

# Age 78 Medicare Supplement – Northern California\*

## Rate Comparison September, 2018

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Plan	Aetna / Continental Life  (Non-Smoker Rates shown) \$2/mo discount for automatic payment 5% household discount. \$20 application fee	Anthem Blue Cross**  (5% household discount; \$2/mo discount for automatic payment; \$20 New to Medicare Discount on Plan F)	Blue Shield  (Non-Smoker Rates) (\$3/mo discount for automatic payment) Two-party rates approx 3-8% discount, see table. \$25/mo new to Medicare discount	Health Net  (Non-Smoker Rates shown) \$15/mo new to medicare discount if enrolling within 6 months of Part B effective date	Humana  (Preferred Rates shown)	Transamerica  (Non-Smoker Rates shown)  Additional \$25 application fee	United Health Care AARP***  (Non-Smoker Rates) <b>Group 1:</b> Rates shown include Discount if plan was purchased within 10 years of 65 <sup>th</sup> birthday or Part B effective date <b>Group 2:</b> Enrollment 10 or more years after Part B effective date
	Age 78	Age 78	77 - 78	77 - 78	Age 78	Age 78	Age 78
A	\$183.43	\$165.65	\$206.00	\$154.00	\$183.65	\$131.69	Group 1: \$122.75 Group 2: \$153.43
B	\$232.07				\$199.70		1: \$171.50 2: \$214.37
C			\$271.00	\$220.00	\$247.97		1: \$203.00 2: \$253.75
D			\$234.00				
F	\$295.38	\$271.80	\$303.00	\$220.00	\$252.98	\$223.88	1: \$203.75 2: \$254.68
Special F		\$246.10	\$259.00	\$224.00			
F+ (\$2200 deduct)	\$70.47		\$90.00	\$92.00	\$65.59		
G	\$238.24	\$198.47	\$256.00	\$202.00		\$172.65	1: \$174.50 2: \$218.12
K			\$123.00	\$117.00	\$106.49		1: \$65.25 2: \$81.56
L				\$158.00	\$153.42		1: \$109.50 2: \$136.87
M				\$185.00			
N	\$179.68	\$180.43	\$198.00		\$148.18	\$171.50	1: \$137.50 2: \$171.87

Plans **F & G** pay the difference (if any) between the amount charged by your physician and the Medicare allowable amount, regardless of whether your physician accepts Medicare Assignment, at 100% of this excess amount. The out of Pocket Maximum on plan **K** is \$5,560 in 2019, plan **L**, \$2,780 in 2019. These out of pocket maximums will be adjusted annually. Plan **F+** is a high deductible plan **F** (benefits begin after a \$2,300 calendar year deductible in 2019, adjusted annually).

\*\*Blue Cross \$20 Discount for Plan F Only: Age 65 or older and coverage effective date within 6 months of Part B effective date. \$20 discount for 12 months. \$48 discount for paying annually.

\*\*\*United HealthCare (**AARP**) plans require membership in AARP and annual dues. Early enrollment discount applies if coverage effective date meets guidelines. Discounts decrease 3% each year to age 77 on your anniversary date. See booklet for other rate bands. \$24 discount for annual premium mode.

\*Please see carrier brochures and rate sheets for most current rates in your zip code, descriptions of benefits, limitations, exclusions, etc. A “guaranteed issue” opportunity exists at the time you initially sign up for Medicare, and at certain other times. You may be required to answer health questions to qualify for plans if you make changes outside of these periods.