



April 2012 Approved Medicare Supplement (Medigap) Plans

By federal law, the high-deductible plan F has a \$2,070 deductible for the year 2012

People who:

- Have a Medigap plan B through N can join any Medigap plan – except Plan A.
- Have Medigap Plan A can join any Medigap Plan A.
- Have more comprehensive health coverage than the Medigap plan they’re buying, can join any less comprehensive Medigap plan – except Plan A.

There’s no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a written health screening. Not sure whether you will need to take a health screening? Call our Insurance Consumer Hotline at 1-800-562-6900 and ask for a health compliance analyst.

Company		Pre-X ¹	Health screen ³	Standardized Benefit Plans & Costs									
ASURIS NORTHWEST HEALTH² 1-866-704-2708				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$122		\$171		\$172		\$93				
Notes about Asuris Northwest: These plans are offered in the following counties: Adams, Asotin, Benton, Chelan, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, and Whitman counties.													
COLONIAL PENN 1-800-800-2254				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$151	\$183			\$203	\$188	\$71	\$122	\$165	\$120	
With a high deductible	No	Yes					\$50						
COLUMBIA MUTUAL LIFE 1-866-297-2372				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$131				\$189	\$158					

Note: Plans and premium rates listed are filed and approved by the Washington State Office of the Insurance Commissioner. **Companies may change their rates at various times throughout the year, so always check with the company for the latest availability and premiums.** The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Office of the Insurance Commissioner, SHIBA, or its volunteers.

Questions? Call our Insurance Consumer Hotline at 1-800-562-6900

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Company			Pre- X¹	Health screen³	Standardized Benefit Plans & Costs									
					A	B	C	D	F	G	K	L	M	N
FORETHOUGHT 1-877-492-5870					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$143		\$193		\$194	\$161						\$146
GERBER 1-877-778-0839					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$150				\$208	\$178						
GLOBE LIFE 405-270-1400					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$93	\$150	\$174		\$175							
GOVERNMENT PERSONNEL MUTUAL 1-877-778-0839					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$137		\$187		\$191	\$156						\$139
HUMANA 1-800-498-1264					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$158	\$172	\$198		\$202		\$94	\$132				\$124
With a high deductible	Yes	Yes					\$77							
KPS HEALTH PLANS 1-800-552-7114					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$125				\$232							
MUTUAL OF OMAHA² 1-866-836-8168					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$145		\$204	\$182	\$213	\$194				\$182	\$170	
PREMERA BLUE CROSS² 1-800-752-6663					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$137				\$171							\$135
With a high deductible	Yes	Yes					\$73							

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Company			Pre- X ¹	Health screen ³	Standardized Benefit Plans & Costs									
REGENE BLUECROSS BLUESHIELD OF OREGON² 1-800-258-3590					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$126		\$177		\$178		\$96					
Notes about Regence BlueCross BlueShield of Oregon plans: These plans are available only to Clark County residents.														
REGENE BLUE SHIELD² 1-888-344-8234					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$134		\$187		\$188		\$102					
Notes about Regence Blue Shield plans: These plans are offered in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom, and Yakima.														
SENTINEL 1-888-510-0668					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$147	\$164	\$202	\$174	\$204							
STANDARD LIFE² 1-888-290-1085					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$228	\$276	\$323	\$237	\$323	\$239						\$182
With a high deductible	No	Yes					\$47							
STATE FARM INSURANCE (Call local agent)					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$146		\$220		\$222							
STERLING LIFE 1-800-688-0010					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$129	\$150	\$176		\$176	\$160	\$78					\$135
Medicare Select Plan*	No	Yes	\$127	\$131	\$158		\$158	\$142	\$58					\$103
STONEBRIDGE LIFE 1-888-272-9272					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$99				\$170	\$154						\$129

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Company			Pre- X¹	Health screen³	Standardized Benefit Plans & Costs									
UNITED AMERICAN 1-972-529-5085					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$133	\$192	\$225	\$212	\$226	\$213						\$182
With a high deductible	Yes	Yes					\$58							
Under age 65 Medicare disability	Yes	Yes		\$327										
UNITED HEALTH CARE (AARP)⁴ 1-800-523-5800					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$100	\$144	\$170		\$170		\$60	\$94				\$109
Medicare Select Plan*	No	Yes			\$154		\$155							
UNITED HEALTH CARE SECURE HORIZONS 1-800-768-1479					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$123				\$186	\$170	\$82	\$122				\$127
With a high deductible	No	Yes					\$62							
UNITED OF OMAHA 1-800-354-3289					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$120				\$177	\$161						
USAA⁴ 1-800-292-8556					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$113				\$181							

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WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIER PLANS 1-800-752-6663					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes							\$188					
Under age 65 Medicare disability	No	Yes							\$320					
Notes about Washington State HCA plans: These plans are available without a health screening for new residents within 60 days of achieving residency. They are also available without a health screening for Public Employees Benefit Board retirees for the 60 days after retirement if the normal six-month open enrollment period for the plans has expired. A six-month open enrollment may be available for newly eligible Medicare clients with disabilities.														
WOODMEN OF THE WORLD 1-888-397-7786					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$148	\$160	\$199	\$164	\$200	\$165						

Footnotes Explained:

1 = PreX (pre-existing condition) is a health problem you had within the three months before the effective date of your new plan. For this condition, a company cannot exclude benefits for that condition for more than three months after the coverage effective date. If you replace your policy and your previous policy was in effect for at least three months, you have no waiting period for any pre-existing conditions.

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

3 = No health screen means the insurance company will not ask you any health questions to decide if they will enroll you in its plan.

4 = You must be a member of an association to buy these plans.

* Medicare Select policies may require you to use specific hospitals, doctors, or other health care providers to get full coverage. Network restrictions must be disclosed to you.



LOCAL HELP FOR PEOPLE WITH MEDICARE

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