

# Medicare Supplement Insurance Policies in Colorado

July 2015

## A guide to “Medigap” policies in Colorado

What is a Medigap Policy? .....	2
Things to know about Medigap policies .....	2
When should you buy a Medigap policy?.....	3
Renewing a Medigap policy.....	3
Can you switch Medigap policies?.....	3
Who doesn't need a Medigap? .....	4
How to choose a Medigap policy.....	4
Resources .....	5
Colorado Medigap Policies & Prices.....	6-17

Sponsored by the State Health Insurance Assistance Program (SHIP) and the Colorado Division of Insurance



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Insurance

## What is a Medigap Policy?

Original Medicare pays for about 80% of covered health care costs, and you pay the remaining 20%. Medicare Supplement policies (“Medigaps”) can help pay for some of those costs that original Medicare doesn’t cover, like copayments, and deductibles. These policies are sold by private insurance companies. Most people who have original Medicare will benefit by having a Medigap policy.

There are ten standard Medigap policies: A, B, C, D, F, G, K, L, M and N. The different lettered policies offer different benefits and have different costs. Insurance companies decide which of the ten policies they want to offer. All policies with the same letter must offer the same basic benefits (see chart on page 7), but some companies offer additional benefits, so it is always wise to check with the company to see exactly what they offer. Even though the basic benefits are the same for each standard policy, the insurance companies may charge very different premiums for the same exact policy, so it pays to shop around.

If you are enrolled in a Medicare Advantage (“Part C”) plan, as opposed to original Medicare, you do not need a Medigap policy and companies are not allowed to sell you one.

## Things to know about Medigap policies...

- You must have Medicare Part A and Part B. (If you need more information about Parts A and B and the other parts of Medicare, see the Resources listed on page 5).
- Medigap policies help pay for your costs of Medicare-covered care, but they do not pay for services that Medicare doesn’t cover, except some policies cover travel outside the U. S. They don’t cover long term care, vision, dental, hearing aids, or eyeglasses.
- Medigap policies also do not cover medications. You’ll need to enroll in a separate prescription drug (“Part D”) insurance policy for your medications.
- You will be charged a monthly premium, and this is in addition to the monthly premium you must pay to Medicare and the monthly premium for a prescription drug (Part D) plan.
- Premiums may vary according to your age, where you live, and whether you use tobacco. The charts in this guide show premium rates for non-

smokers age 65, 70, 75, 80, for Disabled under age 65, and for zip code 80202. Be sure to ask the company about the rates where you live.

## When should you buy a Medigap policy?

The best time to buy a Medigap policy is during your Open Enrollment period when you turn age 65 and enroll in Medicare Part B. If you delayed enrolling in Part B because you had group health insurance from an employer, you should buy a Medigap policy when your group coverage ends and you enroll in Part B. During this period, you can buy any Medigap plan, even if you have health problems, for the same price as people with good health. The Medigap policy might not cover your pre-existing health conditions during the first six months (though it will cover your other health costs), but after six months, it will also cover any pre-existing conditions.

However, if you apply for a Medigap policy after your Open Enrollment period, there is no guarantee that an insurance company will sell you a Medigap policy if you do not meet their underwriting requirements.

## Can you switch if you don't like your Medigap policy?

Sometimes people decide that they no longer like their Medigap policy, or they see that their premiums increased and they want to switch to a cheaper one. Be careful. In most cases there is no guarantee that you will be able to buy a new Medigap policy. Medigap insurance companies decide if they want to insure you based on your health. So if you want to change policies, don't cancel your current Medigap policy until you know for sure that you have been accepted in a new Medigap policy. Before accepting you, the Medigap company will ask you questions about your health. If you pass this health questionnaire, and if you have had your old policy for at least six months, the new Medigap policy generally must cover all pre-existing conditions with no waiting period.

If you have had the old policy for less than six months, the new policy must give you credit for the time the older policy covered you. If your new policy has a benefit that was not in your old policy, the company can make you wait up to six months before covering that benefit.

Once you get your new policy, you have a 30-day "free look" period to decide to keep the new policy. You will need to pay both the premium for your old policy and

the new policy for that one month. It's a good idea to find out how to cancel your current policy so that if you decide to keep the new policy, you can end your old coverage without paying for another month.

If you are enrolled in a Medicare Advantage (Part C) plan and want to switch to original Medicare and buy Medigap insurance, make sure you apply and are accepted by a Medigap plan before you drop your current plan. You must disenroll from your Medicare Advantage plan by notifying them in writing or by calling Medicare at 1-800-Medicare. You cannot disenroll simply by stopping payment of your monthly premiums.

## Who Doesn't Need a Medigap policy?

Most people with original Medicare will benefit from a Medigap policy, but some people will not. This includes people who are:

- eligible for Medicaid or for the Qualified Medicare Beneficiary (QMB) program because of their low income and limited resources
- covered by their own, their spouse's, employer or retiree plan
- enrolled in a Medicare Advantage Plan ("Part C") or receiving services from a VA facility or are enrolled in Tricare For Life for military retirees.

## How To Choose a Medigap plan....

Decide what benefits you want, then decide which Medigap plan (A – N) offers those benefits (see the chart on page 7).

Identify which companies offer those plans, and compare their prices.

Call the insurance companies you're interested in, and confirm the benefits, the prices, and ask:

- Can you tell me if I am likely to qualify for the Medigap policy?
- Will there be a waiting period for pre-existing conditions? If so, how long is the waiting period?
- I'm\_\_\_\_ years old, what will my premium be?
- How frequently does the premium increase due to my age?
- Has the premium for this Medigap policy increased in the last three years for other reasons? If so, how much?
- Do you offer any discounts or additional benefits? (Some offer discounts for couples, or offer additional benefits)

## Resources

[“Medicare and You”](#) is an easy to read and comprehensive explanation of how Medicare works, what it covers, and the various parts of Medicare. It’s a great resource if you are new to Medicare, and a great reference to keep on hand even if you’re not new to Medicare since it is updated annually with any changes to Medicare. Available at the Medicare website (Medicare.gov) or you can order a copy by phone (1-800-Medicare).

[“2015 Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare”](#) provides detailed information about Medicare Supplement policies. It does not list the Medigap plans licensed in Colorado, but is recommended reading. Published by and available from Medicare.

At the [Medicare.gov](#) website you can enter your zip code and find all the Medigap policies available in your location.

Most consumer experts recommend that you check the financial rating of insurance companies you are considering. Here are three rating services. Be sure to ask what the ratings mean:

A.M. Best	1 908-439-2200
Moody’s	1 212-553-0377
Standard & Poor’s	1 212-438-2400

If you have any questions about Medigap plans or any other questions about Medicare, or what’s the best choice for you, call the Colorado SHIP program at 1-888-696-7213 for free, detailed and personal assistance. SHIP counselors do not sell or promote any health insurance.

If you are having problems with a current Medigap policy, contact the Colorado Division of Insurance to file a complaint. Call 303-894-7490 or send an email to [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

## Colorado Medigap Policies and Prices

The monthly premium rates on the following charts reflect pricing information gathered from the Spring 2015 Colorado Division of Insurance survey of companies that are accepting new enrollees. Rates are accurate at the date of this printing, but these rates may change at any time. Rates also vary according to your age and where you live. Rates shown are for zip code 80202.

The following abbreviations refer to the Features noted for each policy.

AA – Attained-age-rated policy. Premiums are lower for people who buy at a younger age and will increase as you age.

AC – Automatic Crossover. The Medigap company receives claim information directly from Medicare so the beneficiary does not have to submit claims to the Medigap company.

CR – Community-rated policy. Premiums are basically the same for everyone in your area.

Pre-Ex( ) – Pre-existing condition exclusion. Companies can decline to cover pre-existing conditions up to a certain number of months. The number of months is noted in parenthesis.

HD – Household Discount or marital discount available. Check with each company for conditions required to receive this discount.

IA – Issue-age-rated policy. Premiums are based on your age when you first buy the coverage, and may increase based on inflation on other factors, but not because of your age.

PF( ) – A one-time enrollment fee assessed by the company. The Policy Fee amount is included in parenthesis.

### **One plan—so many prices**

The charts show many different monthly premiums for the same plan. For example, a Plan F can cost \$150 from one company and \$250 from another company. Sometimes the higher cost is because a company offers additional benefits such as a 24-hour nurse hotline; in other cases, there is no difference in benefits. Ask about additional benefits when shopping for a plan.

## Medigap Benefits In Standard Policies

**How to read the chart:**

- If a check mark appears in a cell of this chart, the Medigap policy covers 100% of the described benefit.
- If a cell lists a percentage, the policy covers that percentage of the described benefit.
- If a cell is blank, the policy doesn't cover that benefit.

The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Benefits:	A	B	C	D	F	G	K	L	M	N
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part A Coinsurance (Hospital costs up to an additional 365 days after Medicare benefits are used up.)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	Pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 copayment for emergency room visits
Medicare Part B Excess Charges <sup>2</sup>					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
							Out-of-Pocket Limit <sup>3</sup>			
							\$4,940	\$2,470		

<sup>1</sup> Plan F also offers a high-deductible plan. The High Deductible Plan pays these benefits **after** you have paid the first \$2,180 of eligible out-of-pocket expenses.

<sup>2</sup> Excess charges refer to Part B charges that are over and above the amount Medicare approves for a medical service or supply provided by doctors and suppliers who do not accept Medicare assignment ("Unassigned Claims"). The excess or "limiting" charge is 15% higher than what Medicare approves.

<sup>3</sup> After you meet your out-of-pocket annual limit and your annual Part B deductible (\$147 in 2015), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments

**Age 65**

**Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202										
			A	B	C	D	F	F - Hi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 For AARP Members	AC, CR, Pre-Ex(3)	Female	70.87	128.45	153.47		154.00			44.62	78.22		109.02
		Male	70.87	128.45	153.47		154.00			44.62	78.22		109.02
Aetna Health and Life Insurance Company 1-800-264-4000	AA, AC,HD, PF(\$20)	Female	103.21	127.20			153.94	60.81	138.53				107.79
		Male	118.70	146.27			177.01	69.97	159.35				123.87
Aetna Life Insurance Company 1-888-624-6290	AA, AC	Female	129.47	143.25			162.06		149.84				117.43
		Male	140.22	156.08			176.19		159.20				124.62
American Republic Corp Insurance Company 1-888-755-3065	AA,AC, HD	Female	143.00				226.00	59.00		86.00	118.00		
		Male	159.00				251.00	71.00		95.00	131.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, HD	Female	108.00				155.00	62.00					
		Male	126.00				180.00	72.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital & Medical Service, Inc.	AA, Pre-Ex(6)	Female	97.91				156.07						107.31
		Male	107.95				172.53						118.30
Assured Life Association 1-877-223-3666	AA, AC, PF(\$25)	Female	116.51	132.35	155.30	123.07	159.07		123.62				109.16
		Male	133.92	152.12	178.51	141.46	182.84		142.10				125.47
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC,PF(\$25)	Female	100.47	117.50	140.83		146.42		124.42				102.42
		Male	115.67	135.17	162.00		168.25		143.00				117.83
CIGNA (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, Pre-Ex(6), PF(\$20)	Female	113.47				139.84		116.89				93.09
		Male	130.50				160.81		134.43				107.05
Combined Insurance Company of America 1-855-278-9329	AA,PF(\$25)	Female	115.98				139.92		117.99				118.95
		Male	133.36				160.08		135.72				136.76
CSI Life Insurance Company 1-866-644-3988	AA, AC,PF(\$25)	Female	113.08				150.83		125.17				105.58
		Male	130.08				173.42		144.00				121.42
Equitable Life & Casualty 1-877-358-4060	AA, PF(\$20)	Female	106.00				150.00		115.54				105.50
		Male	121.75				172.50		132.87				121.50
Everence Association (Membership required) 1-800-348-7468	IA, AC	Female	120.31				200.69				114.05		
		Male	132.33				220.77				125.47		
First Health Life & Health Insurance Company 1-855-369-4835	AA, AC, PF(\$20)	Female	116.25	132.91			155.83		143.08				110.66
		Male	126.83	144.58			168.66		154.49				119.00
Gerber Life Insurance Company 1-877-778-0839	AA, AC, PF(\$25)	Female	130.64				186.03		138.28				
		Male	150.16				213.82		158.94				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex(2)	Female	90.50	130.00	147.00		148.50	30.50					
		Male	90.50	130.00	147.00		148.50	30.50					
Government Personnel Mutual Life Insurance Co 1-866-242-7573	AA, AC, PF(\$25)	Female	109.95		146.17		149.70		116.32				102.61
		Male	126.38		168.01		172.07		133.70				117.94
Heartland National Life Insurance Company 1-877-358-4060	AA, PF(\$25)	Female	120.37				150.48		128.28				102.34
		Male	138.13				172.75		148.51				118.35
Humana Insurance Company 1-888-310-8482	AA, HD	Female	147.59	155.86	182.84		187.95	69.37		89.12	119.84		119.99
		Male	147.95	156.27	183.30		188.42	69.54		89.34	120.14		120.29
Humana Dental Insurance Company 1-855-814-9626	AA, HD	Female	118.41				144.16	55.77	123.19	60.06			105.94
		Male	135.87				164.49	63.83	141.37	68.78			121.53

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.



**Age 65**

**Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 65 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F-Hi	G	K	L	M	N	
Individual Assurance Company, Life, Health & Accident 1-888-524-3629	AA, AC, HD,PF(\$25)	Female	122.85					144.87		118.36				100.05
		Male	141.28					166.60		136.11				115.06
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	127.00	176.00				200.00	35.00					153.00
		Male	146.00	203.00				230.00	40.00					176.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, Pre-Ex(6)	Female	120.34					147.90		129.07				119.83
		Male	129.92					159.77		139.33				129.41
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, HD, PF (\$25)	Female	110.00		147.50			146.83						105.17
		Male	122.08		163.83			163.00						116.75
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, HD	Female	114.00					146.00	44.00	135.00				103.00
		Male	123.00					158.00	48.00	147.00				112.00
Medico Insurance Company 1-800-228-6080	AA, AC	Female	107.00		151.00			137.00		125.00			126.00	120.00
		Male	119.00		165.00			158.00		137.00			139.00	133.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	102.03		146.40	122.74		140.49		118.01				
		Male	108.55		155.75	130.58		149.46		125.54				
Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	92.73	119.69	143.46	131.30		147.44		129.74				103.21
		Male	106.64	137.65	164.98	150.99		169.55		149.20				118.69
Oxford Life Insurance Company 1-877-469-3073	AA, PF(\$15)	Female	106.48					128.96						92.47
		Male	120.29					145.69						104.46
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, HD	Female	141.00			168.50		206.50	52.50	195.00				154.00
		Male	141.00			168.50		206.50	52.50	195.00				154.00
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, PF (\$25)	Female	127.99	141.61	176.63	137.92		177.84						118.56
		Male	147.12	162.77	199.58	158.53		204.41						136.28
Standard Life and Accident Insurance Company 1-888-350-1488	AC, IA	Female	237.37	289.46	329.09	198.30		270.62	33.66	199.81				132.37
		Male	254.22	289.46	329.09	198.30		270.62	33.66	199.81				132.37
Standard Life and Casualty Insurance Company 1-855-406-9081	AA, HD, PF(\$25)	Male	109.26					140.09		113.36				92.52
		Female	125.59					161.02		130.30				106.34
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC	Female	119.00		179.60			181.30						
		Male	119.00		179.60			181.30						
State Mutual Insurance Company 1-888-764-1936	AA, AC	Female	135.17	158.00	189.00	165.42		196.50	77.42	166.42			148.67	137.25
		Male	155.75	181.58	217.58	190.33		226.00	89.00	191.33			171.42	158.17
Sterling Life Insurance Company 1-800-688-0010	AA, AC, HD	Female	177.56	203.93	210.07			201.39			86.54			148.48
		Male	177.56	203.93	227.57			218.18			93.75			160.86
Thrivent Financial for Lutherans 1-800-847-4836	Choice of AA or IA (AA rates shown), AC	Female	104.86	123.95	174.23	151.81		174.88	52.72	152.62		99.09	125.41	
		Male	104.86	123.95	174.23	151.81		174.88	52.72	152.62		99.09	125.41	
United American Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	101.00	153.00	174.00	165.00		171.00	32.00	154.00	87.00	123.00		134.00
		Male	116.00	176.00	200.00	190.00		197.00	37.00	177.00	100.00	141.00		155.00
USAA Life Insurance Company 1-800-531-8722	AA, AC	Female	73.10					142.46						107.78
		Male	73.10					142.46						107.78

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Age 70**

**Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202										
			A	B	C	D	F	F - Hi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 For AARP Members	AC, CR, Pre-Ex(3)	Female	86.06	155.97	186.36		187.00			54.18	94.98		132.38
		Male	86.06	155.97	186.36		187.00			54.18	94.98		132.38
Aetna Health and Life Insurance Company 1-800-264-4000	AA, AC,HD, PF(\$20)	Female	116.70	143.94			172.60	68.31	156.77				121.95
		Male	134.36	165.60			198.59	78.55	180.43				140.28
Aetna Life Insurance Company 1-888-624-6290	AA, AC	Female	155.99	165.32			198.81		185.63				146.20
		Male	168.91	191.01			216.22		197.25				155.13
American Republic Corp Insurance Company 1-888-755-3065	AA,AC, HD	Female	161.00				253.00	66.00		96.00	132.00		
		Male	179.00				282.00	79.00		107.00	147.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, HD	Female	113.00				161.00	65.00					
		Male	135.00				192.00	77.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital & Medical Service, Inc.	AA, Pre-Ex(6)	Female	119.18				189.98						130.62
		Male	131.21				209.71						143.80
Assured Life Association 1-877-223-3666	AA, AC, PF(\$25)	Female	137.82	156.34	184.07	145.88	188.50		146.53				129.40
		Male	158.41	179.70	211.57	167.68	216.67		168.42				148.74
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC,PF(\$25)	Female	119.67	139.83	167.42		171.75		146.00				120.33
		Male	137.75	160.75	192.50		197.67		168.00				138.50
CIGNA (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, Pre-Ex(6), PF(\$20)	Female	133.39				163.23		138.74				109.91
		Male	153.40				187.72		159.55				126.40
Combined Insurance Company of America 1-855-278-9329	AA,PF(\$25)	Female	137.03				164.27		139.30				140.96
		Male	157.55				188.89		160.17				162.18
CSI Life Insurance Company 1-866-644-3988	AA, AC,PF(\$25)	Female	113.08				150.83		125.17				105.58
		Male	130.08				173.42		144.00				121.42
Equitable Life & Casualty 1-877-358-4060	AA, PF(\$20)	Female	128.67				182.92		130.80				128.92
		Male	148.00				210.34		150.42				148.34
Everence Association (Membership required) 1-800-348-7468	IA, AC	Female	129.97				217.51				124.88		
		Male	142.89				239.26				137.36		
First Health Life & Health Insurance Company 1-855-369-4835	AA, AC, PF(\$20)	Female	132.99	154.99			182.74		168.49				130.83
		Male	145.08	168.66			197.91		181.74				140.74
Gerber Life Insurance Company 1-877-778-0839	AA, AC, PF(\$25)	Female	154.52				220.47		163.89				
		Male	177.61				253.41		188.38				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex(2)	Female	123.00	167.00	184.00		185.50	40.50					
		Male	123.00	167.00	184.00		185.50	40.50					
Government Personnel Mutual Life Insurance Co 1-866-242-7573	AA, AC, PF(\$25)	Female	120.38		160.77		164.65		120.16				113.00
		Male	138.36		184.79		189.26		147.14				129.88
Heartland National Life Insurance Company 1-877-358-4060	AA, PF(\$25)	Female	135.15				168.08		144.92				115.16
		Male	155.13				193.00		167.82				133.21
Humana Insurance Company 1-888-310-8482	AA, HD	Female	173.81	183.86	215.75		221.53	81.38		104.72	141.29		141.21
		Male	179.24	189.66	222.56		228.48	83.87		107.96	145.73		145.60
Humana Dental Insurance Company 1-855-814-9626	AA, HD	Female	132.95				160.95	64.69	139.19	69.82			119.24
		Male	152.58				184.80	74.09	159.76	79.99			136.82

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Age 70**

**Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 70 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F-Hi	G	K	L	M	N	
Individual Assurance Company, Life, Health & Accident 1-888-524-3629	AA, AC, HD,PF(\$25)	Female	138.19					162.02		133.98				112.87
		Male	158.92					186.32		154.08				129.80
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	155.00	220.00				251.00	46.00					197.00
		Male	178.00	253.00				289.00	52.00					226.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, Pre-Ex(6)	Female	168.84					215.83		190.89				174.36
		Male	185.72					237.45		209.98				191.83
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, HD, PF (\$25)	Female	124.33			166.75		165.92						121.42
		Male	138.00			185.08		184.17						134.67
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, HD	Female	117.00					150.00	45.00	139.00				106.00
		Male	130.00					167.00	50.00	156.00				119.00
Medico Insurance Company 1-800-228-6080	AA, AC	Female	117.00			165.00		155.00		138.00			139.00	131.00
		Male	131.00			180.00		178.00		151.00			153.00	146.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	113.29			162.55	136.28	155.99		131.03				
		Male	120.52			172.93	144.98	165.94		139.38				
Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	114.83	149.87		176.94	165.45	181.81		159.99				127.27
		Male	132.06	172.35		203.49	190.27	209.08		183.99				146.36
Oxford Life Insurance Company 1-877-469-3073	AA, PF(\$15)	Female	126.54					152.33						110.07
		Male	142.96					172.10						124.35
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, HD	Female	162.00				202.00	240.50	65.50	228.00				185.00
		Male	162.00				202.00	240.50	65.50	228.00				185.00
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC , PF (\$25)	Female	146.36	162.03		199.26	158.33	204.06						136.16
		Male	168.23	186.24		229.03	181.99	234.55						156.50
Standard Life and Accident Insurance Company 1-888-350-1488	AC, IA	Female	243.32	296.71		337.33	203.27	277.41	34.50	204.82				135.68
		Male	294.11	334.87		380.72	229.41	313.09	38.93	231.16				153.14
Standard Life and Casualty Insurance Company 1-855-406-9081	AA, HD, PF(\$25)	Male	120.73					154.76		125.04				102.05
		Female	138.77					177.89		143.72				117.30
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC	Female	150.02			226.18		228.48						
		Male	150.02			226.18		228.48						
State Mutual Insurance Company 1-888-764-1936	AA, AC	Female	160.83	187.67		224.83	196.92	230.92	90.92	198.00			177.25	161.50
		Male	185.00	215.92		258.75	226.33	265.50	104.42	227.67			203.67	185.67
Sterling Life Insurance Company 1-800-688-0010	AA, AC , HD	Female	203.03	237.69		243.28		233.19			100.89			172.86
		Male	203.03	237.69		268.89		257.74			111.51			191.06
Thrivent Financial for Lutherans 1-800-847-4836	Choice of AA or IA (AA rates shown), AC	Female	119.89	141.82		199.41	173.82	199.98	60.27	174.63		113.31	143.44	
		Male	119.89	141.82		199.41	173.82	199.98	60.27	174.63		113.31	143.44	
United American Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	123.00	191.00		219.00	212.00	216.00	42.00	197.00	114.00	162.00		173.00
		Male	141.00	219.00		252.00	244.00	248.00	49.00	226.00	132.00	187.00		199.00
USAA Life Insurance Company 1-800-531-8722	AA, AC	Female	85.51					166.60						126.14
		Male	85.51					166.60						126.14

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Age 75**

**Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202										
			A	B	C	D	F	F- Hi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 For AARP Members	AC, CR, Pre-Ex(3)	Female	111.37	201.85	241.17		242.00			70.12	122.92		171.32
		Male	111.37	201.85	241.17		242.00			70.12	122.92		171.32
Aetna Health and Life Insurance Company 1-800-264-4000	AA, AC,HD, PF(\$20)	Female	136.45	168.18			198.67	78.55	183.18				142.53
		Male	156.94	193.34			228.41	90.38	210.75				163.93
Aetna Life Insurance Company 1-888-624-6290	AA, AC	Female	178.44	207.04			235.98		223.42				176.88
		Male	193.26	225.50			256.70		237.37				187.63
American Republic Corp Insurance Company 1-888-755-3065	AA,AC, HD	Female	191.00				301.00	79.00		114.00	158.00		
		Male	217.00				341.00	96.00		129.00	178.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, HD	Female	137.00				196.00	78.00					
		Male	172.00				245.00	98.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital & Medical Service, Inc.	AA, Pre-Ex(6)	Female	153.44				244.56						168.17
		Male	169.21				270.46						185.43
Assured Life Association 1-877-223-3666	AA, AC, PF(\$25)	Female	154.36	177.11	209.50	166.35	214.55		167.08				147.97
		Male	177.43	203.57	240.80	191.21	246.61		192.05				170.08
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC,PF(\$25)	Female	142.25	166.00	201.42		205.67		174.83				143.92
		Male	163.58	190.83	231.75		236.58		201.00				165.58
CIGNA (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, Pre-Ex(6), PF(\$20)	Female	153.48				190.15		163.84				130.07
		Male	176.50				218.67		188.42				149.58
Combined Insurance Company of America 1-855-278-9329	AA,PF(\$25)	Female	151.70				198.94		168.64				160.08
		Male	174.49				228.80		193.97				184.10
CSI Life Insurance Company 1-866-644-3988	AA, AC,PF(\$25)	Female	134.67				180.83		150.17				126.67
		Male	154.83				208.00		172.67				145.58
Equitable Life & Casualty 1-877-358-4060	AA, PF(\$20)	Female	148.75				212.84		154.52				149.92
		Male	171.00				244.84		177.70				172.34
Everence Association (Membership required) 1-800-348-7468	IA, AC	Female	136.47				230.60				133.08		
		Male	150.09				253.72				146.43		
First Health Life & Health Insurance Company 1-855-369-4835	AA, AC, PF(\$20)	Female	147.91	176.58			209.74		194.08				151.41
		Male	161.41	192.16			227.07		209.49				162.91
Gerber Life Insurance Company 1-877-778-0839	AA, AC, PF(\$25)	Female	171.36				248.75		185.38				
		Male	196.96				285.92		213.08				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex(2)	Female	131.00	190.50	216.00		218.00	51.50					
		Male	131.00	190.50	216.00		218.00	51.50					
Government Personnel Mutual Life Insurance Co 1-866-242-7573	AA, AC, PF(\$25)	Female	134.83		183.00		187.41		145.97				129.23
		Male	154.98		210.34		215.41		167.78				148.54
Heartland National Life Insurance Company 1-877-358-4060	AA, PF(\$25)	Female	155.10				195.33		170.67				135.83
		Male	178.07				224.33		197.69				157.17
Humana Insurance Company 1-888-310-8482	AA, HD	Female	200.95	212.83	249.81		256.28	93.79		120.86	163.46		163.15
		Male	217.36	230.33	270.37		277.26	101.30		130.60	176.87		176.41
Humana Dental Insurance Company 1-855-814-9626	AA, HD	Female	152.65				187.06	75.99	164.03	85.12			140.76
		Male	175.24				214.82	87.07	188.34	97.58			161.58

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.



**Age 75**

**Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 75 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F- Hi	G	K	L	M	N	
Individual Assurance Company, Life, Health & Accident 1-888-524-3629	AA, AC, HD,PF(\$25)	Female	158.99					188.69		158.28				133.63
		Male	182.84					216.99		182.02				153.67
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	167.00	245.00				288.00	58.00					229.00
		Male	191.00	282.00				331.00	66.00					264.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, Pre-Ex(6)	Female	186.06					243.73		217.78				198.27
		Male	213.96					280.28		250.51				228.04
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, HD, PF (\$25)	Female	146.92		197.08			196.08						146.92
		Male	163.17		218.83			217.67						163.00
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, HD	Female	135.00					173.00	52.00	162.00				123.00
		Male	156.00					200.00	60.00	189.00				144.00
Medico Insurance Company 1-800-228-6080	AA, AC	Female	132.00		189.00			185.00		159.00			161.00	153.00
		Male	150.00		209.00			210.00		177.00			179.00	172.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	135.05		193.77	162.45		185.94		156.19				
		Male	143.67		206.14	172.82		197.81		166.16				
Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	134.06	177.61	208.22	196.73		213.86		188.20				149.70
		Male	154.17	204.25	239.46	226.24		245.94		216.43				172.16
Oxford Life Insurance Company 1-877-469-3073	AA, PF(\$15)	Female	149.91					180.39						132.39
		Male	169.36					203.81						149.56
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, HD	Female	178.50			241.50		278.50	82.00	266.00				221.50
		Male	178.50			241.50		278.50	82.00	266.00				221.50
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC , PF (\$25)	Female	163.93	183.71	227.10	180.90		232.54						155.90
		Male	188.42	211.16	261.03	207.93		267.29						179.19
Standard Life and Accident Insurance Company 1-888-350-1488	AC, IA	Female	260.63	317.81	361.33	217.73		297.14	36.95	219.39				145.34
		Male	338.05	384.89	437.59	263.68		359.85	44.75	265.69				176.01
Standard Life and Casualty Insurance Company 1-855-406-9081	AA, HD, PF(\$25)	Male	144.48					185.23		149.65				122.13
		Female	166.07					212.91		172.01				140.38
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC	Female	173.82		262.14			264.77						
		Male	173.82		262.14			264.77						
State Mutual Insurance Company 1-888-764-1936	AA, AC	Female	190.92	223.00	270.42	233.67		276.25	108.83	235.00			210.33	193.42
		Male	219.67	256.08	311.17	268.67		317.75	125.00	270.17			241.92	222.42
Sterling Life Insurance Company 1-800-688-0010	AA, AC , HD	Female	221.51	265.56	271.72			260.39			113.59			194.28
		Male	221.51	265.56	303.35			290.70			126.81			216.90
Thrivent Financial for Lutherans 1-800-847-4836	Choice of AA or IA (AA rates shown), AC	Female	136.70	161.72	227.19	198.03		228.00	68.72	198.92		129.15	163.42	
		Male	136.70	161.72	227.19	198.03		228.00	68.72	198.92		129.15	163.42	
United American Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	132.00	212.00	250.00	245.00		246.00	53.00	227.00	127.00	180.00		202.00
		Male	151.00	244.00	288.00	281.00		283.00	61.00	261.00	146.00	207.00		232.00
USAA Life Insurance Company 1-800-531-8722	AA, AC	Female	102.00					198.73						150.45
		Male	102.00					198.73						150.45

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Age 80**

**Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202										
			A	B	C	D	F	F- Hi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 For AARP Members	AC, CR, Pre-Ex(3)	Female	111.37	201.85	241.17		242.00			70.12	122.92		171.32
		Male	111.37	201.85	241.17		242.00			70.12	122.92		171.32
Aetna Health and Life Insurance Company 1-800-264-4000	AA, AC,HD, PF(\$20)	Female	150.19	185.18			214.75	84.97	201.75				156.85
		Male	172.85	212.91			247.07	97.71	231.99				180.43
Aetna Life Insurance Company 1-888-624-6290	AA, AC	Female	193.87	230.44			264.76		258.60				206.35
		Male	209.90	251.06			287.90		274.72				218.91
American Republic Corp Insurance Company 1-888-755-3065	AA,AC, HD	Female	215.00				339.00	89.00		129.00	177.00		
		Male	250.00				393.00	110.00		149.00	205.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, HD	Female	160.00				229.00	92.00					
		Male	204.00				292.00	117.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital & Medical Service, Inc.	AA, Pre-Ex(6)	Female	187.75				299.27						205.78
		Male	207.29				331.31						227.16
Assured Life Association 1-877-223-3666	AA, AC, PF(\$25)	Female	168.82	196.54	233.91	186.18	239.52		186.96				166.16
		Male	194.05	225.91	268.86	214.00	275.31		214.89				190.99
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC,PF(\$25)	Female	161.67	188.67	229.00		232.33		197.50				162.58
		Male	185.83	216.92	263.42		267.17		227.08				187.00
CIGNA (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, Pre-Ex(6), PF(\$20)	Female	172.42				220.37		191.32				153.05
		Male	198.29				253.42		220.01				176.01
Combined Insurance Company of America 1-855-278-9329	AA,PF(\$25)	Female	160.78				225.66		191.26				175.02
		Male	184.88				259.46		219.99				201.30
CSI Life Insurance Company 1-866-644-3988	AA, AC,PF(\$25)	Female	154.67				206.50		173.42				144.58
		Male	177.83				237.50		199.50				166.25
Equitable Life & Casualty 1-877-358-4060	AA, PF(\$20)	Female	162.67				233.84		179.13				164.84
		Male	187.09				269.09		206.00				189.67
Everence Association (Membership required) 1-800-348-7468	IA, AC	Female	144.57				249.60				144.49		
		Male	159.07				274.60				158.83		
First Health Life & Health Insurance Company 1-855-369-4835	AA, AC, PF(\$20)	Female	156.74	194.41			233.32		217.16				170.74
		Male	171.08	211.49			252.66		234.41				183.58
Gerber Life Insurance Company 1-877-778-0839	AA, AC, PF(\$25)	Female	182.00				270.10		201.95				
		Male	209.19				310.46		232.13				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex(2)	Female	133.00	194.00	228.50		230.50	60.50					
		Male	133.00	194.00	228.50		230.50	60.50					
Government Personnel Mutual Life Insurance Co 1-866-242-7573	AA, AC, PF(\$25)	Female	147.45		204.32		209.21		163.34				145.11
		Male	169.49		234.85		240.48		187.74				166.80
Heartland National Life Insurance Company 1-877-358-4060	AA, PF(\$25)	Female	167.84				218.04		191.90				153.84
		Male	192.72				250.45		222.33				178.06
Humana Insurance Company 1-888-310-8482	AA, HD	Female	227.97	241.66	283.67		290.86	106.15		136.92	185.56		185.00
		Male	256.27	271.85	319.17		327.06	119.10		153.73	208.68		207.88
Humana Dental Insurance Company 1-855-814-9626	AA, HD	Female	170.59				215.63	88.56	190.53	100.73			164.71
		Male	195.88				247.67	101.55	218.81	115.54			189.12

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Age 80**

**Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Age 80 Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F-Hi	G	K	L	M	N	
Individual Assurance Company, Life, Health & Accident 1-888-524-3629	AA, AC, HD,PF(\$25)	Female	177.24					217.03		183.49				156.12
		Male	203.82					249.59		211.01				179.54
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	167.00	250.00				318.00	74.00					258.00
		Male	192.00	287.00				366.00	85.00					297.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, Pre-Ex(6)	Female	195.75					273.32		246.36				225.66
		Male	236.10					327.94		295.63				270.78
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, HD, PF (\$25)	Female	170.33		228.50			227.33						173.33
		Male	189.08		253.58			252.33						192.42
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, HD	Female	157.00					201.00	60.00	190.00				144.00
		Male	183.00					234.00	70.00	223.00				170.00
Medico Insurance Company 1-800-228-6080	AA, AC	Female	134.00		213.00			207.00		181.00			182.00	173.00
		Male	155.00		235.00			242.00		201.00			201.00	194.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	161.31		231.45	194.04		222.10		186.56				
		Male	171.61		246.22	206.43		236.27		198.47				
Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	147.55	198.61	232.87	221.15		239.17		210.47				167.42
		Male	169.68	228.40	267.80	254.33		275.04		242.04				192.53
Oxford Life Insurance Company 1-877-469-3073	AA, PF(\$15)	Female	163.93					208.67						155.75
		Male	185.21					235.77						175.97
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, HD	Female	194.00			277.50		317.50	100.50	305.00				254.50
		Male	194.00			277.50		317.50	100.50	305.00				254.50
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, PF (\$25)	Female	179.30	204.08	253.94	202.93		260.02						175.36
		Male	206.09	234.57	291.89	233.25		298.87						201.56
Standard Life and Accident Insurance Company 1-888-350-1488	AC, IA	Female	309.23	377.08	428.71	258.33		352.55	43.84	260.30				172.44
		Male	405.95	462.21	525.50	316.65		432.14	53.74	319.06				211.37
Standard Life and Casualty Insurance Company 1-855-406-9081	AA, HD, PF(\$25)	Male	163.19					209.21		169.02				137.95
		Female	187.57					240.47		194.28				158.56
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC	Female	195.24		294.52			297.41						
		Male	195.24		294.52			297.41						
State Mutual Insurance Company 1-888-764-1936	AA, AC	Female	217.00	253.33	307.33	265.58		312.00	122.75	266.92			239.17	218.42
		Male	249.50	291.17	353.50	305.50		358.75	141.25	307.08			275.00	251.17
Sterling Life Insurance Company 1-800-688-0010	AA, AC, HD	Female	234.02	292.92	300.73			288.06			127.45			217.34
		Male	234.02	292.92	339.12			324.83			143.72			245.09
Thrivent Financial for Lutherans 1-800-847-4836	Choice of AA or IA (AA rates shown), AC	Female	151.65	179.34	252.12	219.79		252.93	76.19	220.85		143.20	181.54	
		Male	151.65	179.34	252.12	219.79		252.93	76.19	220.85		143.20	181.54	
United American Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	132.00	216.00	276.00	271.00		271.00	63.00	251.00	134.00	190.00		226.00
		Male	152.00	249.00	317.00	311.00		312.00	72.00	288.00	154.00	219.00		260.00
USAA Life Insurance company 1-800-531-8722	AA, AC	Female	118.32					229.84						174.08
		Male	118.32					229.84						174.08

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.

**Under Age 65 Disabled**

**Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202**

Company Name	Notes	Sex	Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202										
			A	B	C	D	F	F- Hi	G	K	L	M	N
AARP/UnitedHealthcare Insurance Company 1-800-523-5800 For AARP Members	AC, CR, Pre-Ex(3)	Female	182.25	330.25	394.75		396.00			114.75	201.25		280.25
		Male	182.25	330.25	394.75		396.00			114.75	201.25		280.25
Aetna Health and Life Insurance Company 1-800-264-4000	AA, AC,HD, PF(\$20)	Female	145.61	179.43			214.41	84.40	195.51				152.02
		Male	167.43	206.33			246.57	97.46	224.83				174.85
Aetna Life Insurance Company 1-888-624-6290	AA, AC	Female	217.52	219.69			222.64		184.16				154.95
		Male	235.64	239.36			242.14		195.60				164.31
American Republic Corp Insurance Company 1-888-755-3065	AA,AC, HD	Female	389.00				602.00	168.00		244.00	336.00		
		Male	389.00				602.00	168.00		244.00	336.00		
American Republic Insurance Company 1-888-755-3065	AA, AC, HD	Female	356.00				508.00	203.00					
		Male	356.00				508.00	203.00					
Anthem Blue Cross and Blue Shield 1-877-831-3000 aka Rocky Mtn Hospital & Medical Service, Inc.	AA, Pre-Ex(6)	Female	272.67				435.56						283.54
		Male	316.40				505.37						328.97
Assured Life Association 1-877-223-3666	AA, AC, PF(\$25)	Female	308.76	350.72	411.55	326.14	421.52		327.60				289.28
		Male	354.89	403.13	473.05	374.88	484.51		376.55				332.50
Central States Indemnity Co. of Omaha 1-866-644-3988	AA, AC,PF(\$25)	Female	191.92	224.08	282.00		277.25		235.67				194.17
		Male	220.75	257.67	310.33		318.75		271.00				223.08
CIGNA (American Retirement Life Insurance Company) 1-866-459-4272	AA, AC, Pre-Ex(6), PF(\$20)	Female	113.47				158.13		132.81				115.35
		Male	130.50				175.00		155.44				133.17
Combined Insurance Company of America 1-855-278-9329	AA,PF(\$25)	Female	140.66				156.03		129.81				118.95
		Male	161.76				179.43		149.26				136.80
CSI Life Insurance Company 1-866-644-3988	AA, AC,PF(\$25)	Female	265.50				353.92		293.75				247.75
		Male	305.25				407.08		337.83				284.92
Equitable Life & Casualty 1-877-358-4060	AA, PF(\$20)	Female	491.17				293.50		314.50				216.42
		Male	564.67				337.42		361.68				248.92
Everence Association (Membership required) 1-800-348-7468	IA, AC	Female	143.60				239.55				136.13		
		Male	157.95				263.51				149.75		
First Health Life & Health Insurance Company 1-855-369-4835	AA, AC, PF(\$20)	Female	179.91	216.91			258.16		239.24				187.08
		Male	196.33	235.91			279.57		258.16				201.08
Gerber Life Insurance Company 1-877-778-0839	AA, AC, PF(\$25)	Female	337.06				479.95		356.75				
		Male	387.42				551.66		410.06				
Globe Life and Accident Insurance Company 1-800-801-6831	AA, AC, Pre-Ex(2)	Female	174.50	400.00	415.00		410.00	115.00					
		Male	174.50	400.00	415.00		410.00	115.00					
Government Personnel Mutual Life Insurance Co 1-866-242-7573	AA, AC, PF(\$25)	Female	283.66		377.12		386.21		300.11				264.73
		Male	326.05		433.47		443.92		344.95				304.29
Heartland National Life Insurance Company 1-877-358-4060	AA, PF(\$25)	Female	313.62				395.50		345.30				274.38
		Male	360.36				454.53		400.30				317.83
Humana Insurance Company 1-888-310-8482	AA, HD	Female	508.01	540.51	634.96		649.27	234.26		303.40	414.46		411.43
		Male	509.27	541.94	636.55		650.93	234.85		304.16	415.52		412.47
Humana Dental Insurance Company 1-855-814-9626	AA, HD	Female	534.23				242.83	97.81	252.81	128.97			216.62
		Male	614.06				278.95	112.18	290.43	148.01			248.81

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.



## Under Age 65 Disabled

### Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202

Company Name	Notes	Sex	Monthly Premium Rates for Under Age 65 Disabled Non-Smoker in Zip Code 80202											
			A	B	C	D	F	F-Hi	G	K	L	M	N	
Individual Assurance Company, Life, Health & Accident 1-888-524-3629	AA, AC, HD,PF(\$25)	Female	323.61					384.06		322.16				271.99
		Male	372.16					441.67		370.49				312.79
Liberty National Life Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	191.00	418.00				416.00	130.00					258.00
		Male	219.00	480.00				478.00	150.00					297.00
Loyal American Life Insurance Company 1-866-459-4272	AA, AC, Pre-Ex(6)	Female	136.25					242.57		167.82				140.53
		Male	147.15					261.97		181.24				151.78
Manhattan Life Insurance Company 1-800-877-7703	AA, AC, HD, PF (\$25)	Female	188.08		252.25			251.00						193.25
		Male	208.83		280.00			278.67						214.50
Medico Corp Life Insurance Company 1-800-228-6080	AA, AC, HD	Female	476.00					637.00	183.00	568.00				432.00
		Male	473.00					637.00	183.00	568.00				432.00
Medico Insurance Company 1-800-228-6080	AA, AC	Female	193.00		235.00			213.00		194.00			196.00	186.00
		Male	193.00		235.00			213.00		194.00			196.00	186.00
Mutual of Omaha Insurance Company 1-800-667-2937	AA, AC, HD	Female	332.06		458.47	384.37		480.93		396.43				
		Male	353.26		487.74	408.92		511.63		421.74				
Order of United Commercial Travelers of America 1-800-848-0123 (Membership required)	AA, AC	Female	164.54	214.82	250.23	238.01		269.33		241.83				188.53
		Male	189.22	247.04	287.76	273.72		309.73		278.10				216.81
Oxford Life Insurance Company 1-877-469-3073	AA, PF(\$15)	Female	469.85					215.35						188.02
		Male	530.90					243.32						212.43
Physicians Mutual Insurance Company 1-800-228-9100	Range of AA & IA, AC, HD	Female	490.00			302.00		352.00	116.00	294.00				267.00
		Male	490.00			302.00		352.00	116.00	294.00				267.00
Sentinel Security Life Insurance Company 1-800-247-1423	AA, AC, PF (\$25)	Female	298.22	329.95	404.57	321.36		414.35						276.24
		Male	342.78	379.25	465.02	369.38		476.27						317.52
Standard Life and Accident Insurance Company 1-888-350-1488	AC, IA	Female	257.06	313.46	356.38	214.74		279.78	35.68	218.11				152.98
		Male	307.83	350.49	398.48	240.11		316.68	39.45	252.15				180.12
Standard Life and Casualty Insurance Company 1-855-406-9081	AA, HD, PF(\$25)	Male	270.99					347.41		281.13				229.45
		Female	311.48					399.32		323.14				263.73
State Farm Mutual Automobile Insurance Company Contact Local State Farm Agent	AA, AC	Female	771.97		897.60			906.61						
		Male	771.97		897.60			906.61						
State Mutual Insurance Company 1-888-764-1936	AA, AC	Female	174.33	203.50	245.42	213.33		251.50	99.00	214.50			191.92	176.00
		Male	200.50	234.00	282.42	245.33		289.17	113.67	246.58			220.67	202.42
Sterling Life Insurance Company 1-800-688-0010	AA, AC, HD	Female	219.71	260.58	283.13			284.84			103.74			168.55
		Male	219.71	260.58	319.28			321.21			116.98			190.07
Thrivent Financial for Lutherans 1-800-847-4836	Choice of AA or IA (AA rates shown), AC	Female	153.03	123.95	237.42	167.00		188.52	57.26	160.26		99.09	137.92	
		Male	153.03	123.95	237.42	167.00		188.52	57.26	160.26		99.09	137.92	
United American Insurance Company 1-800-331-2512	AA, AC, Pre-Ex(2)	Female	172.00	420.00	447.00	281.00		375.00	114.00	317.00	134.00	190.00		226.00
		Male	198.00	482.00	514.00	323.00		431.00	131.00	364.00	154.00	219.00		260.00
USAA Life Insurance company 1-800-531-8722	AA, AC	Female	123.25					184.28						126.99
		Male	123.25					184.28						126.99

Information provided by the companies to the Colorado Division of Insurance in Spring 2015. Premium rates may change at any time.