

# 2010 Medicare Supplement Rate Comparisons

# Plan F

National States* ALL AREAS EXCEPT 630,631,633,640-641 Eff. 9/12/09								
Age	M-NS		F-NS		M-S		F-S	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
DIS	1813.00	152.29	1593.00	133.81	2176.00	182.78	1911.00	160.52
65	1495.00	125.58	1313.00	110.29	1794.00	150.70	1576.00	132.38
66	1582.00	132.89	1389.00	116.68	1898.00	159.43	1667.00	140.03
67	1673.00	140.53	1470.00	123.48	2008.00	168.67	1764.00	148.18
68	1713.00	143.89	1504.00	126.34	2055.00	172.62	1805.00	151.62
69	1753.00	147.25	1540.00	129.36	2103.00	176.65	1848.00	155.23
70	1794.00	150.70	1576.00	132.38	2153.00	180.85	1891.00	158.84
71	1836.00	154.22	1613.00	135.49	2204.00	185.14	1936.00	162.62
72	1879.00	157.84	1651.00	138.68	2255.00	189.42	1981.00	166.40
73	1908.00	160.27	1676.00	140.78	2290.00	192.36	2011.00	168.92
74	1937.00	162.71	1701.00	142.88	2325.00	195.30	2041.00	171.44
75	1967.00	165.23	1727.00	145.07	2360.00	198.24	2072.00	174.05
76	1997.00	167.75	1753.00	147.25	2396.00	201.26	2104.00	176.74
77	2027.00	170.27	1780.00	149.52	2433.00	204.37	2135.00	179.34
78	2050.00	172.20	1799.00	151.12	2460.00	206.64	2158.00	181.27
79	2072.00	174.05	1818.00	152.71	2487.00	208.91	2182.00	183.29
80	2095.00	175.98	1837.00	154.31	2514.00	211.18	2205.00	185.22
81	2118.00	177.91	1857.00	155.99	2542.00	213.53	2229.00	187.24
82	2142.00	179.93	1877.00	157.67	2570.00	215.88	2252.00	189.17
83	2164.00	181.78	1896.00	159.26	2597.00	218.15	2275.00	191.10
84	2187.00	183.71	1915.00	160.86	2624.00	220.42	2298.00	193.03
85	2210.00	185.64	1935.00	162.54	2651.00	222.68	2322.00	195.05

United of Omaha w/ 12% discount Zip Codes 634-639, 644-658 Eff 7/1/2009								
Age	M-NS		F-NS		M-S		F-S	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
DIS	1745.67	145.47	1573.12	131.09	1887.28	157.27	1700.69	141.72
65	1469.95	122.50	1351.68	112.64	1589.17	132.43	1461.29	121.77
66	1548.62	129.05	1408.60	117.38	1674.18	139.52	1522.86	126.90
67	1628.25	135.69	1466.26	122.19	1760.25	146.69	1585.06	132.09
68	1707.55	142.30	1523.70	126.98	1845.99	153.83	1647.25	137.27
69	1784.96	148.75	1580.52	131.71	1929.73	160.81	1708.71	142.39
70	1859.19	154.93	1635.96	136.33	2009.88	167.49	1768.59	147.38
71	1917.06	159.76	1678.41	139.87	2072.51	172.71	1814.42	151.20
72	1971.76	164.31	1719.38	143.28	2131.64	177.64	1858.77	154.90
73	2021.92	168.49	1758.24	146.52	2185.81	182.15	1900.80	158.40
74	2066.38	172.20	1794.57	149.55	2233.86	186.16	1940.08	161.67
75	2103.76	175.31	1828.25	152.35	2274.31	189.53	1976.52	164.71
76	2133.44	177.79	1859.62	154.97	2306.41	192.20	2010.41	167.53
77	2157.83	179.82	1890.13	157.51	2332.81	194.40	2043.36	170.28
78	2180.01	181.67	1920.76	160.06	2356.78	196.40	2076.52	173.04
79	2199.33	183.28	1951.38	162.62	2377.69	198.14	2109.57	175.80
80	2214.96	184.58	1981.90	165.16	2394.59	199.55	2142.52	178.54
81	2227.63	185.64	2011.36	167.61	2408.21	200.68	2174.52	181.21
82	2238.40	186.53	2038.82	169.90	2419.93	201.66	2204.19	183.68
83	2247.59	187.30	2064.16	172.01	2429.86	202.49	2231.54	185.96
84	2255.09	187.92	2086.97	173.91	2437.99	203.17	2256.14	188.01
85	2261.11	188.43	2107.04	175.59	2444.43	203.70	2277.90	189.82

Medico Zip Codes 634, 648, 649, 650-658 Eff 1/1/2010								
Age	M-NS		F-NS		M-S		F-S	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
DIS	1986.90	165.58	1778.80	148.23	2006.09	167.17	1785.23	148.77
65	1745.29	145.44	1553.16	129.43	2006.09	167.17	1785.23	148.77
66	1745.29	145.44	1553.16	129.43	2006.09	167.17	1785.23	148.77
67	1745.29	145.44	1553.16	129.43	2006.09	167.17	1785.23	148.77
68	1787.41	148.95	1589.08	132.42	2054.48	171.21	1826.53	152.21
69	1828.88	152.41	1624.45	135.37	2102.16	175.18	1867.18	155.60
70	1869.62	155.80	1659.19	138.27	2148.99	179.08	1907.11	158.93
71	1909.54	159.13	1693.25	141.10	2194.88	182.91	1946.25	162.19
72	1949.30	162.44	1726.11	143.84	2240.58	186.71	1984.03	165.34
73	1988.83	165.74	1757.69	146.47	2286.01	190.50	2020.34	168.36
74	2028.00	169.00	1787.98	149.00	2331.03	194.25	2055.15	171.26
75	2066.58	172.22	1817.04	151.42	2375.37	197.95	2088.55	174.05
76	2104.24	175.35	1845.07	153.76	2418.67	201.56	2120.77	176.73
77	2140.57	178.38	1872.40	156.03	2460.43	205.04	2152.19	179.35
78	2175.21	181.27	1899.36	158.28	2500.23	208.35	2183.16	181.93
79	2207.89	183.99	1926.15	160.51	2537.81	211.48	2213.96	184.50
80	2238.58	186.55	1952.93	162.74	2573.08	214.42	2244.74	187.06
81	2269.69	189.14	1980.09	165.01	2608.83	217.40	2275.96	189.66
82	2301.23	191.77	2007.61	167.30	2645.09	220.42	2307.60	192.30
83	2333.22	194.44	2035.52	169.63	2681.86	223.49	2339.68	194.97
84	2365.64	197.14	2063.82	171.99	2719.13	226.59	2372.21	197.68
85	2398.52	199.88	2092.51	174.38	2756.92	229.74	2405.19	200.43

Heartland National* Excluding 630-633, 640-641 Eff 7/1/2009								
Age	M-NS		F-NS		M-S		F-S	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
DIS	1927.66	160.64	1639.34	136.61	2142.17	178.51	1821.38	151.78
65	1719.05	143.25	1461.24	121.77	1909.94	159.16	1623.60	135.30
66	1719.05	143.25	1461.24	121.77	1909.94	159.16	1623.60	135.30
67	1719.05	143.25	1461.24	121.77	1909.94	159.16	1623.60	135.30
68	1788.91	149.08	1520.28	126.69	1987.68	165.64	1689.53	140.79
69	1846.97	153.91	1570.46	130.87	2052.62	171.05	1744.63	145.39
70	1905.02	158.75	1619.66	134.97	2116.58	176.38	1799.74	149.98
71	1950.29	162.52	1658.04	138.17	2166.77	180.56	1842.05	153.50
72	1995.55	166.30	1696.42	141.37	2216.95	184.75	1885.34	157.11
73	2040.82	170.07	1734.79	144.57	2267.14	188.93	1927.66	160.64
74	2086.08	173.84	1773.17	147.76	2318.30	193.19	1969.97	164.16
75	2130.36	177.53	1811.54	150.96	2367.50	197.29	2013.26	167.77
76	2164.80	180.40	1840.08	153.34	2404.90	200.41	2044.75	170.40
77	2199.24	183.27	1868.62	155.72	2443.27	203.61	2076.24	173.02
78	2233.68	186.14	1897.15	158.10	2481.65	206.80	2107.73	175.64
79	2268.12	189.01	1925.69	160.47	2520.02	210.00	2139.22	178.27
80	2300.59	191.72	1955.21	162.93	2556.43	213.04	2172.67	181.06
81	2320.27	193.36	1971.94	164.33	2578.08	214.84	2191.37	182.61
82	2339.95	195.00	1988.66	165.72	2599.73	216.64	2210.06	184.17
83	2359.63	196.64	2005.39	167.12	2621.38	218.45	2227.78	185.65
84	2379.31	198.28	2022.12	168.51	2644.01	220.33	2246.47	187.21
85	2398.01	199.83	2038.85	169.90	2664.67	222.06	2265.17	188.76

**For Agent Use Only. RATES for RURAL MISSOURI AREAS.**  
**Payment Modes and Application Fees Vary. \*Application Fee Required**

Yellow Highlighted Region Denotes Lowest Premium

Orange Highlighted Region Denotes Second Lowest Premium