

Medicare Supplement

• 75032 (Rockwall county in Rockwall, TX) • Age 65 • Female • Non-tobacco • Plan HDG • Effective 2021-01-01 • Sorted by Price

\$28.66 /mo			Philadelphia American Life Insurance Company		
HH Discount 6.0% Policy Fee \$20.00			Parent: New Era Life Grp Years in Market: 16 S&P Rating: n/a Rate Type: Attained age		
			Plan: HDG AM Best Rating: B++ (Outlook Stable) Effective Date: 11/01/2020 Rating Class: n/a		
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 29.67 /mo	3.5%	08/01/2020	0.0%	Lives 65,686
67	\$ 30.69 /mo	3.4%	11/01/2020	0.0%	Premium \$132,200,827
68	\$ 31.71 /mo	3.3%	Average	0.0%	Loss Ratio 85.59%
69	\$ 32.76 /mo	3.3%			Market % 0.40%
Average		3.4%			
					National State Year 2019

\$30.00 /mo			United American Insurance Company		
			Parent: Globe Life Inc. Years in Market: 54 S&P Rating: A+ Rate Type: Attained age		
			Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 03/15/2020 Rating Class: n/a		
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 33.00 /mo	10.0%	03/15/2020	10.9%	Lives 149,730
67	\$ 35.00 /mo	6.1%	Average	10.9%	Premium \$288,608,515
68	\$ 37.00 /mo	5.7%			Loss Ratio 73.44%
69	\$ 38.00 /mo	2.7%			Market % 0.88%
Average		6.1%			
					National State Year 2019

\$35.50 /mo			Globe Life And Accident Insurance Company		
			Parent: Globe Life Inc. Years in Market: 39 S&P Rating: AA- Rate Type: Attained age		
			Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 01/01/2020 Rating Class: Direct to Consumer		
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 38.50 /mo	8.5%	n/a	n/a	Lives 7,648
67	\$ 42.00 /mo	9.1%	Average	n/a	Premium \$15,664,505
68	\$ 43.50 /mo	3.6%			Loss Ratio 88.15%
69	\$ 46.00 /mo	5.7%			Market % 0.05%
Average		6.7%			
					National State Year 2019

\$40.19 /mo			Colonial Penn Life Insurance Company				
			Parent: Cno Financial Grp Years in Market: 22 S&P Rating: BBB+ Rate Type: Attained age		Plan: HDG AM Best Rating: A- (Outlook Stable) Effective Date: 01/01/2020 Rating Class: n/a		
Age Increases			Increase History		Market Data		
Age	Monthly Amount	Increase	Date	Amount		National	State
66	\$ 41.72 /mo	3.8%	n/a	n/a	Lives	209,614	10,772
67	\$ 43.32 /mo	3.8%	Average	n/a	Premium	\$492,862,714	\$27,356,672
68	\$ 44.97 /mo	3.8%			Loss Ratio	74.84%	77.79%
69	\$ 46.68 /mo	3.8%			Market %	1.50%	1.30%
Average		3.8%					
					<	Year 2019	>

\$40.88 /mo			United States Fire Insurance Company (A Crum & Forster Company)				
<div>HH Discount</div> <div>7.0%</div> <div>Policy Fee</div> <div>\$25.00</div>			Parent: Fairfax Fin Grp Years in Market: n/a S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 06/01/2020 Rating Class: n/a		
Age Increases			Increase History		Market Data		
Age	Monthly Amount	Increase	Date	Amount		National	State
66	\$ 40.88 /mo	0.0%	n/a	n/a	Lives	n/a	n/a
67	\$ 40.88 /mo	0.0%	Average	n/a	Premium	n/a	n/a
68	\$ 42.09 /mo	3.0%			Loss Ratio	n/a	n/a
69	\$ 43.31 /mo	2.9%			Market %	n/a	n/a
Average		1.5%	< Year 2019 >				

\$44.10 /mo			Garden State Life Insurance Company				
HH Discount 7.0%			Parent: American National Insurance Company Years in Market: 1 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 01/01/2020 Rating Class: n/a		
Age Increases			Increase History		Market Data		
Age	Monthly Amount	Increase	Date	Amount		National	State
66	\$ 44.10 /mo	0.0%	n/a	n/a	Lives	n/a	n/a
67	\$ 44.10 /mo	0.0%	Average	n/a	Premium	n/a	n/a
68	\$ 45.86 /mo	4.0%			Loss Ratio	n/a	n/a
69	\$ 47.63 /mo	3.9%			Market %	n/a	n/a
Average		2.0%	<		Year 2019		>

\$44.11 /mo			Omaha Supplemental Insurance Company			
HH Discount 12.0%			Parent: Mutual Of Omaha Grp Years in Market: 1 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A+ (Outlook Stable) Effective Date: 04/01/2020 Rating Class: n/a	
Age Increases			Increase History		Market Data	
Age	Monthly Amount	Increase	Date	Amount		
66	\$ 44.11 /mo	0.0%	04/01/2020	9.0%	Lives	
67	\$ 44.11 /mo	0.0%	Average	9.0%	Premium	
68	\$ 45.17 /mo	2.4%			Loss Ratio	
69	\$ 46.24 /mo	2.4%			Market %	
Average		1.2%				
					< Year 2019 >	

\$46.28 /mo			United Insurance Company Of America			
HH Discount <div>7.0%</div>		Parent: Kemper Corp Grp Years in Market: n/a S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: Positive (Outlook A-) Effective Date: 02/25/2020 Rating Class: n/a		
Policy Fee <div>\$15.00</div>						
Age Increases			Increase History		Market Data	
Age	Monthly Amount	Increase	Date	Amount		
66	\$ 46.28 /mo	0.0%	n/a	n/a	Lives 91 n/a	
67	\$ 46.28 /mo	0.0%	Average	n/a	Premium \$14,384 n/a	
68	\$ 47.70 /mo	3.1%			Loss Ratio 71.30% n/a	
69	\$ 49.13 /mo	3.0%			Market % 0.00% n/a	
Average		1.5%	< Year 2019 >			

\$47.02 /mo			Humana Insurance Company (Achieve)					
HH Discount 12.0%			Parent: Humana Grp Years in Market: 1 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A- (Outlook Positive) Effective Date: 01/01/2021 Rating Class: Achieve			
Age Increases			Increase History		Market Data			
Age	Monthly Amount	Increase	Date	Amount		National	State	
66	\$ 47.02 /mo	0.0%	09/01/2020	0.0%	Lives	381	70	
67	\$ 47.02 /mo	0.0%	01/01/2021	0.0%	Premium	\$66,471	\$9,011	
68	\$ 48.32 /mo	2.8%	Average	0.0%	Loss Ratio	42.57%	0.32%	
69	\$ 49.87 /mo	3.2%			Market %	0.00%	0.00%	
Average		1.5%	< Year 2019 >					

\$47.28 /mo			BCBS IL/TX/NM/OK		
HH Discount 3.0%			Parent: Hcsc Grp Years in Market: 54 S&P Rating: AA- Rate Type: Attained age		Plan: HDG AM Best Rating: A (Outlook Positive) Effective Date: 05/01/2020 Rating Class: n/a
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 49.49 /mo	4.7%	n/a	n/a	Lives 625,754 165,673
67	\$ 51.69 /mo	4.4%	Average	n/a	Premium \$1,635,914,450 \$408,618,075
68	\$ 53.90 /mo	4.3%			Loss Ratio 79.18% 77.04%
69	\$ 56.11 /mo	4.1%			Market % 4.97% 19.36%
Average		4.4%			
					< Year 2019 >

\$47.73 /mo			Bankers Fidelity Assurance Company		
HH Discount 9.0% Policy Fee \$25.00			Parent: Atlantic Amer Grp Years in Market: 6 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A- (Outlook Stable) Effective Date: 11/01/2020 Rating Class: Preferred
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 47.73 /mo	0.0%	11/01/2020	0.0%	Lives 25,018 2,233
67	\$ 47.73 /mo	0.0%	Average	0.0%	Premium \$45,144,716 \$4,362,888
68	\$ 49.87 /mo	4.5%			Loss Ratio 84.91% 99.01%
69	\$ 52.03 /mo	4.3%			Market % 0.14% 0.21%
Average		2.2%			
					< Year 2019 >

\$49.39 /mo			Colonial Penn Life Insurance Company		
			Parent: Cno Financial Grp Years in Market: 22 S&P Rating: BBB+ Rate Type: Attained age		Plan: HDG AM Best Rating: A- (Outlook Stable) Effective Date: 01/01/2020 Rating Class: Substandard
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 51.27 /mo	3.8%	n/a	n/a	Lives 209,614 10,772
67	\$ 53.24 /mo	3.8%	Average	n/a	Premium \$492,862,714 \$27,356,672
68	\$ 55.29 /mo	3.9%			Loss Ratio 74.84% 77.79%
69	\$ 57.40 /mo	3.8%			Market % 1.50% 1.30%
Average		3.8%			
					< Year 2019 >

\$52.21 /mo			Physicians Life Insurance Company		
HH Discount 10.0%			Parent: Physicians Mut Grp Years in Market: 1 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 07/01/2020 Rating Class: Attained Age
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 52.21 /mo	0.0%	n/a	n/a	Lives
67	\$ 52.21 /mo	0.0%	Average	n/a	Premium
68	\$ 52.21 /mo	0.0%			Loss Ratio
69	\$ 54.57 /mo	4.5%			Market %
Average		1.1%			
					< Year 2019 >

\$57.28 /mo			Bankers Fidelity Assurance Company		
HH Discount 9.0%			Parent: Atlantic Amer Grp Years in Market: 6 S&P Rating: n/a Rate Type: Attained age		Plan: HDG AM Best Rating: A- (Outlook Stable) Effective Date: 11/01/2020 Rating Class: Standard
Policy Fee \$25.00					
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	
66	\$ 57.28 /mo	0.0%	11/01/2020	0.0%	Lives
67	\$ 57.28 /mo	0.0%	Average	0.0%	Premium
68	\$ 59.84 /mo	4.5%			Loss Ratio
69	\$ 62.43 /mo	4.3%			Market %
Average		2.2%			
					< Year 2019 >

\$71.01 /mo		Physicians Life Insurance Company																														
HH Discount 10.0%		Parent: Physicians Mut Grp Years in Market: 1 S&P Rating: n/a Rate Type: Issue age	Plan: HDG AM Best Rating: A (Outlook Stable) Effective Date: 07/01/2020 Rating Class: Issue Age																													
		<table><tr><th colspan="2">Increase History</th></tr><tr><th>Date</th><th>Amount</th></tr><tr><td>n/a</td><td>n/a</td></tr><tr><td>Average</td><td>n/a</td></tr></table>	Increase History		Date	Amount	n/a	n/a	Average	n/a	<table><tr><th colspan="3">Market Data</th></tr><tr><th></th><th>National</th><th>State</th></tr><tr><td>Lives</td><td>25,227</td><td>3,135</td></tr><tr><td>Premium</td><td>\$65,806,553</td><td>\$9,080,012</td></tr><tr><td>Loss Ratio</td><td>70.90%</td><td>71.08%</td></tr><tr><td>Market %</td><td>0.20%</td><td>0.43%</td></tr><tr><td colspan="3">Year 2019</td></tr></table>	Market Data				National	State	Lives	25,227	3,135	Premium	\$65,806,553	\$9,080,012	Loss Ratio	70.90%	71.08%	Market %	0.20%	0.43%	Year 2019		
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Medicare Supplement: Plan HDG Details			
Part A			
Services	Medicare Pays	This Plan Pays (After \$2370 Deductible)	You Pay (\$2370+)
Hospitalization			
First 60 Days	All But \$1484	\$1484 (Part A Deductible)	\$0
61st Through 90th Day	All But \$371 a Day	\$371 a Day	\$0
91st Day and After (60 Reserve Days)	All But \$742 a Day	\$742 a Day	\$0
After Reserve (Additional 365 Days)	\$0	100% of Eligible Expenses	\$0
Beyond the Additional 365 Days	\$0	\$0	All Costs
Skilled Nursing Facility Care			
First 20 Days	All Approved Amounts	\$0	\$0

21st Through 100th Day	All But \$185.50 a Day	Up to \$185.50 a Day	\$0
101st Day and After	\$0	\$0	All Costs
Blood			
First Three Pints	\$0	100%	\$0
Additional Amounts	100%	\$0	\$0
Hospice Care			
Must Meet Medicare's Requirements, including a doctor's certification of terminal illness	All but very limited coinsurance, coinsurance for outpatient drugs and inpatient respite care.	Pays Copayments and Coinsurance	\$0
Part B			
Services	Medicare Pays	This Plan Pays (After \$2370 Deductible)	You Pay (\$2370+)
Medical Expenses			
1st \$203 of Approved Amounts	\$0	\$0	\$203(Unless Part B deductible has been met)
Remainder of Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charge	\$0	100%	\$0
Blood			
First Three Pints	\$0	All costs	\$0
Next \$203 of Medicare Approved Amounts	\$0	\$0	\$203 (Unless Part B deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	\$0
Clinical Laboratory Services			
Tests for Diagnostic Services	100%	\$0	\$0
Parts A & B			
Services	Medicare Pays	This Plan Pays (After \$2370 Deductible)	You Pay (\$2370+)
Home Health Care			
Medically necessary skilled care services and medical supplies	100%	\$0	\$0
Durable Medical Equipment			
1st \$203 of Medicare approved amounts	\$0	\$0	\$203 (Unless Part B deductible has been met)
Remainder of medicare approved amounts	80%	20%	\$0
Other Benefits			
Services	Medicare Pays	This Plan Pays (After \$2370 Deductible)	You Pay (\$2370+)
Foreign Travel			
1st \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% up to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum benefit

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates or underwriting information. For agent use only. Carriers may have made rate or underwriting adjustments that have not yet been reflected in our database. All data obtained from public sources.

Monthly rates may reflect EFT discounts, if applicable.

A few companies in the database offer premium rates based upon special underwriting or administrative rules. In those cases multiple rates are shown for the same company.

Minnesota and Wisconsin: Age increase data is determined using the base policy, not including any riders. Historical increase data is determined using a composite increase on the base policy and the riders.

In Wisconsin, United American rates include the home healthcare rider.

2019 Market Data Source: 2019 NAIC Medicare Supplement Experience Exhibits and data filed with the National Association of Insurance Commissioners in annual financial statements. CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above market data.