

## How This Report Helps You Make These Critical Decisions

**Decision #1.** Do you want better coverage than Medicare alone will give you? We assume your answer here is “yes.”

**Decision #2.** Do you want Medigap or Medicare Advantage? You don’t have to answer that question yet. But this report assumes that you will first give Medigap serious consideration. Then, after you have a better understanding of the costs and benefits of Medigap, you can always take a look at Medicare Advantage for a reality check.

Remember: We have no ax to grind. After all things considered, if you decide not to buy Medigap insurance, that’s fine.

**Decision #3.** Which Medigap plan is best for you? **Part I** of this report is dedicated to walking you through this critical decision, explaining the benefits of each plan — what’s covered and what’s not, in each.

**Decision #4.** Which insurance company should you get your Medigap policy from? **Part II** of this report gives you the valuable lists you need to make that decision. Rather than shopping around or making dozens of phone calls, you can see in black and white, the tables in this report show you exactly how much each insurance company will charge, based on your age, gender and zip code.

## PLAN B

If you stay in the hospital for longer than 60 days, but less than 90 days, Plan B covers Medicare Part A coinsurance amount of \$335 per day (in 2018) for each benefit period.

For each Medicare "hospital reserve day" you use, Plan B pays the \$670 (in 2018) per day Medicare Part A coinsurance amount. "Hospital reserve days" are 60 nonrenewable hospital days that Medicare provides which can only be used once in a lifetime. After all Medicare hospital benefits are exhausted, Plan B will cover 100% of Medicare Part A eligible hospital expenses.

If the need arises, Plan B covers costs for the first three pints of blood or equivalent quantities of packed red blood cells received each year in connection with Medicare Parts A and B covered services. Once you have met this 3-pint blood deductible under Medicare Part A, it does not have to be met again under Part B.

After your \$183 annual Medicare Part B deductible is met, Plan B will cover the coinsurance amount for Medicare-approved medical services, which is generally 20% of the approved amount.

Plan B now includes coverage of cost sharing for all Part A Medicare-eligible hospice care and respite care expenses.

### *Additional Features*

Plan B includes the core Medigap coverage plus one extra benefit.

- It will pay for the \$1,340 Medicare Part A in-patient hospital deductible (per benefit period in 2018).

Part III: Medigap Premium Rates - Plan B

Company	Safety Rating	Annual Premium \$	Monthly Premium \$	Pricing Method
<b>Companies with a Safety Rating of B- or higher</b>				
AETNA LIFE/AMERICAN GRANDPARENTS ASSN	B	\$1,402.00	\$117.00	A
TRANSAMERICA LIFE INS CO	B	\$1,456.00	\$121.00	I
GLOBE LIFE & ACCIDENT INS CO	B-	\$1,473.00	\$128.00	A
AETNA LIFE/AMERICAN GRANDPARENTS ASSN (TOBACCO)	B	\$1,541.00	\$128.00	A
AMERICAN CONTINENTAL INS CO (PREFERRED)	B-	\$1,548.00	\$129.00	A
HUMANA INS CO (PREFERRED)	A-	\$1,579.00	\$132.00	A
TRANSAMERICA LIFE INS CO (TOBACCO)	B	\$1,601.00	\$133.00	I
FIRST HEALTH LIFE & HEALTH INS CO (PREFERRED)	B-	\$1,686.00	\$140.00	A
AMERICAN CONTINENTAL INS CO	B-	\$1,719.00	\$143.00	A
BLUE CROSS BLUE SHIELD OF NEW MEXICO	B	\$1,788.00	\$149.00	A
FIRST HEALTH LIFE & HEALTH INS CO	B-	\$1,853.00	\$154.00	A
UNITED AMERICAN INS CO (PREFERRED)	B-	\$1,900.00	\$158.00	A
UNITED AMERICAN INS CO	B-	\$2,186.00	\$182.00	A
HUMANA INS CO	A-	\$2,348.00	\$196.00	A
STANDARD LIFE & ACCIDENT INS CO	A-	\$3,084.00	\$270.00	A
STANDARD LIFE & ACCIDENT INS CO (TOBACCO)	A-	\$3,427.00	\$300.00	A
<b>Companies with a Safety Rating of C- to C+</b>				
STATE MUTUAL INS CO (BROKERAGE PREFERRED)	C-	\$1,391.00	\$116.00	A
CENTRAL STATES INDEMNITY CO OF OMAHA	C+	\$1,472.00	\$123.00	A
UNITEDHEALTHCARE (DISCOUNT) **	C	\$1,495.00	\$125.00	N
STATE MUTUAL INS CO (DIRECT PREFERRED)	C-	\$1,517.00	\$126.00	A
CENTRAL STATES INDEMNITY CO OF OMAHA (TOBACCO)	C+	\$1,633.00	\$136.00	A
UNITEDHEALTHCARE (TOBACCO DISCOUNT) **	C	\$1,645.00	\$137.00	N
STATE MUTUAL INS CO (DIRECT)	C-	\$1,687.00	\$141.00	A
SENTINEL SECURITY LIFE INS CO	C-	\$1,830.00	\$152.00	A
SENTINEL SECURITY LIFE INS CO (TOBACCO)	C-	\$2,102.00	\$175.00	A
UNITEDHEALTHCARE (UNIVERSAL) **	C	\$3,325.00	\$277.00	N
UNITEDHEALTHCARE (TOBACCO UNIVERSAL) **	C	\$3,524.00	\$294.00	N
<b>Companies with a Safety Rating of D+ or lower</b>				
COLONIAL PENN LIFE INS CO (PREFERRED)	D+	\$2,079.00	\$178.00	A
COLONIAL PENN LIFE INS CO	D+	\$2,310.00	\$198.00	A
COLONIAL PENN LIFE INS CO (SUBSTANDARD)	D+	\$2,566.00	\$220.00	A

● Company guarantees the issuance of this plan, to a person of your age, regardless of health status.

\*\* Policies sold only through AARP.