

Understanding Medicare Supplement Quotes

Monthly Premium

Policy Name

| \$118.57/mo. | | Insurance Company XYZ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|---|----|---------------|------|----|---------------|------|----|---------------|------|----|---------------|------|----------------|--|-------------|--|------|--------|------------|------|------------|------|----------------|-------------|---|--|--|----------|-------|-------|-------|-----|---------|-------------|-----------|------------|--------|--------|----------|-------|-------|
| HH Discount 7.0% Policy Fee \$25.00 | Parent: Company XYZ AM Best Rating: A- (Outlook Negative) Rate Type: Attained age | Plan: G S&P Rating: n/a Rating Class: n/a | Years in Market: 31 Effective Date: 03/01/2020 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Age Increases <table border="1"> <thead> <tr> <th>Age</th> <th>Monthly Amount</th> <th>Increase</th> </tr> </thead> <tbody> <tr> <td>66</td> <td>\$ 101.33 /mo</td> <td>0.0%</td> </tr> <tr> <td>67</td> <td>\$ 101.33 /mo</td> <td>0.0%</td> </tr> <tr> <td>68</td> <td>\$ 101.33 /mo</td> <td>0.0%</td> </tr> <tr> <td>69</td> <td>\$ 105.17 /mo</td> <td>3.8%</td> </tr> <tr> <td>Average</td> <td></td> <td>0.9%</td> </tr> </tbody> </table> | Age | Monthly Amount | Increase | 66 | \$ 101.33 /mo | 0.0% | 67 | \$ 101.33 /mo | 0.0% | 68 | \$ 101.33 /mo | 0.0% | 69 | \$ 105.17 /mo | 3.8% | Average | | 0.9% | Increase History <table border="1"> <thead> <tr> <th>Date</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>01/01/2020</td> <td>0.0%</td> </tr> <tr> <td>03/01/2020</td> <td>6.0%</td> </tr> <tr> <td>Average</td> <td>3.0%</td> </tr> </tbody> </table> | Date | Amount | 01/01/2020 | 0.0% | 03/01/2020 | 6.0% | Average | 3.0% | Market Data Year: 2018 <table border="1"> <thead> <tr> <th></th> <th>National</th> <th>State</th> </tr> </thead> <tbody> <tr> <td>Lives</td> <td>2,815</td> <td>146</td> </tr> <tr> <td>Premium</td> <td>\$9,822,085</td> <td>\$598,987</td> </tr> <tr> <td>Loss Ratio</td> <td>76.81%</td> <td>82.10%</td> </tr> <tr> <td>Market %</td> <td>0.03%</td> <td>0.14%</td> </tr> </tbody> </table> | | | National | State | Lives | 2,815 | 146 | Premium | \$9,822,085 | \$598,987 | Loss Ratio | 76.81% | 82.10% | Market % | 0.03% | 0.14% |
| Age | Monthly Amount | Increase | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 66 | \$ 101.33 /mo | 0.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Average | | 0.9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date | Amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 01/01/2020 | 0.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 03/01/2020 | 6.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Average | 3.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | National | State | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lives | 2,815 | 146 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium | \$9,822,085 | \$598,987 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loss Ratio | 76.81% | 82.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Market % | 0.03% | 0.14% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Nationwide | Nebraska | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Age Increases: This is a projection of how much the rates may increase due to your age. Plans that increase premiums due to aging are rated as attained age. If the "Age Increases" column is blank, it means the plans rate type is either community rated or issue age rated. These do not increase by age, but can increase due to cost of living adjustments.

Increase History: This shows the cost of living adjustments the company has made. Each company applies rate increases differently. Some combine them and increase once a year. Some increase based on age then increase again for a cost of living adjustment. For specific information about increase history contact the plan directly or speak with a plan representative.

Lives: Number of people who have enrolled with this company.
Premium: Dollar amount of premiums paid by all enrollees.
Loss Ratio: The percentage of premium dollars spent on medical claims.
Market %: Percentage of enrollees who choose this company.

Market data is from the previous calendar year.

Supplement Definitions

AM Best Rating: This is a rating of the financial strength. A+ is superior. D is poor. Companies must pay to be rated by AM Best and S&P. If an n/a is listed, the company has chosen not to be rated or is too new to be rated.

Effective Date: This is the date the current monthly premium went into effect.

HH Discount: Household Discount may be offered to individual who have another member of their household eligible to purchase a supplement. Contact the company for their specific guidelines.

Policy Fee: This is a one time fee applied when the person completes their application.

Parent: This is the parent insurance company selling this policy

Plan: The coverage offered by this specific policy (*Plan G or Plan N for example*). See brochure entitled Medicare Supplement Fact Sheet for details of coverage options.

Rating Class: Some companies offer different rating classes with different monthly premiums. This can affect those who have to go through underwriting. Other companies may offer an "Innovative" option that may initially have a deductible for a set period of time.

Rate Type: Attained Age rates start out lower, but the premium increases with age. Issue Age rates start out higher, but never increase because of aging. Community Rated rates are the same for everyone who has the plan, age does not affect the premium.

S&P Rating: This is a rating of the financial strength. AAA is the highest rating.

Years in Market: Years the specified policy has been sold in Nebraska.

NEBRASKA SHIP

Local help for Nebraskans with Medicare

SHIP
State Health Insurance Assistance Program

Navigating Medicare

Nebraska Medicare Supplement Companies - Contact Information

| <i>Company</i> | <i>Phone</i> |
|--|----------------|
| AARP Medicare Supplement Plans, insured by UnitedHealthcare | 1.800.523.5800 |
| ACE PROPERTY AND CASUALTY INSURANCE COMPANY | 1.866.454.0809 |
| Allstate Health Solutions | 1.855.244.6271 |
| American Benefit Life Insurance Company | 1.833.504.0331 |
| American Home Life Insurance Company | 1.866.951.0686 |
| Blue Cross and Blue Shield of Nebraska | 1.800.422.2763 |
| Cigna Health & Life Insurance Company | 1.855.891.9368 |
| Continental Life Insurance Company of Brentwood, Tennessee (Aetna) | 1.800.358.8749 |
| Everence Association Inc | 1.800.348.7468 |
| Federal Life Insurance Company | 1.888.747.3760 |
| Globe Life and Accident Insurance Company (Direct to Consumer) | 1.888.678.3403 |
| GPM Health and Life Insurance Company | 1.866.242.7573 |
| Guarantee Trust Life Insurance Company | 1.800.388.7452 |
| Humana (Humana Insurance Company) | 1.800.457.4708 |
| Humana Achieve (CompBenefits Insurance Company) | 1.888.602.7443 |
| LifeShield National Insurance Company | 1.800.841.5041 |
| Manhattan Life Assurance Company | 1.800.877.7703 |
| Medica Insurance Company | 1.877.704.7864 |
| Medico Life and Health Insurance Company | 1.800.228.6080 |
| MedMutual Protect | 1.800.654.9106 |
| Mutual of Omaha (Omaha Supplemental Insurance Company) | 1.844.750.1658 |
| Nassau Life Insurance Company | 1.800.420.5382 |
| Old Surety Life Insurance Company | 1.800.272.5466 |
| Philadelphia American Life Insurance Company | 1.877.417.7555 |
| Physicians Select Insurance Company | 1.800.325.6300 |
| Royal Arcanum | 1.844.502.6780 |
| State Farm Mutual Automobile Insurance Company | 1.833.508.0404 |
| Transamerica Life Insurance Company (Direct) | 1.800.591.4269 |
| United American Insurance Company | 1.800.331.2512 |
| USAA Life Insurance Company | 1.800.531.8722 |
| Washington National Insurance Company | 1.800.525.7662 |
| Wellcare (Centene) | 1.866.527.0056 |
| Wisconsin Physicians Service Insurance Corporation | 1.800.236.1448 |

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