
2008

NEBRASKA'S COMPARISON GUIDE FOR MEDICARE SUPPLEMENT INSURANCE



Produced by the
Nebraska Department of Insurance
&
**Nebraska Senior Health Insurance
Information Program (SHIIP)**



Senior Health Insurance Information Program • 941 O Street • Suite 400 • Lincoln, NE • 68508

Phone: (800) 234-7119 • TTY: (800) 833-7352 • Fax: (402) 471-6559

email: shiip@doi.state.ne.us • web site: www.doi.ne.gov/shiip

NOT TO BE USED FOR MARKETING PURPOSES

This booklet is for informational purposes only and is available to the public. Neither the Senior Health Insurance Information Program nor the Nebraska Department of Insurance endorses any specific company, product or plan of insurance.

Nebraska's Comparison Guide for Medicare Supplement Insurance

Produced by the
Nebraska Department of Insurance
&
Nebraska Senior Health Insurance Information Program (SHIIP)

March 2008

Introduction

There are 12 standardized Medicare Supplement Plans, A through L, currently available in Nebraska. Some insurance companies may offer a “high deductible option” on Plans F and J. The following charts show the benefits offered under each plan. The first step in buying a Medicare Supplement Policy is to select the plan that both meets your needs and is affordable. This guide has been prepared to assist you in purchasing a Medicare Supplement Policy by providing a comparison of the companies approved to sell Medicare Supplement Products in Nebraska, including annual premiums and other important policy information.

Each Medicare Supplement Plan offers a specific list of benefits. Plan F from one company must offer the same benefits as Plan F from all other companies. Since each plan’s benefits are identical from company to company, premium comparison and special conditions are important to consider when choosing a policy that is right for you. Special conditions are described on page 8 of this guide.

Table of Contents

Chart Comparing Benefits in Plans A-L.....	4
Be an Informed Consumer.....	5
<u>Important Time Frames</u>	
Open Enrollment When 65.....	6
Guarantee Issue.....	6
Open Enrollment When Under 65.....	7
Help Paying Insurance Premiums.....	7
Guide to Premium Chart.....	7-8
Medicare Advantage & Medicare Supplements.....	9
<u>Premium Tables</u>	
At Age 65.....	10-11
At Age 70.....	12-13
At Age 80.....	14-15
<u>High Deductible Options</u>	
At Age 65.....	16
At Age 70.....	17
At Age 80.....	17
<u>Medicare Select</u>	18

Standardized Medicare Supplement Plans

BASIC BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F ♠	PLAN G	PLAN H ♣	PLAN I ♣	PLAN J ♠♣	PLAN K	PLAN L
Part A Hospital-Coinsurance (Days 61-90)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Lifetime Reserve Days (Days 91-150)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 More Hospital Days-100%	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A and B Blood	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
ADDITIONAL BENEFITS												
Skilled Nursing Facility Coinsurance (Days 21-100)			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Deductible			✓			✓				✓		
Part B Excess Charges						100%	80%		100%	100%		
Foreign Travel Emergency			✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery				✓			✓		✓	✓		
Preventive Medical Care					✓					✓		
Part A Hospice Coinsurance											50%	75%
2008 Out-of-Pocket Limit											\$4440	\$2220

Insurance companies are limited to selling only the standardized Medicare Supplement Plans shown above. All standardized Medicare Supplement Plans are guaranteed renewable for life. This means the company cannot individually cancel your policy for any reason other than non-payment of premium or falsifying information on your application.

♠ - Plans F and J also have an option called a High Deductible Plan F and a High Deductible Plan J (more information on page 16-17).

♣ - Plans H, I, and J continue to be sold, but no longer have prescription drug benefits (effective 1/1/06).

Be an Informed Consumer

Assess Your Needs. Review your own health profile and decide what benefits and services you are most likely to need. Choose a policy that best meets those needs. If a poor decision is made, you may have more limited choices in the future.

Buy Just ONE. You only need one Medicare Supplement Policy. You are paying for unnecessary coverage if you own more than one.

Take Your Time. Do not be pressured into buying a policy. If you have questions or concerns, ask the agent to explain the policy to a friend or relative whose judgment you trust, or call SHIIP. If you need more time, tell the agent to return at some future date. Do not fall for the tactic: “I’m only going to be in town today so you’d better buy now.”

Medical Questions May be Important. Do not be misled by the phrase “no medical examination required.” You may not have to go to a physician for an exam, but medical statements you make on the application might prevent you from getting coverage after your open enrollment period.

Remember - during your six-month open enrollment period, all companies must accept you, regardless of your health history.

Complete the Application Carefully. Before you sign an application, read the health information recorded by the agent. Do not sign it until all health information is completed and accurate. If you omit requested medical information, the insurance company could deny coverage for that condition or cancel your policy.

Do Not Pay With Cash. Pay by check, money order, or bank draft. Make it payable to the insurance company only, not the agent. Completely fill out the check before presenting it to the agent.

It Takes Time to be Approved. You are not insured by a new Medicare Supplement Policy on the day you apply for it. Generally, it takes at least 30 days to be approved.

Do Not Immediately Cancel a Current Policy. Wait until you have been officially accepted by the new insurer and have a policy in-hand before canceling your current policy.

Expect to Receive the Policy Within a Reasonable Time. A policy should be delivered within a reasonable time after application. If you have not received the policy or had your check returned within approximately 30 days, contact the company and obtain, in writing, a reason for the delay. If the problem continues, contact the Nebraska Department of Insurance, Consumer Affairs Division, by calling 1-877-564-7323.

Use Your 30-Day Free Look Period. Your 30-day “free look” period starts when you have a policy in your hand. When you get your policy, review it carefully. If you decide not to keep it, return it to the company and request a premium refund. After the free-look period, insurance companies are not required to return unused premiums if you decide to drop the policy.

Important Time Frames

Open Enrollment When 65

Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare Supplement Policy during “open enrollment.” A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age. Your open enrollment period starts when you enroll in Medicare Part B. It ends six months later. During these six months, companies cannot turn you down due to your health history. If you apply for a policy after the open enrollment period, some companies may refuse coverage because of health reasons. You will be eligible for an open enrollment period when you become 65 if you have had Medicare Part B coverage before age 65 (e.g., Medicare due to a disability or End-Stage Renal Disease).

Even though you are guaranteed a policy during open enrollment, pre-existing conditions may not be covered for up to six months after the effective date. If you have “creditable coverage” earned from your past health insurance coverage, the pre-existing condition waiting period can be waived. Creditable coverage includes coverage under an employer group health plan, Medicaid, or some other types of insurance. See the “Pre-Ex” column on the following charts to see which companies require a waiting period for pre-existing conditions.

Guarantee Issue Opportunity

After your open enrollment period ends, companies can refuse you coverage due to your health history. However, there are some limited circumstances that will give you a “Guarantee Issue Opportunity” to buy a Medicare Supplement Policy. You will have the right to buy a Medicare Supplement Policy A, B, C, F, K or L from any company selling those plans, as long as you apply within 63 days. These circumstances include:

- If you are enrolled in a Medicare Supplement Policy and that policy ends through no fault of your own (company goes bankrupt, coverage involuntarily terminated, etc.);
- If you are enrolled in a Medicare Advantage Plan and you disenroll because you move from the plan’s service area or the plan terminates;
- If you are enrolled in an employer group health plan that pays benefits secondary to Medicare, and the plan ceases to provide all health benefits;
- If you disenroll from a Medicare Advantage Plan within the first twelve months of purchase.*

*For more information, see page 9.

Important Timeframes (cont.) - Open Enrollment When Under 65

Persons who receive Social Security Disability benefits can begin receiving Medicare before they turn 65. However, in Nebraska, they are not eligible for Medicare Supplement Open Enrollment before age 65. Companies are not required to sell Medicare Supplement Policies to persons under 65. SHIIP compiles a list of companies that may offer a Medicare Supplement Policy to persons under age 65 and on Medicare. Medical questions will be asked and if you meet the companies' medical requirements, they may, at that time, offer you a policy. To obtain copies of this list please call SHIIP at 1-800-234-7119, or visit www.doi.ne.gov/shiip on the web.

Help Paying Insurance Premiums

The State of Nebraska may help pay for your Medicare premiums and other health care costs. If you have limited income and resources, contact your local Health and Human Services office. To find the office nearest you, check the government listings of your phone book, or call 1-800-685-5456.

Guide to Premium Chart

Annual Premiums: The prices quoted in the charts are annual premiums in effect at the time of our survey (March 2008). Since Medicare Supplement premiums are usually paid on a monthly basis, you may want to divide these annual estimates by 12 to get a sense of your monthly cost. Premiums may change during the year as companies file new rates with the Nebraska Department of Insurance. Every effort has been made to ensure the accuracy of the premiums listed in this guide. The lowest and highest premiums are shown, based on special conditions determined by the company.

Insurance Companies: Companies included in this Comparison Guide responded to the SHIIP premium survey. Companies not listed either failed to respond, did not have policies approved at the time of the survey, only sell policies to individuals in certain groups, or chose not to participate.

Company Phone Numbers: When available, a toll-free telephone number is listed. The company phone number can be used to obtain further information about the policies.

Guide to Premium Chart (cont.)

Special Conditions

- AF:** “Automatic File” indicates that the company has signed an agreement with Medicare allowing a beneficiary’s Medicare claim to be sent directly to the supplemental insurance company. This agreement eliminates your need to file claims with the supplement company.
- FEE:** “Fee” indicates a one-time application fee the company charges for expenses incurred in issuing your policy. The amount of the fee is also listed.
- GI:** “Guarantee Issue” indicates some or all of the policies marketed by that company will be issued regardless of the applicant’s age or health problems, even if the person is outside the open enrollment period.
- M/F:** Policies for “Males and Females” have different premiums.
- SMK:** “Smokers” pay a higher premium than non-smokers pay.
- SP:** These companies only sell policies to members of their associations or organizations. Only eligible members may purchase these policies.
- ZIP:** “Zip” means prices differ by zip code; the lowest and highest premiums are shown.
- 65th:** *AARP* individuals 65 and older who apply for coverage within three years of their Medicare Part B effective date or 65th birthday are eligible for the Early Enrollment Discount Program.

Pre-Ex

This column lists the length, in months, of any waiting period for pre-existing conditions. A company can have a waiting period of up to six months. However, during your open enrollment period, if you have “creditable coverage” earned from your past health insurance coverage, the pre-existing condition waiting period can be waived. Creditable coverage includes coverage under an employer group health plan, Medicaid, or some other types of insurance.

ATND or ISSD Age

Attained Age (ATND): The premium is based on your current age, so the premium goes up each year. In other words, the premium on these policies will increase as you get older. Premiums will also go up due to inflation.

Issued Age (ISSD): The premium is based on the age you are when you buy the Medicare Policy. If you buy the policy at age 65, you will always pay the premium that the company charges 65-year-old customers. Premiums will remain the same except for inflation.

No-Age Rating (NONE): Also called community-rated policies. The same monthly premium is charged to everyone who has the Medicare Supplement Policy, regardless of age. Premiums will remain the same except for inflation.

Medicare Advantage & Medicare Supplements

Can I Keep My Medicare Supplement Insurance If I Join a Medicare Advantage Plan?

Those covered under Original Medicare may have a Medicare Supplement Policy. These plans only work with Original Medicare, so if you join a Medicare Advantage Plan, you do not need to keep your supplement policy. If you do elect to keep your Medigap Policy, you will have to keep paying your premiums and you will receive little or no benefit from it while you are in a Medicare Advantage Plan.

If you are new to Medicare and elect to join a Medicare Advantage Plan, you retain the right to cancel your Medicare Advantage Plan during the first 12 months of enrollment and return to Original Medicare. If you do this during the 12 month “trial period,” you are granted a guarantee issue into a benefit package classified as Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer.

Notes

Guarantee Issue Opportunity

If you are over age 65 and were covered under Original Medicare and a Medigap Policy, then joined a Medicare Advantage Plan and cancelled your supplement, you retain the right to cancel your Medicare Advantage Plan during the first 12 months of enrollment and return to Original Medicare. If you do this during the 12 month “trial period,” you are granted a guarantee issue into the same Medigap Policy in which you were most recently enrolled, if available from the same issuer, or, if not so available, a benefit package classified as Plan A, B, C, F (including F with a high deductible), K or L offered by any issuer. This guarantee issue opportunity only applies if you cancel your Medicare Supplement Policy while you are enrolled in a Medicare Advantage Plan.

2008 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP	3	NONE	861-1084	1260-1585	1497-1884	1390-1749	1396-1758	1514-1905	1403-1764	1392-1751	1405-1766	1665-2096	699-880	976-1228
American Family Mutual Ins. Co. 888-428-5433	AF, SMK, ZIP	NONE	Attained	985-1348		1695-2319			1814-2482					836-1144	1218-1666
American Continental Ins. Co. 800-264-4000	AF, FEE-\$20, SMK, M/F, ZIP	3	Attained	816-1159	1029-1460		1039-1474		1194-1696				1201-1704		
American Pioneer Life Ins. Co. 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1117-1697	1441-2190	1866-2833	1582-2404		1934-2938						
American Reputlic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP	None	Attained	1011-1429									1264-1786		
American Republic Ins. Co. 800-247-2190	AF, M/F, ZIP	NONE	Attained	867-1034					1514-1805				1255-1761		
Assured Life Association 877-492-5870	FEE-\$25, M/F, SMK, ZIP	6	Attained	870-1536	1054-1863	1192-2105	1020-1745		1286-2171	1028-1760					
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	871-1435	1656-2132	2144-2828	2171-2795		2593-2815	2001-2815					
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	1238-1487	1822-2052	2345-2640	1604-1806	1908-2067	2236-2498	1775			1380-1542	582-650	846-945
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	800-1022	1403-1715	1412-1725			1483-1813	1259-1579					
Central Reserve Life Ins. Co. 800-734-3942	AF, FEE-\$25, M/F, ZIP	6	Attained	1415-1845		1760-2293	1380-1799	1154-1504	1717-2237	1392-1814	1019-1328	1220-1591	1278-1665		
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	1522	1928	2259	1644-1900		2333						
Conseco Insurance Co. 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1133-1357			1333-1597		1583-1861	1176-1408					
Constitution Life Ins. Co. 800-882-1054	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1252-1499	1717-2050	2020-2414	1873-2239		2274-2717						
Continental General Ins. Co. 877-291-5434	AF, FEE-\$25, M/F, ZIP	NONE	Attained	1964-2482	1802-2277	1853-2342	1568-1981	1357-1714	1649-2084	1524-1926	1019-1288		1278-1615		
Continental Life Insurance Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1014-1115	1347-1482	1635-1799	1352-1487	1511-1662	1678-1846	1437-1581					
Equitable Life & Casualty Ins. Co. 800-352-5150	AF	NONE	Attained	1193	1991	2296	1804	1885	2491	1934	1833	1822	2558		
Genworth Life Insurance Co. 877-825-9337	AF, M/F, SMK, ZIP	NONE	Attained	914-1273	1100-1532	1325-1845	1103-1536	1108-1544	1366-1902	1132-1575					
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	785	1190		1379		1387						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1134-1474		1712-2230			1455-1890	1241-1613					
Great American Life Ins. Co. 800-880-2745	AF, FEE-\$25, M/F, ZIP	6	Attained	859-1351	1019-1600	1164-1830	1006-1830		1167-1837	984-1550					
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1024	1549	2071	1153		2086	1755					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1332-2340	1404-2460	1632-2856			1644-2868				576-1020	840-1476	
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	659-962	857-1250	1027-1499	866-1292		1058-1545						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	859-1351	1019-1600	1164-1830	1006-1581		1167-1837	984-1550					
Marquette National Life Ins. Co. 800-934-8203	AF, FEE-\$35, SMK, M/F, ZIP	6	Attained	955-1388			1035-1505		1283-1866	1090-1584					

NOT TO BE USED FOR MARKETING PURPOSES

2008 Annual Premium When Policy Purchased at Age 65

COMPANY	Special Conditions	Pre-Ex (MOs)	Atnd or Issd Age	A	B	C	D	E	F	G	H	I	J	K	L
Mennonite Mutual Aid Assoc. 800-348-7468	SP, ZIP	NONE	Attained & Issued	1090				1247	1538	1803					1115
Mutual of Omaha Ins. Co. 800-316-0842	AF, M/F, SMK, ZIP	NONE	Attained	933-1466		1310-2057	1384-2173		1455-2285	914-1435					
National States Insurance Co. 800-868-6788	AF,M/F,SMK,ZIP	NONE	Attained & Issued	2134	2950	4783	885-1330		2717						
Pennsylvania Life Ins. Co. 800-275-6667	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	947-1359	1289-1848	1450-2078	1345-1928		1567-2247	1376-1958					
Philadelphia American Life Ins. Co. 800-552-7879	FEE-\$20, M/F, SMK, ZIP	6	Attained	876-1167	884-1178	1094-1459	1040-1386		1138-1518						
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP	NONE	Attained & Issued	1004-1473	1144-1761				1472-2285	1251-1941					
Provident American Life & Health Ins. Co. 877-291-5434	AF, FEE-\$25, SMK,M/F, ZIP	6	Attained	1262-1809				1378-1975	1531-2195	1172-1680	1019-1461	1220-1749	1278-1832		
Pyramid Life Insurance Co. 800-444-0321	AF, M/F, SMK, ZIP	6	Attained	1774-2107				1791-2127	1306-1962	2146-1962	1849-2195				
Reserve National Ins. Co. 800-654-9106	FEE-\$15	6	Attained	1071	1738	2061	1224		2468						
Royal Neighbors of America 800-321-0102	AF,FEE-\$20, M/F, SMK, ZIP	NONE	Attained	816-1174	907-1303	1077-1546	877-1261	918-1319	1110-1595	900-1296					
Shenandoah Life Ins. Co. 800-848-5433	AF,FEE- \$25,M/F,SMK, ZIP	NONE	Attained	885-1251	1115-1576	1255-1772	1127-1591	1136-1605	1296-1830	1152-1628					
Standard Life & Accident Ins. Co. 888-350-1488	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	983-1345	1232-1686	1418-1940	1353-1851	1278-1749	1426-1952	1359-1860					
State Farm Mutual Auto Ins. Co. Call Local Agent	ZIP	NONE	Attained	1059-1144		1597-1725			1613-1742						
State Mutual Insurance Co. 800-321-0102	AF,FEE-\$20, SMK, ZIP	NONE	Attained	1821-2307	1988-2518	2418-3063	2195-2780		2399-3038						
Sterling Life Insurance Co. 800-688-0010	AF, ZIP	NONE	Attained	1344-1400	1579-1636	1846-1902			1885-1949						
Thrivent Financial for Lutherans 800-847-4836	SP, SMK, ZIP	NONE	Attained & Issued	950-1440	1123-1701	1455-2191	1217-1837		1462-2200		1993-2435	2033-2485			898-1365
Unicare Life & Health Ins. Co. 888-211-9815	AF,M/F,ZIP	NONE	Attained	888-1140					1116-1440						708-912
United American Insurance Co. 800-331-2512	AF, M/F	2	Attained & Issued	1702	1890	2299	2159		2774	2886				1176	1653
United Commerical Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	612-997	793-1291	869-1416	772-1257		896-1459	746-1216					
United Nat'l Life Ins. Co. of America 800-207-8050	FEE-\$20	NONE	Attained	956	1444	1682	1535		1679	1635					
United Teachers Associates Ins. Co. 800-880-8824	AF,FEE- \$25,M/F,SMK, ZIP	6	Attained	1304-2124	1568-2554	1790-2915	1488-2424		1795-2924	1493-2432	1118-1821	1132-1844	1340-2182		
USAA Life Insurance Co. 800-531-8000	AF, SMK	NONE	Attained	1132-1246			1626-1790		1644-1810	1592-1754					
World Corp. Insurance Co. 800-822-9993	AF,FEE-\$25, M/F,SMK,ZIP	NONE	Attained	954-1338					1289-1805						653-915

NOT TO BE USED FOR MARKETING PURPOSES

2008 Annual Premium When Policy Purchased at Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP	3	NONE	123 0-2322	1800-3 397	2139-40 36	1986-374 8	1995-3766	2163-40 81	2004-3 780	1989-3784	2007-3 784	23 79-4491	999-1885	1395-2632
American Continental Ins. Co. 800-264-4000	AF,FEE-\$20, SMK,M/F,ZIP	3	Attained	924-1312	1165-1653		1175-1669		1340-1903				1346-1913		
American Family Mutual Ins. Co. 888-428-5433	AF, SMK, ZIP	6	Attained	1092-1495		1887-25 82			2019-2763					931-1274	1355-1854
American Pioneer Life Ins Co 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	1306-1982	1703-2587	2153-3268	1871-2844		2233-3395						
American Republic Corp. Ins. Co. 888-755-3065	AF,M/F,ZIP	NONE	Attained	1213-1754									1517-2192		
American Republic Ins Co. 800-247-2190	AF, M/F, ZIP	NONE	Attained	1061-1293					1817-2215				1506-2162		
Assured Life Association 877-492-5850	FEE-\$25, M/F, SMK, ZIP	6	Attained	969-1711	1177-2079	1333-2356	1142-1955		1438-2430	1150-1971					
Bankers Fidelity Life Ins Co. 866-458-7500	AF, SMK	NONE	Issued	944-1596	1813-2382	2316-3096	2379-3127		2797-3022	2158-3022					
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	1406-1689	2152-2424	2763-3111	1924-2166	2268-2459	2712-3030	2186			1703-1902	718-802	1044-1166
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	972-1241	1705-2083	1716-2096			1803-2203	1391-1744					
Central Reserve Life Ins. Co. 800-734-3942	AF, FEE-\$25, M/F,ZIP	6	Attained	1583-2063		1973-2570	1545-2014	1289-1680	1922-2505	1557-2030	1139-1483	1366-1780	1430-1864		
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	1600	2044	2395	1644-1900		2458						
Conseco Insurance Company 800-541-2254	FEE-\$15, M/F, ZIP	NONE	Attained	1209-1973			1421-2321		1667-2658	1254-2047					
Constitution Life Ins. Co. 800-882-1054	AF, FEE-\$25, M/F,SMK,ZIP	6	Attained	1412-1687	1938-2314	2290-2735	2137-2553		3573-3076						
Continental General Ins. Co. 877-291-5434	AF, FEE-\$25, M/F,ZIP	NONE	Attained	2377-3003	2182-2757	2246-2838	1896-2396	1641-2074	1997-2524	1847-2334	1139-1439		1430-1807		
Continental Life Ins. Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1147-1262	1523-1675	1854-2039	1568-1725	1642-1806	1884-2072	1652-1817					
Equitable Life and Casualty Ins. Co. 800-352-5150	AF	NONE	Attained	1412	2381	2774	2218	2292	3017	2362	2235	2238	3104		
Genworth Life Insurance Co. 877-825-9337	AF,M/F, SMK, ZIP	NONE	Attained	1078-1501	1307-1820	1551-2160	1312-1827	1319-1836	1598-2225	1347-1874					
Globe Life Insurance Co. 877-825-9337	AF, ZIP	2	Attained	1047	1519		1709		1718						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1284-1840		1937-2772			1937-2344	1391-1991					
Great American Life Ins. Co. 800-880-2745	AF,FEE-\$20, M/F,ZIP	6	Attained	932-1531	1108-1823	1268-2088	1096-1805		1272-2094	1073-1767					
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1206	1817	2431	1355		2456	2062					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1308-2160	1380-2280	1596-2640			1608-2652				720-1212	1056-1740	
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	742-1085	971-1418	1152-1682	1005-1467		1188-1734						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	932-1531	1108-1823	1268-2088	1096-1805		1272-2094	1073-1767					
Marquette National Life Ins. Co. 800-934-8203	AF, FEE-\$35, M/F, SMK, ZIP	6	Attained	1053-1687			1174-1866		1405-2232	1237-1965					

NOT TO BE USED FOR MARKETING PURPOSES

2008 Annual Premium When Policy Purchased at Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
Mennonite Mutual Aid Association 800-348-7468	SP, ZIP	NONE	Attained & Issued	1217				1477	1782	2049					1275
Mutual of Omaha Ins. Co. 800-316-0842	AF, SMK, ZIP	6	Attained	1107-1738		1553-2438	1641-2576			1725-2709	1083-1701				
National States Insurance Co. 800-868-6788	AF,M/F,SMK,ZIP	NONE	Issued	2379	3282	5312	1060-1593			3026					
Pennsylvania Life Ins. Co. 800-275-7366	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1117-1601	1532-2195	1698-2433	1601-2295			1835-2630	1622-2308				
Philadelphia American Life Ins. Co. 800-552-7879	FEE-\$10(A-F) & \$20(D), M/F, SMK, ZIP	6	Attained	1008-1344	1017-1356	1260-1680	1197-1596			1310-1747					
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP	NONE	Attained & Issued	1155-1615	1361-1951					1762-2566	1497-2181				
Provident American Life & Health Ins. Co. 877-291-5434	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1526-2188				1669-2392		1853-2657	1311-1880	1139-1632	1366-1958	1430-2051	
Pyramid Life Ins. Co. 800-777-1126	AF, M/F,SMK,ZIP,	6	Attained	2214-2629				2230-2648	1671-2511	2677-3179	2300-2732				
Reserve National Insurance Co. 800-654-9106	FEE-\$15	6	Attained	1244	1993	2437	1492			2901					
Royal Neighbors of America 800-321-0102	AF,FEE-\$20, M/F, SMK, ZIP	NONE	Attained	901-1298	1008-1451	1185-1703	977-1406	1022-1470	1222-1755	1003-1442					
Shenandoah Life Ins. Co. 800-848-5433	AF,FEE-\$25,M/F,SMK,ZIP	NONE	Attained	1002-1415	1264-1784	1416-1999	1276-1802	1286-1818	1454-2054	1304-1843					
Standard Life and Accident Ins. Co. 888-350-1488	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1006-1395	1261-1750	1451-2013	1384-1920	1308-1815	1460-2025	1391-1930					
State Farm Mutual Auto Ins. Co. Call Local Agent	ZIP	NONE	Attained	1334-1441		2012-2173				2032-2195					
State Mutual Insurance Co. 800-321-0102	FEE-\$20, SMK, ZIP	NONE	Attained	2133-3193	2358-3521	2805-4189	2610-3900			2785-4152					
Sterling Life Insurance Co. 800-688-0010	AF, ZIP	NONE	Attained	1540-1608	1849-1918	2169-2237				2212-2290					
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1087-1585	1285-1863	1665-2410	1391-2014			1671-2417		2190-2676	2234-2730		1027-1495
Unicare Life & Health Ins. Co. 888-211-9815	AF,M/F,ZIP	NONE	Attained	1080-1392						1368-1764					876-1116
United American Insurance Co. 800-331-2512	AF, MF	2	Attained & Issued	1830	2498	3037	2872			3036	3168				1569 2202
United Comm. Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	766-1247	991-1614	1083-1765	965-1572			1091-1777	933-1520				
United Nat'l Life Ins. Co. of America 800-207-8050	FEE-\$20	NONE	Attained	1127	1693	1974	1803			1977	1920				
United Teachers Associates Ins. Co. 800-880-8824	AF,FEE-\$25, M/F,SMK,ZIP	6	Attained	1480-2411	1784-2905	2042-3326	1698-2767			2049-3337	1704-2777	1275-2077	1343-2187	1589-2588	
USAA Life Insurance Co. 800-531-8722	AF, SMK	NONE	Attained	1248-1378			1794-1976			1812-1994	1756-1928				
World Corp. Insurance Co. 800-822-9993	AF,FEE-\$25, M/F,SMK,ZIP	NONE	Attained	1145-1643						1538-2200					783-1123

NOT TO BE USED FOR MARKETING PURPOSES

2008 Annual Premium When Policy Purchased at Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
AARP (United Health Care) 800-523-5800	AF, GI, ZIP, 65th	3	NONE	1353-2322	1980-3397	2353-4036	2185-3748	2194-3766	2377-4081	2204-3780	2188-3753	2208-3784	2617-4491	1099-1885	1534-2632
American Continental Ins. Co. 800-264-4000	AF, FEE-\$20, M/F, SMK, ZIP	3	Attained	1190-1689	1499-2127		1514-2148		1666-2366				1674-2378		
American Family Mutual Ins. Co. 800-428-5433	AF, SMK, ZIP	6	Attained	1458-1994		2565-3510			2744-3755					1265-1731	1841-2519
American Pioneer Life Ins. Co. 800-538-1053	AF, FEE-\$25, M/F, SMK, ZIP	3	Attained	1621-2460	2186-3323	2709-4116	2411-3664		2811-4271						
American Republic Corp. Ins. Co. 888-755-3065	AF, M/F, ZIP	NONE	Attained	1573-2396									1966-2962		
American Republic Ins. Co. 800-247-2190	AF, M/F, ZIP	NONE	Attained	1410-1794					2354-2995				1952-2921		
Assured Life Association 877-492-5850	FEE-\$25, M/F, SMK, ZIP	6	Attained	1238-2186	1552-2741	1764-3120	1586-2714		1904-3219	1596-2734					
Bankers Fidelity Life Ins. Co. 866-458-7500	AF, SMK	NONE	Issued	1001-1819	2134-2880	2870-3786	2842-3836		3197-3554	2467-3554					
Bankers Life & Casualty Co. 800-621-3724	ZIP	NONE	Attained	1946-2338	3179-3580	4105-4622	2960-3333	3401-3636	4034-4506	3365			2622-2929	1106-1235	1608-1796
Blue Cross & Blue Shield of NE 800-622-2763	AF, M/F, SMK	NONE	Attained	1319-1686	2315-2829	2329-2846			2447-2991	1986-2491					
Central Reserve Life Ins. Co. 800-734-3942	AF, FEE-\$25, M/F, ZIP	6	Attained	1998-2604		2488-3242	1951-2542	1622-2115	2424-3159	1965-2561	1433-1867	1723-2246	1805-2351		
Combined Ins. Co. of America 800-544-5531	SMK	NONE	Issued	2145	2736	3205	2439-2818		3311						
Conseco Insurance Company 800-541-2254	FEE-\$15, M/F, SMK, ZIP	NONE	Attained	1567-2844			1844-3346		2071-3576	1628-2952					
Constitution Life Ins. Co. 800-882-1054	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1730-2067	2489-2973	2979-3556	2909-3476		3345-3996						
Continental General Ins. Co. 877-291-5434	AF, FEE-\$25, M/F, ZIP	NONE	Attained	3001-3792	2754-3480	2834-3581	2395-3026	2073-2620	2519-3183	2330-2945	1433-1811		1805-2280		
Continental Life Ins. Co. of Brentwood, TN 800-264-4000	AF, FEE-\$20, ZIP	3	Issued	1326-1459	1802-1982	2213-2434	1904-2094	2036-2240	2195-2415	1975-2173					
Equitable Life and Casualty Ins. Co. 800-352-5150	AF	NONE	Attained	1631	2897	3604	2988	2956	3855	3192	2889	3010	4011		
Genworth Life Insurance Co. 877-825-9337	AF, M/F, SMK, ZIP	NONE	Attained	1374-1913	1715-2389	2005-2792	1732-2412	1741-2425	2066-2876	1776-2473					
Globe Life & Accident Ins. Co. 800-801-6831	AF	2	Attained	1116	1724		2109		2121						
Golden Rule Insurance Co. 800-474-4467	M/F, SMK, ZIP	6	Attained	1723-2470		2600-3717			2204-3150	1872-2684					
Great American Life Ins. Co. 800-880-2745	AF, FEE-\$25, M/F, ZIP	6	Attained	1139-1874	1482-2440	1714-2820	1497-2461		1719-2830	1463-2409					
Guarantee Trust Life Ins. Co. 800-338-7452	FEE-\$20	NONE	Attained	1550	2328	3115	1736		3160	2641					
Humana Insurance Company 800-872-7294	AF, M/F, SMK, ZIP	3	Attained	1668-2748	1764-2904	2040-3360			2052-3384					924-1536	1344-2220
Lincoln Heritage Life Ins. Co. 800-287-7319	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	948-1384	1274-1862	1490-2175	1327-1938		1534-2241						
Loyal American Life Ins. Co. 800-633-6752	FEE-\$25, M/F, SMK, ZIP	6	Attained	1139-1874	1482-2440	1714-2820	1497-2461		1719-2830	1463-2409					
Marquette Nat'l Life Ins. Co. 800-934-8203	AF, FEE-\$35, M/F, SMK, ZIP	6	Attained	1251-1988			1586-2520		1888-2951	1668-2650					

NOT TO BE USED FOR MARKETING PURPOSES

2008 Annual Premium When Policy Purchased at Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	A	B	C	D	E	F	G	H	I	J	K	L
Mennonite Mutual Aid Association 800-348-7468	SP, ZIP	NONE	Attained & Issued	1298			1828	2041	2328						1435
Mutual of Omaha Ins. Co. 800-316-0842	AF, SMK, ZIP	6	Attained	1482-2327		2080-3266	2198-3450		2311-3629	1451-2278					
National States Insurance Co. 800-868-6788	AF,M/F,SMK,ZIP	NONE	Issued	2783	3832	6208	1338-2011		3526						
Pennsylvania Life Ins. Co. 800-275-7366	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1424-2041	2010-2881	2195-3146	2114-3029		2371-3399	2103-2992					
Philadelphia American Life Ins. Co. 800-552-7879	FEE-\$20, M/F, SMK, ZIP	6	Attained	1546-2061	1560-2080	1932-2576	1836-2447		2009-2679						
Physicians Life Insurance Co. 800-228-9100	AF, SMK, ZIP	NONE	Attained & Issued	1331-1818	1686-2335				2302-3264	1957-2775					
Provident American Life & Health Ins. 877-291-5434	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1927-2762			2104-3016		2337-3350	1654-2371	1433-2055	1723-2470	1805-2587		
Pyramid Life Ins. Co. 800-777-1126	AF, M/F, SMK, ZIP	6	Attained	2582-3066			2700-3206	2256-3389	3206-3807	2788-3311					
Reserve National Ins. Co. 800-654-9106	FEE-\$15	6	Attained	1672	2625	3301	2172		3904						
Royal Neighbors of America 800-321-0102	AF, FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1083-1557	1249-1794	1443-2075	1216-1748	1271-1827	1486-2137	1246-1793					
Shenandoah Life Ins. Co. 800-848-5433	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	1290-1822	1625-2296	1786-2522	1642-2318	1656-2318	1808-2553	1679-2371					
Standard Life and Accident Ins. Co. 888-350-1488	FEE-\$20, M/F, SMK, ZIP	NONE	Attained	1375-1876	1725-2352	1984-2706	1893-2582	1789-2440	1996-2723	1902-2594					
State Farm Mutual Automobile Ins. Co. Call Local Agent	ZIP	NONE	Attained	1736-1875		2619-2829			2645-2857						
State Mutual Insurance Co. 800-321-0102	AF, FEE-\$20, SMK, ZIP	NONE	Attained	2730-4076	3116-4656	3639-5434	3461-5168		3608-5389						
Sterling Life Insurance Co. 800-688-0010	AF, ZIP	NONE	Attained	1786-1884	2312-2411	2743-2838			2791-2898						
Thrivent Financial for Lutherans 800-847-4836	SMK, SP, ZIP	NONE	Attained & Issued	1375-1804	1626-2130	2107-2759	1760-2306		2113-2765		2508-3066	2557-3125			1299-1704
Unicare Life & Health Ins. Co. 888-211-9815	AF, M/F, ZIP	NONE	Attained	1704-2196					2148-2772						1368-1764
United American Insurance Co. 800-331-2512	AF, M/F	2	Attained & Issued	1830	2735	3533	3366		3226	3376				1866	2622
United Commerical Travelers of America 800-848-0123	AF, M/F, SMK, ZIP	NONE	Attained	986-1006	1276-2078	1347-2195	1241-2022		1357-2210	1202-1957					
United Nat'l Life Ins. Co. of America 800-207-8050	FEE-\$20	NONE	Attained	1449	2170	2529	2311		2544	2460					
United Teachers Associates Ins. Co. 800-880-8824	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1931-3145	2387-3889	2759-4493	2316-3772		2768-4510	2323-3786	1739-2833	1798-2928	2129-3465		
USAA Life Insurance Co. 800-531-8000	AF, SMK	NONE	Attained	1432-1568			2056-2262		2070-2282	2010-2212					
World Corp. Insurance Co. 800-822-9993	AF, FEE-\$25, M/F, SMK, ZIP	None	Attained	1484-2220					1943-2905						1015-1518

NOT TO BE USED FOR MARKETING PURPOSES

High Deductible Options

What is a High Deductible Option and how does it affect my costs?

Insurance companies may offer a “high deductible option” on Plans F and J. If you choose this option, you must pay \$1,900 out-of-pocket per year (in 2008) before the plan pays anything.

Insurance policies with a high deductible option generally cost less than those with lower deductibles. Your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital.

Remember, there is a separate foreign travel emergency deductible of \$250 per year for Plans F and J.

2008 High Deductible Medicare Supplement Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF,M/F,ZIP	NONE	Attained	501-701		800-247-2190
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1201-1688		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	314-351		888-282-8252
Central Reserve Life Insurance Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	532-694		800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	725-838		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, ZIP	NONE	Attained	368-465		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1125	1154	800-352-5150
Genworth Life Insurance Co.	AF,M/F, SMK, ZIP	NONE	Attained	537-749		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	464		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	648-1152		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	667-949		800-275-7366
Provident American Life & Health Ins. Co.	AF, FEE-\$25, SMK,M/F, ZIP	6	Attained	440-631		877-291-5434
Pyramid Life Insurance Company	AF,M/F,SMK, ZIP	6	Attained	601-713		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F,SMK,ZIP	NONE	Attained	310-424		888-350-1488
United American Ins. Co.	AF,M/F	2	Attained	766		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	464		800-207-8050
Unicare Life & Health Ins. Co.	AF,M/F,ZIP	NONE	Attained	384-504		888-211-9815
World Corp. Insurance Company	FEE-\$25,M/F,SMK,ZIP	NONE	Attained	490-689		800-822-9993

2008 High Deductible Medicare Supplement Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF,M/F,ZIP	NONE	Attained	600-861		800-247-2190
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1296-1813		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	375-419		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	596-776		800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	920-1063		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	446-563		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1359	1399	800-352-5150
Genworth Life Insurance Co.	AF,M/F, SMK, ZIP	NONE	Attained	629-876		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	547		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	636-1068		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	781-1111		800-275-7366
Provident American Life & Health Ins. Co.	AF, FEE-\$25, M/F,SMK,ZIP	6	Attained	533-763		877-291-5434
Pyramid Life Insurance Company	AF, M/F,SMK,ZIP	6	Attained	681-809		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F,SMK,ZIP	NONE	Attained	317-440		888-350-1488
United American Ins. Co.	AF,M/F	2	Attained	1005		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	547		800-207-8050
Unicare Life & Health Ins. Co.	AF,M/F,ZIP	NONE	Attained	480-612		888-211-9815
World Corp. Insurance Company	FEE-\$25,M/F,SMK,ZIP	NONE	Attained	589-845		800-822-9993

2008 High Deductible Medicare Supplement Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	F	J	COMPANY PHONE NUMBERS
American Republic Insurance Co.	AF,M/F,ZIP	NONE	Attained	778-1163		800-247-2190
Bankers Fidelity Life Insurance Co.	AF, SMK	NONE	Issued	1481-2131		866-458-7500
Bankers Life & Casualty Co.	ZIP	NONE	Attained	538-601		888-282-8252
Central Reserve Life Ins. Co.	AF, FEE-\$25, M/F, ZIP	6	Attained	752-980		800-734-3942
Combined Ins. Co. of America	SMK	NONE	Attained	1326-1532		800-544-5531
Continental General Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	NONE	Attained	563-711		877-291-5434
Equitable Life and Casualty Ins. Co.	AF	NONE	Attained	1734	1804	800-352-5150
Genworth Life Insurance Co.	AF,M/F, SMK, ZIP	NONE	Attained	812-1131		877-825-9337
Guarantee Trust Life Insurance Co.	FEE-\$20	NONE	Attained	704		800-338-7452
Humana Insurance Company	AF, M/F, SMK, ZIP	3	Attained	816-1356		800-872-7294
Pennsylvania Life Insurance Co.	AF, FEE-\$25, M/F, SMK, ZIP	6	Attained	1007-1433		800-275-7366
Provident American Life & Health Ins. Co.	AF, FEE-\$25, M/F, SMK,ZIP	6	Attained	672-963		877-291-5434
Pyramid Life Insurance Company	AF,M/F,SMK, ZIP	6	Attained	920-1092		800-777-1126
Standard Life and Accident Ins. Co.	FEE-\$20, M/F,SMK,ZIP	NONE	Attained	434-592		888-350-1488
United American Ins. Co.	AF,M/F	2	Attained	1198		800-331-2512
United Natl Life Ins. Co. of America	FEE-\$20	NONE	Attained	703		800-207-8050
Unicare Life & Health Ins. Co.	AF,M/F,ZIP	NONE	Attained	744-840		888-211-9815
World Corp. Insurance Company	FEE-\$25,M/F,SMK,ZIP	NONE	Attained	763-1142		800-822-9993

NOT TO BE USED FOR MARKETING PURPOSES

Medicare Select Option

What is Medicare Select and how does it affect my costs?

A Medicare Select Plan is a Medicare Supplement Policy that requires the use of in-network hospitals and, in some cases, specific doctors, to get full insurance benefits from the policy. Due to insurers' negotiations with specific providers, premium costs are generally lower than a standard Medicare Supplement Policy.

These policies are available to Nebraska residents who reside within 40 miles of a plan-participating hospital. Please contact the insurance company for a complete listing of in-network providers.

2008 Medicare Select Option Age 65

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1190-1628	1062-1453	1202-1644	1072-1467	888-350-1488

2008 Medicare Select Option Age 70

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1217-1689	1086-1507	1230-1706	1097-1522	888-350-1488

2008 Medicare Select Option Age 80

COMPANY	SPECIAL CONDITIONS	PRE-EX (MOS)	ATND OR ISSD AGE	C	D	F	G	COMPANY PHONE NUMBER
Standard Life and Accident Ins. Co.	FEE-\$20, M/F, SMK, ZIP	3	Attained	1665-2271	1486-2026	1682-2294	1500-2047	888-350-1488

NOT TO BE USED FOR MARKETING PURPOSES

State of Nebraska Department of Insurance • 941 O Street • Suite 400 • Lincoln, NE • 68508

Phone: (402) 471-2201 • Toll-free: (877) 564-7323 • TTY: (800) 833-7352 • Fax: (402) 471-6559

web site: www.doi.ne.gov

This publication has been created and produced by the Nebraska Department of Insurance Life & Health and SHIP divisions.

OUT95078

NOT TO BE USED FOR MARKETING PURPOSES