

Under Age 65 Medicare Supplement – Northern California*

Rate Comparison September, 2018

Presented by Betty Lindstrom, License #0608900, Phone 831-335-5812

Plan	Aetna / Continental Life (Non-Smoker Rates shown) \$2/mo discount for automatic payment 5% household discount. \$20 application fee Under Age 65	Anthem Blue Cross (5% household discount; \$2/mo discount for automatic payment) Under Age 65	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 Under Age 65	Health Net (Non-Smoker Rates shown) Under Age 65	Humana (Standard Rates shown) Under Age 65	Transamerica (Non-Smoker Rates shown) Additional \$25 application fee Under Age 65	United Health Care AARP*** (Non-Smoker Rates) ONLY AVAILABLE AGES 50+ Under Age 65
A	\$218.41	\$234.44	\$586.00	\$196.00	\$216.92	\$167.55	\$153.42
B	\$276.22				\$232.81		\$214.36
C			\$797.00	\$280.00	\$289.87		\$253.74
D			\$669.00				
F	\$351.69	\$459.02	\$858.00	\$280.00	\$294.07	\$284.85	\$254.67
Special F		\$426.60	\$835.00	\$284.00			
F+ (\$2200 deduct)			\$265.00	\$118.00	\$77.23		
G			\$726.00	\$258.00		\$219.65	
K			\$344.00	\$148.00	\$125.15		\$81.55
L				\$202.00	\$181.15		
M				\$235.00			
N	\$217.00	\$259.11	\$557.00		\$174.95	\$218.19	

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, which adjusts annually).

***United HealthCare (**AARP**) plans require membership in AARP and annual dues. See booklet for rate details. Only available to ages 50 and above.

*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.