

## Insurance to supplement Original Medicare (Medigap plans)

### Medigap plans

Medigaps are insurance plans that private companies sell. They're supplemental insurance that helps cover Original Medicare deductibles and coinsurances. For example, Medicare pays 80% of the cost of a doctor's visit. A Medigap can pay the other 20% for you. Some Medigaps also cover services Medicare doesn't cover, such as emergency care when you're outside of the United States.

Medigaps only work with Original Medicare. They don't work with Medicare Advantage plans, also known as private health plans. If you have a Medicare Advantage plan, like an HMO or PPO, you can't buy a Medigap.

### Choosing a Medigap plan

There are 10 standardized Medigap plans (A, B, C, D, F, G, K, L, M and N). Four other plans (E, H, I and J) stopped being sold to new members in 2010, but some people still have these plans. Each lettered plan pays for a certain set of benefits. The benefits are the same no matter which company sells the plan.

Plan A covers the fewest benefits and usually charges a lower monthly fee, or premium. Plans that cover more benefits usually charge a higher premium. (See the attached "Medigap Plan Benefits" chart to find out what each plan covers.) **Note:** Massachusetts, Minnesota and Wisconsin have different Medigap plans.

- **The most popular Medigap plans are C and F.** They cover key benefits and don't cost as much as other plans.
- **Medigap plans are guaranteed renewable.** That means that as long as you pay the premium, you can keep your plan. Premiums may go up from year to year.
- **Shop around.** Different insurance companies charge different premiums for the exact same plan.
- **Plans K and L** may have lower monthly premiums. However, unlike other Medigaps, plans K and L only pay part of the cost of most Medicare coinsurances and deductibles until you reach a yearly out-of-pocket maximum. After that, it pays the full cost.

### How to use these charts

1. **Medigap Plan Benefits.** Use this chart to compare each plan's benefits.
2. **Comparison of Monthly Premiums.** Use this chart to compare the monthly costs of Medigap plans in your area.

**Remember:** The benefits for every type of plan (Plan A, for example) are the same no matter which company sells it or what the premium is. Look for the best

# Medigap Plan Benefits

For plans sold on or after June 1, 2010

	A	B	C	D	F*	G	K**	L**	M	N
<b>Hospital Copayment</b> Copay for days 61-90 (\$335) and days 91-150 (\$670) in hospital; Payment in full for 365 additional lifetime days	▪	▪	▪	▪	▪	▪	▪	▪	▪	▪
<b>Part B Coinsurance</b> Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services	▪	▪	▪	▪	▪	▪	50%	75%	▪	Except \$20 for doctors visits and \$50 for emergency visits
<b>First three pints of blood</b>	▪	▪	▪	▪	▪	▪	50%	75%	▪	▪
<b>Hospital Deductible</b> Covers \$1,340 in each benefit period		▪	▪	▪	▪	▪	50%	75%	50%	▪
<b>Skilled Nursing Facility (SNF) Daily Copay</b> Covers \$167.50 a day for days 21-100 each benefit period			▪	▪	▪	▪	50%	75%	▪	▪
<b>Part B Annual Deductible</b> Covers \$183 (Part B deductible)			▪		▪					
<b>Part B Excess Charges Benefits</b> 100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services)					▪	▪				
<b>Emergency Care Outside the U.S.</b> 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			▪	▪	▪	▪			▪	▪
100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid	▪	▪	▪	▪	▪	▪	▪	▪	▪	▪
<b>Hospice Care</b> Coinsurance for respite care and other Part A-covered services	▪	▪	▪	▪	▪	▪	50%	75%	▪	▪

\* Plan F also offers a high-deductible option in which you pay a \$2,240 deductible in 2018 before Medigap coverage starts.

\*\* Plans K and L pay 100% of your Part A and Part B copays after you spend a certain amount out of pocket. The 2018 out-of-pocket maximum is \$5,240 for Plan K and \$2,620 for Plan L.

**Note:** Plans E, H, I, and J stopped being sold June 1, 2010. If you bought a Medigap between July 31, 1992 and June 1, 2010, you can keep it even if it's not being sold anymore. Your benefits are different from what's on the chart above. This chart also doesn't apply to Massachusetts, Minnesota and Wisconsin. Those states have their own Medigap systems.

**COMPARISON OF YEAR 2017 COMMUNITY RATED  
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS  
(PREMIUMS IN EFFECT AS OF **JANUARY 1, 2018**)**

<b>PLAN A</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
Aetna Life Insurance	\$239.15	\$207.56 \$229.67	\$318.21	\$264.47	\$318.21	\$207.56 \$229.67	\$207.56 \$229.67	\$207.56 \$229.67	\$229.67	\$318.21
Bankers Consecro	\$266.30	\$231.74	\$335.51	\$266.30	\$335.51	\$231.74	\$231.74 \$266.30	\$231.74	\$231.74	\$266.30 \$335.51
CDPHP Universal Benefits Inc.	\$170.54 \$172.45 \$198.35	\$183.17		\$183.17 \$170.54 \$198.35		\$183.17	\$183.17 \$172.45	\$183.17 \$170.54 \$172.45	\$183.17 \$170.54	\$198.35
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Excellus BlueCross BlueShield)</i>	<b>\$162.31</b>			<b>\$162.31</b>		<b>\$166.44</b> <b>\$179.69</b>	<b>\$166.44</b> <b>\$179.69</b> <b>\$162.31</b>	<b>\$162.31</b>	<b>\$162.31</b>	
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Univera Healthcare)</i>		<b>\$196.33</b>				<b>\$196.33</b>	<b>\$196.33</b>			
Globe Life Insurance	\$173.00	\$173.00	\$207.00	\$173.00	\$207.00 \$232.00	\$173.00	\$173.00	\$173.00	\$173.00	\$207.00
Group Health Incorporated <i>(a/k/a GHI)</i>	\$161.29	\$152.57	\$169.45	\$161.29	\$169.45	\$152.57	\$157.73	\$152.57	\$152.57	\$169.45
<b>HealthNow New York Inc.</b> <i>(d/b/a BC/BS of Western New York)</i>		<b>\$213.64</b>				<b>\$213.64</b>	<b>\$213.64</b>			
<b>HealthNow New York Inc.</b> <i>(d/b/a BS of Northeastern New York)</i>	<b>\$223.59</b>			<b>\$223.59</b> <b>\$260.47</b>				<b>\$223.59</b>		<b>\$260.47</b>
Humana	\$198.19	\$198.19	\$290.19	\$198.19 \$245.74	\$290.19	\$198.19	\$198.19	\$198.19	\$198.19	\$290.19
Mutual Of Omaha	\$209.54 \$221.47	\$209.54 \$221.47	\$278.72	\$221.47	\$278.72	\$209.54	\$209.54	\$209.54	\$209.54	\$221.47 \$278.72
<b>UnitedHealthcare</b> <i>(AARP Program)</i>	<b>\$113.50</b> <b>\$132.00</b>	<b>\$113.50</b>	<b>\$164.25</b>	<b>\$132.00</b>	<b>\$164.25</b>	<b>\$113.50</b>	<b>\$113.50</b> <b>\$132.00</b>	<b>\$113.50</b> <b>\$132.00</b>	<b>\$113.50</b>	<b>\$132.00</b> <b>\$164.25</b>

**NOTE:** If a premium is shown within a region, that premium may be offered in a part or all of the region. For more details on your exact premium, contact the company or use the Medicare Supplement Rate Look-up Application: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums>

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(PREMIUMS IN EFFECT AS OF **JANUARY 1, 2018**)**

<b>PLAN B</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
Aetna Life Insurance	\$272.33	\$236.31 \$261.52	\$362.44	\$301.19	\$362.44	\$236.31 \$261.52	\$236.31 \$261.52	\$236.31 \$261.52	\$261.52	\$362.44
<b>Bankers Conseco</b>	<b>\$348.05</b>	<b>\$302.83</b>	<b>\$438.59</b>	<b>\$348.05</b>	<b>\$438.59</b>	<b>\$302.83</b>	<b>\$302.83</b> <b>\$348.05</b>	<b>\$302.83</b>	<b>\$302.83</b>	<b>\$348.05</b> <b>\$438.59</b>
CDPHP Universal Benefits Inc.	\$231.72 \$234.26 \$270.03	\$227.97		\$227.97 \$231.72 \$270.03		\$227.97	\$227.97 \$234.26	\$227.97 \$231.72 \$234.26	\$227.97 \$231.72	\$270.03
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$209.69			\$209.69		\$215.00 \$232.12	\$215.00 \$209.69 \$232.12	\$209.69	\$209.69	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$253.62				\$253.62	\$253.62			
Globe Life Insurance	\$237.00	\$237.00	\$284.00	\$237.00	\$284.00 \$319.00	\$237.00	\$237.00	\$237.00	\$237.00	\$284.00
Group Health Incorporated (a/k/a GHI)	\$216.47	\$204.82	\$226.14	\$216.47	\$226.14	\$204.82	\$211.71	\$204.82	\$204.82	\$226.14
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		<b>\$282.01</b>				<b>\$282.01</b>	<b>\$282.01</b>			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	<b>\$295.13</b>			\$295.13 \$343.82				<b>\$295.13</b>		<b>\$343.82</b>
Humana	\$223.64	\$223.64	\$327.57	\$223.64 \$277.36	\$327.57	\$223.64	\$223.64	\$223.64	\$223.64	\$327.57
Mutual Of Omaha	\$321.46 \$339.82	\$321.46 \$339.82	\$427.95	\$339.82	\$427.95	\$321.46	\$321.46	\$321.46	\$321.46	\$339.82 \$427.95
<b>UnitedHealthcare</b> (AARP Program)	<b>\$164.75</b> <b>\$191.25</b>	<b>\$164.75</b>	<b>\$238.00</b>	<b>\$191.25</b>	<b>\$238.00</b>	<b>\$164.75</b>	<b>\$164.75</b> <b>\$191.25</b>	<b>\$164.75</b> <b>\$191.25</b>	<b>\$164.75</b>	<b>\$191.25</b> <b>\$238.00</b>

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<b>PLAN C</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Excellus BlueCross BlueShield)</i>	<b>\$258.30</b>			<b>\$258.30</b>		<b>\$264.85</b> <b>\$285.95</b>	<b>\$258.30</b> <b>\$264.85</b> <b>\$285.95</b>	<b>\$258.30</b>	<b>\$258.30</b>	
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Univera Healthcare)</i>		<b>\$312.43</b>				<b>\$312.43</b>	<b>\$312.43</b>			
<b>Globe Life Insurance</b>	<b>\$285.00</b>	<b>\$285.00</b>	<b>\$343.00</b>	<b>\$285.00</b>	<b>\$343.00</b> <b>\$384.00</b>	<b>\$285.00</b>	<b>\$285.00</b>	<b>\$285.00</b>	<b>\$285.00</b>	<b>\$343.00</b>
<b>Group Health Incorporated</b> <i>(a/k/a GHI)</i>	<b>\$288.56</b>	<b>\$272.95</b>	<b>\$300.87</b>	<b>\$288.56</b>	<b>\$300.87</b>	<b>\$272.95</b>	<b>\$282.08</b>	<b>\$272.95</b>	<b>\$272.95</b>	<b>\$300.87</b>
<b>HealthNow New York Inc.</b> <i>(d/b/a BC/BS of Western New York)</i>		<b>\$350.37</b>				<b>\$350.37</b>	<b>\$350.37</b>			
<b>HealthNow New York Inc.</b> <i>(d/b/a BS of Northeastern New York)</i>	<b>\$368.92</b>			<b>\$368.92</b> <b>\$429.78</b>				<b>\$368.92</b>		<b>\$429.78</b>
<b>Humana</b>	<b>\$270.88</b>	<b>\$270.88</b>	<b>\$396.97</b>	<b>\$270.88</b> <b>\$336.05</b>	<b>\$396.97</b>	<b>\$270.88</b>	<b>\$270.88</b>	<b>\$270.88</b>	<b>\$270.88</b>	<b>\$396.97</b>
<b>Mutual Of Omaha</b>	<b>\$361.39</b> <b>\$382.05</b>	<b>\$361.39</b> <b>\$382.05</b>	<b>\$481.19</b>	<b>\$382.05</b>	<b>\$481.19</b>	<b>\$361.39</b>	<b>\$361.39</b>	<b>\$361.39</b>	<b>\$361.39</b>	<b>\$382.05</b> <b>\$481.19</b>
<b>UnitedHealthcare</b> <i>(AARP Program)</i>	<b>\$203.00</b> <b>\$235.75</b>	<b>\$203.00</b>	<b>\$293.50</b>	<b>\$235.75</b>	<b>\$293.50</b>	<b>\$203.00</b>	<b>\$203.00</b> <b>\$235.75</b>	<b>\$203.00</b> <b>\$235.75</b>	<b>\$203.00</b>	<b>\$235.75</b> <b>\$293.50</b>

<b>PLAN D</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Globe Life Insurance</b>	<b>\$282.00</b>	<b>\$282.00</b>	<b>\$338.00</b>	<b>\$282.00</b>	<b>\$338.00</b> <b>\$379.00</b>	<b>\$282.00</b>	<b>\$282.00</b>	<b>\$282.00</b>	<b>\$282.00</b>	<b>\$338.00</b>
<b>Mutual Of Omaha</b>	<b>\$338.92</b> <b>\$358.28</b>	<b>\$338.92</b> <b>\$358.28</b>	<b>\$451.22</b>	<b>\$358.28</b>	<b>\$451.22</b>	<b>\$338.92</b>	<b>\$338.92</b>	<b>\$338.92</b>	<b>\$338.92</b>	<b>\$358.28</b> <b>\$451.22</b>

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<b>PLAN F</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
Aetna Life Insurance	\$317.67	\$275.61 \$305.05	\$422.90	\$351.38	\$422.90	\$275.61 \$305.05	\$275.61 \$305.05	\$275.61 \$305.05	\$305.05	\$422.90
<b>Bankers Conseco</b>	<b>\$469.06</b>	<b>\$408.72</b>	<b>\$592.09</b>	<b>\$469.06</b>	<b>\$592.09</b>	<b>\$408.72</b>	<b>\$408.72</b> <b>\$469.06</b>	<b>\$408.72</b>	<b>\$408.72</b>	<b>\$469.06</b> <b>\$592.09</b>
CDPHP Universal Benefits Inc.	\$336.45 \$299.96 \$342.87	\$331.29		\$331.29 \$336.45 \$342.87		\$331.29	\$331.29 \$299.96	\$331.29 \$336.45 \$299.96	\$331.29 \$336.45	\$342.87
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Excellus BlueCross BlueShield)</i>	<b>\$277.13</b>			<b>\$277.13</b>		<b>\$284.16</b> <b>\$306.80</b>	<b>\$284.16</b> <b>\$277.13</b> <b>\$306.80</b>	<b>\$277.13</b>	<b>\$277.13</b>	
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Univera Healthcare)</i>		<b>\$335.20</b>				<b>\$335.20</b>	<b>\$335.20</b>			
Globe Life Insurance	\$270.00	\$270.00	\$324.00	\$270.00	\$324.00 \$363.00	\$270.00	\$270.00	\$270.00	\$270.00	\$324.00
Group Health Incorporated <i>(a/k/a GHI)</i>	\$317.87	\$300.67	\$331.43	\$317.87	\$331.43	\$300.67	\$310.74	\$300.67	\$300.67	\$331.43
<b>HealthNow New York Inc.</b> <i>(d/b/a BC/BS of Western New York)</i>		<b>\$352.51</b>				<b>\$352.51</b>	<b>\$352.51</b>			
<b>HealthNow New York Inc.</b> <i>(d/b/a BS of Northeastern New York)</i>	<b>\$368.92</b>			<b>\$368.92</b> <b>\$429.78</b>				<b>\$368.92</b>		<b>\$429.78</b>
Humana	\$276.35	\$276.35	\$405.01	\$276.35 \$342.85	\$405.01	\$276.35	\$276.35	\$276.35	\$276.35	\$405.01
Mutual Of Omaha	\$363.74 \$384.53	\$363.74 \$384.53	\$484.32	\$384.53	\$484.32	\$363.74	\$363.74	\$363.74	\$363.74	\$384.53 \$484.32
<b>UnitedHealthcare</b> <i>(AARP Program)</i>	<b>\$203.75</b> <b>\$236.75</b>	<b>\$203.75</b>	<b>\$294.50</b>	<b>\$236.75</b>	<b>\$294.50</b>	<b>\$203.75</b>	<b>\$203.75</b> <b>\$236.75</b>	<b>\$203.75</b> <b>\$236.75</b>	<b>\$203.75</b>	<b>\$236.75</b> <b>\$294.50</b>

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<b>PLAN F+ (HIGH DEDUCTIBLE)</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$60.25</b>	<b>\$52.53</b>	<b>\$75.69</b>	<b>\$60.25</b>	<b>\$75.69</b>	<b>\$52.53</b>	<b>\$52.53 \$60.25</b>	<b>\$52.53</b>	<b>\$52.53</b>	<b>\$60.25 \$75.69</b>
<b>Excellus Health Plan, Inc.</b> (d/b/a Excellus BlueCross BlueShield)	<b>\$51.79</b>			<b>\$51.79</b>		<b>\$53.10 \$57.33</b>	<b>\$53.10 \$57.33 \$51.79</b>	<b>\$51.79</b>	<b>\$51.79</b>	
<b>Excellus Health Plan, Inc.</b> (d/b/a Univera Healthcare)		<b>\$62.64</b>				<b>\$62.64</b>	<b>\$62.64</b>			
<b>Globe Life Insurance</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$64.00</b>	<b>\$53.00</b>	<b>\$64.00 \$71.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$53.00</b>	<b>\$64.00</b>
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		<b>\$85.46</b>				<b>\$85.46</b>	<b>\$85.46</b>			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	<b>\$82.73</b>			<b>\$82.73 \$96.37</b>				<b>\$82.73</b>		<b>\$96.37</b>
<b>Humana</b>	<b>\$64.01</b>	<b>\$64.01</b>	<b>\$93.09</b>	<b>\$64.01 \$79.04</b>	<b>\$93.09</b>	<b>\$64.01</b>	<b>\$64.01</b>	<b>\$64.01</b>	<b>\$64.01</b>	<b>\$93.09</b>

<b>PLAN G</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$432.41</b>	<b>\$376.23</b>	<b>\$544.97</b>	<b>\$432.41</b>	<b>\$544.97</b>	<b>\$376.23</b>	<b>\$376.23 \$432.41</b>	<b>\$376.23</b>	<b>\$376.23</b>	<b>\$432.41 \$544.97</b>
<b>Globe Life Insurance</b>	<b>\$251.00</b>	<b>\$251.00</b>	<b>\$301.00</b>	<b>\$251.00</b>	<b>\$301.00 \$338.00</b>	<b>\$251.00</b>	<b>\$251.00</b>	<b>\$251.00</b>	<b>\$251.00</b>	<b>\$301.00</b>
<b>Humana</b>	<b>\$246.86</b>	<b>\$246.86</b>	<b>\$361.68</b>	<b>\$246.86 \$306.20</b>	<b>\$361.68</b>	<b>\$246.86</b>	<b>\$246.86</b>	<b>\$246.86</b>	<b>\$246.86</b>	<b>\$361.68</b>
<b>Mutual Of Omaha</b>	<b>\$321.57 \$339.93</b>	<b>\$321.57 \$339.93</b>	<b>\$428.09</b>	<b>\$339.93</b>	<b>\$428.09</b>	<b>\$321.57</b>	<b>\$321.57</b>	<b>\$321.57</b>	<b>\$321.57</b>	<b>\$339.93 \$428.09</b>
<b>UnitedHealthcare (AARP Program)</b>	<b>\$183.00 \$212.75</b>	<b>\$183.00</b>	<b>\$264.50</b>	<b>\$212.75</b>	<b>\$264.50</b>	<b>\$183.00</b>	<b>\$183.00 \$212.75</b>	<b>\$183.00 \$212.75</b>	<b>\$183.00</b>	<b>\$212.75 \$264.50</b>

**NOTE:** If a premium is shown within a region, that premium may be offered in a part or all of the region. For more details on your exact premium, contact the company or use the Medicare Supplement Rate Look-up Application: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums>

**COMPARISON OF YEAR 2017 COMMUNITY RATED  
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<b>PLAN K</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$79.30</b>	<b>\$69.11</b>	<b>\$99.74</b>	<b>\$79.30</b>	<b>\$99.74</b>	<b>\$69.11</b>	<b>\$69.11</b> <b>\$79.30</b>	<b>\$69.11</b>	<b>\$69.11</b>	<b>\$79.30</b> <b>\$99.74</b>
<b>Globe Life Insurance</b>	<b>\$106.00</b>	<b>\$106.00</b>	<b>\$127.00</b>	<b>\$106.00</b>	<b>\$127.00</b> <b>\$142.00</b>	<b>\$106.00</b>	<b>\$106.00</b>	<b>\$106.00</b>	<b>\$106.00</b>	<b>\$127.00</b>
<b>Humana</b>	<b>\$129.44</b>	<b>\$129.44</b>	<b>\$189.20</b>	<b>\$129.44</b> <b>\$160.32</b>	<b>\$189.20</b>	<b>\$129.44</b>	<b>\$129.44</b>	<b>\$129.44</b>	<b>\$129.44</b>	<b>\$189.20</b>
<b>UnitedHealthcare</b> (AARP Program)	<b>\$53.00</b> <b>\$61.50</b>	<b>\$53.00</b>	<b>\$76.50</b>	<b>\$61.50</b>	<b>\$76.50</b>	<b>\$53.00</b>	<b>\$53.00</b> <b>\$61.50</b>	<b>\$53.00</b> <b>\$61.50</b>	<b>\$53.00</b>	<b>\$61.50</b> <b>\$76.50</b>

<b>PLAN L</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$207.72</b>	<b>\$180.79</b>	<b>\$261.66</b>	<b>\$207.72</b>	<b>\$261.66</b>	<b>\$180.79</b>	<b>\$180.79</b> <b>\$207.72</b>	<b>\$180.79</b>	<b>\$180.79</b>	<b>\$207.72</b> <b>\$261.66</b>
<b>Globe Life Insurance</b>	<b>\$149.00</b>	<b>\$149.00</b>	<b>\$179.00</b>	<b>\$149.00</b>	<b>\$179.00</b> <b>\$200.00</b>	<b>\$149.00</b>	<b>\$149.00</b>	<b>\$149.00</b>	<b>\$149.00</b>	<b>\$179.00</b>
<b>Humana</b>	<b>\$184.53</b>	<b>\$184.53</b>	<b>\$270.13</b>	<b>\$184.53</b> <b>\$228.78</b>	<b>\$270.13</b>	<b>\$184.53</b>	<b>\$184.53</b>	<b>\$184.53</b>	<b>\$184.53</b>	<b>\$270.13</b>
<b>UnitedHealthcare</b> (AARP Program)	<b>\$110.25</b> <b>\$128.25</b>	<b>\$110.25</b>	<b>\$159.50</b>	<b>\$128.25</b>	<b>\$159.50</b>	<b>\$110.25</b>	<b>\$110.25</b> <b>\$128.25</b>	<b>\$110.25</b> <b>\$128.25</b>	<b>\$110.25</b>	<b>\$128.25</b> <b>\$159.50</b>

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<b>PLAN M</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$287.60</b>	<b>\$250.25</b>	<b>\$362.37</b>	<b>\$287.60</b>	<b>\$362.37</b>	<b>\$250.25</b>	<b>\$250.25</b> <b>\$287.60</b>	<b>\$250.25</b>	<b>\$250.25</b>	<b>\$287.60</b> <b>\$362.37</b>
<b>Mutual Of Omaha</b>	<b>\$330.14</b> <b>\$349.00</b>	<b>\$330.14</b> <b>\$349.00</b>	<b>\$439.52</b>	<b>\$349.00</b>	<b>\$439.52</b>	<b>\$330.14</b>	<b>\$330.14</b>	<b>\$330.14</b>	<b>\$330.14</b>	<b>\$349.00</b> <b>\$439.52</b>

**NOTE:** If a premium is shown within a region, that premium may be offered in a part or all of the region. For more details on your exact premium, contact the company or use the Medicare Supplement Rate Look-up Application: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums>

**COMPARISON OF YEAR 2017 COMMUNITY RATED  
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS  
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<b>PLAN N</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$245.03</b>	<b>\$213.25</b>	<b>\$308.70</b>	<b>\$245.03</b>	<b>\$308.70</b>	<b>\$213.25</b>	<b>\$213.25</b> <b>\$245.03</b>	<b>\$213.25</b>	<b>\$213.25</b>	<b>\$245.03</b> <b>\$308.70</b>
<b>CDPHP Universal Benefits Inc.</b>	<b>\$185.94</b> <b>\$187.94</b> <b>\$216.49</b>	<b>\$182.93</b>		<b>\$182.93</b> <b>\$185.94</b> <b>\$216.49</b>		<b>\$182.93</b>	<b>\$182.93</b> <b>\$187.94</b> <b>\$187.94</b>	<b>\$182.93</b> <b>\$185.94</b> <b>\$187.94</b>	<b>\$182.93</b> <b>\$185.94</b>	<b>\$216.49</b>
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Excellus BlueCross BlueShield)</i>	<b>\$169.24</b>			<b>\$169.24</b>		<b>\$173.54</b> <b>\$187.34</b>	<b>\$169.24</b> <b>\$173.54</b> <b>\$187.34</b>	<b>\$169.24</b>	<b>\$169.24</b>	
<b>Excellus Health Plan, Inc.</b> <i>(d/b/a Univera Healthcare)</i>		<b>\$204.70</b>				<b>\$204.70</b>	<b>\$204.70</b>			
<b>Globe Life Insurance</b>	<b>\$187.00</b>	<b>\$187.00</b>	<b>\$224.00</b>	<b>\$187.00</b>	<b>\$224.00</b> <b>\$251.00</b>	<b>\$187.00</b>	<b>\$187.00</b>	<b>\$187.00</b>	<b>\$187.00</b>	<b>\$224.00</b>
<b>Humana</b>	<b>\$175.35</b>	<b>\$175.35</b>	<b>\$256.65</b>	<b>\$175.35</b> <b>\$217.37</b>	<b>\$256.65</b>	<b>\$175.35</b>	<b>\$175.35</b>	<b>\$175.35</b>	<b>\$175.35</b>	<b>\$256.65</b>
<b>UnitedHealthcare</b> <i>(AARP Program)</i>	<b>\$129.50</b> <b>\$150.50</b>	<b>\$129.50</b>	<b>\$187.25</b>	<b>\$150.50</b>	<b>\$187.25</b>	<b>\$129.50</b>	<b>\$129.50</b> <b>\$150.50</b>	<b>\$129.50</b> <b>\$150.50</b>	<b>\$129.50</b>	<b>\$150.50</b> <b>\$187.25</b>

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