Approved Medigap (Medicare Supplement) Plans

G = Guaranteed Issue beyond open enrollment.

By federal law, the high deductible plan F has a \$1,790 deductible for the year 2006

All plans have automatic claim processing (crossover with Medicare)

Individuals can purchase plans B, C, D, E, F, G, K, L on a guaranteed issue basis if the plan to be replaced is B, C, D, E, F, G, K, L (for example, can replace plan B with plan F), or another more comprehensive plan.

Individuals with plans A, H, I, J can change companies and replace with the same plan on a guaranteed issue basis (for example: replace A with A, or I with I). H, I, and J replacement plans will not have outpatient prescription drug coverage.

Company	Pre-X	A	B	C	D	E	F	G	H	I	J	K	L
<b>AARP</b>	90 / 90	G	G	G	G	G	G	G					
1-800-523-5800													
Age 65 and older (No Pre-X)		\$84	\$119	\$137	\$125	\$125	\$138	\$126	\$135	\$136	\$163		
Age 50-64 Medicare Disability		\$84	\$119	\$137	\$125	\$125	\$138	\$126	\$135	\$136	\$163		
Medicare Select Plan				\$103									
Notes about this plan: AARP members age 50–64 who are eligible for Medicare by reason of disability can apply for coverage (A-G guaranteed; H, I, J subject to underwriting) only if they are replacing their current Medigap plan or other more comprehensive coverage. *Individuals enrolled in Medicare Select plans use approved providers.													
<b>AMERICAN FAMILY MUTUAL</b>	None												
1-888-428-5433													
Age 65 and older		\$115		\$175			\$175					\$84	\$121

<b>Company</b>	<b>Pre-X</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
<b>ASURIS NORTHWEST HEALTH</b>	None	G		G									
1-866-704-2708													
Age 65 and older		\$86		\$138			\$148						
Notes about this plan: Asuris Northwest Health offers plans in the following counties: Adams, Benton, Chelan, Douglas, Franklin, Ferry, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens and Whitman.													
<b>BANKERS FIDELITY LIFE <sup>2</sup></b>	None												
1-866-458-7500													
Age 65 and older		\$63	\$144	\$165			\$177						
With a High Deductible							\$106						
Under 65 Medicare Disability		\$95	\$215	\$248			\$266						
With a High Deductible							\$160						
<b>BANKERS LIFE AND CASUALTY <sup>2</sup></b>	None												
1-800-621-3724													
Age 65 and older		\$113	\$166	\$196	\$181	\$193	\$176	\$263	\$185		\$158	\$81	\$117
With a High Deductible							\$61						
<b>COMBINED INSURANCE</b>	None												
1-800-544-5531													
Age 65 and older		\$87		\$181	\$154		\$187						
<b>CONTINENTAL GENERAL INSURANCE <sup>2</sup></b>	90 / 90												
1-877-291-5434													
Age 65 and older		\$148		\$237			\$209	\$172		\$247			

<b>Company</b>	<b>Pre-X</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
<b>GLOBE LIFE AND ACCIDENT INSURANCE</b>	90 / 90												
1-800-654-5433													
Age 65 and older		\$83	\$134	\$155			\$156						
<b>KPS Health Plans</b>	None	G					G						
1-800-552-7114													
Age 65 and older		\$89			G	\$138	\$167						
<b>MEDICO LIFE</b>	None												
1-800-228-6080													
Age 65 and older		\$96		\$186			\$201						
<b>MUTUAL OF OMAHA <sup>2</sup></b>	90 / 90												
1-888-323-3122													
Age 65 and older		\$91		\$147			\$141						
<b>NATIONAL STATES INSURANCE <sup>2</sup></b>	90 / 90												
1-800-868-6788													
Age 65 and older		\$72	\$108	\$163			\$149						
<b>OXFORD LIFE INS CO</b>	None												
1-877-469-3073													
Age 65 and older		\$176	\$227	\$272	\$259		\$283						
Under 65 Medicare Disability		\$238	\$307	\$367	\$349		\$382			\$191			

<b>Company</b>	<b>Pre-X</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
<b>PHYSICIAN'S MUTUAL INSURANCE<sup>2</sup></b>	None												
1-866-287-5885													
Age 65 and older		\$151		\$189			\$215						
<b>Notes about this plan: These are 'agent-marketed' rates. 'Direct-marketed' rates are slightly lower.</b>													
<b>PREMERA BLUE CROSS<sup>2</sup></b>	90 / 90	G											
1-800-752-6663													
Age 65 and older		\$151		\$166			\$173			\$167			
Under 65 Medicare Disability		\$174											
<b>REGENE BLUECROSS BLUESHIELD OF OREGON</b>	90 / 90	G		G			G						
1-800-258-3590													
Age 65 and older		\$79		\$154			\$165						
<b>Notes about this plan: Regence BlueCross BlueShield of Oregon is available only to Clark County residents.</b>													
<b>REGENE BLUE SHIELD</b>	None	G		G									
1-888-344-8235													
Age 65 and older		\$99		\$157	G	\$135	\$159			\$136			
Under 65 Medicare Disability		\$115											
Medicare Select Plan (Pierce County only)		\$108		\$135			\$144						
<p><b>Notes about this plan: Regence Blue Shield offers plans in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima.</b></p> <p><b>*Individuals enrolled in the Medicare Select plan use approved providers.</b></p>													

<b>Company</b>	<b>Pre-X</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>
<b>STANDARD LIFE AND ACCIDENT</b>	None												
1-888-290-1085													
Age 65 and older		\$138	\$197	\$250	\$184	\$187	\$257	\$240					
With a High Deductible							\$54						
<b>STATE FARM INSURANCE <sup>2</sup></b>	None												
(call local agent)													
Age 65 and older		\$111		\$168			\$169						
Notes about this plan: State Farm A, C, & F plan available over age 65. Under age 65 on disability, if replacing an existing plan. Call your local State Farm agent for info.													
<b>STERLING LIFE</b>	None												
1-800-688-0010													
Age 65 and older		\$165	\$242	\$277			\$280	\$180				\$77	
Medicare Select Plan		\$117	\$127	\$159			\$169	\$145				\$62	
Under age 65 Medicare Disability		\$133											
<b>UNITED AMERICAN INSURANCE</b>	90 / 90												
1-800-331-2512													
Age 65 and older		\$123	\$179	\$206	\$197		\$207	\$198					
Under 65 Medicare Disability			\$242										
<b>USAA LIFE INSURANCE</b>	None												
1-800-531-8000													
Age 65 and older		\$90			\$135		\$159	\$137					

Company	Pre-X	A	B	C	D	E	F	G	H	I	J	K	L
WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PLANS	None												
1-800-752-6663													
Age 65 and older		\$98									\$168		
Under 65 Medicare Disability		\$166				\$191					\$285		

Notes about this plan: Washington State HCA plans are guaranteed issue for new residents within 60 days of achieving residency. These plans are also guaranteed for retirees for the 60 days following retirement if the normal six-month open enrollment period for the plans has expired. A six-month open enrollment is available for Medicare disabled beneficiaries.

#### Footnotes explained

1 = PreX (pre-existing waiting period) is defined as a condition for which medical advice was given or treatment was recommended by or received from a physician, or other health care provider acting within the scope of his or her license, within three months before the effective date of coverage. For this condition a company cannot exclude benefits for more than 3 months following the effective date. No waiting period will be applied for policies being replaced if the policy had been in effect for at least 3 months.

2 = These companies have discounts for spouse, electronic funds transfer and/or annual pay. You may call the phone numbers given to find out exactly what your discounts may be.

#### General notes

Premium rates listed are filed and approved by the Washington State Insurance Commissioner's Office. Due to frequent changes, always check with the company for the latest premiums. The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Insurance Commissioner's Office, SHIBA HelpLine, or its volunteers.