



Supplemental insurance for Original Medicare (Medigap plans)

Medigap plans

Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare (not Medicare Advantage). They are sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when traveling abroad.

Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap.

Choosing a Medigap plan

Depending on where you live, you have up to 10 different Medigap policies to choose from: 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.

Listed below are things you should consider when choosing a Medigap plan. Make sure to review the Medigap plan benefits chart for additional information.

- **Plan A covers fewer benefits than other Medigap plans.**
- **Plan F is the most comprehensive Medigap.** Plan F covers all Medigap benefits. Plans C and G are also very comprehensive.
- **Plans K and L only cover part of your Part B coinsurance.** Both plans pay 100% of your coinsurance after you reach an out-of-pocket maximum.
- **Medigap plans are guaranteed renewable.** That means that as long as you pay the premium, you can keep your plan. However, premiums may change yearly.
- **Shop around.** Different insurance companies charge different premiums for the exact same plan.

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 each lettered plan (e.g., Plan A) are the same no matter which company sells it or what the premium is. Look for the best deal.

Medigap plan benefits

For plans sold on or after June 1, 2010

	A	B	C	D	F*	G	K**	L**	M	N
Hospital copayment Copay for days 61-90 (\$341) and days 91-150 (\$682) in hospital; Payment in full for 365 additional lifetime days	▪	▪	▪	▪	▪	▪	▪	▪	▪	▪
Part B coinsurance 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
First three pints of blood	▪	▪	▪	▪	▪	▪	50%	75%	▪	▪
Hospital deductible Covers \$1,364 in each benefit period		▪	▪	▪	▪	▪	50%	75%	50%	▪
Skilled nursing facility (SNF) daily copay Covers \$170.50 a day for days 21-100 each benefit period			▪	▪	▪	▪	50%	75%	▪	▪
Part B annual deductible Covers \$185 (Part B deductible)			▪		▪					
Part B excess charges benefits 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)					▪	▪				
Emergency care outside the U.S. 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	▪	▪	▪	▪	▪	▪	▪	▪	▪	▪
Hospice care 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 \$2,300 deductible in 2019 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 2019 out-of-pocket maximum is \$5,560 for Plan K and \$2,780 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 2019 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF MARCH 1, 2019)**

PLAN A	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 Conseco	\$279.57	\$243.28	\$352.25	\$279.57	\$352.25	\$243.28	\$243.28 \$279.57	\$243.28	\$243.28	\$279.57 \$352.25
CDPHP Universal Benefits Inc.	\$186.65 \$188.75 \$217.07	\$200.48		\$200.48 \$186.65 \$217.07		\$200.48	\$200.48 \$188.75	\$200.48 \$186.65 \$188.75	\$200.48 \$186.65	\$217.07
EmpireHealthChoice Assurance (d/b/a Empire BC (Albany Region) & Empire BC/BS (All Other Regions))	\$141.00		\$179.00	\$141.00	\$179.00					\$179.00
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$172.70			\$172.70		\$177.09 \$191.19	\$177.09 \$191.19 \$172.70	\$172.70	\$172.70	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$208.90				\$208.90	\$208.90			
Globe Life Insurance	\$188.00	\$188.00	\$225.00	\$188.00	\$225.00 \$252.00	\$188.00	\$188.00	\$188.00	\$188.00	\$225.00
Group Health Incorporated (a/k/a GHI)	\$185.48	\$175.46	\$194.87	\$185.48	\$194.87	\$175.46	\$181.39	\$175.46	\$175.46	\$194.87
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$239.95				\$239.95	\$239.95			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$251.12			\$251.12 \$292.55				\$251.12		\$292.55
Humana	\$206.03	\$206.03	\$301.72	\$206.03 \$255.49	\$301.72	\$206.03	\$206.03	\$206.03	\$206.03	\$301.72
Mutual Of Omaha	\$228.22 \$241.22	\$228.22 \$241.22	\$303.63	\$241.22	\$303.63	\$228.22	\$228.22	\$228.22	\$228.22	\$241.22 \$303.63
UnitedHealthcare (AARP Program)	\$113.50 \$132.00	\$113.50	\$164.25	\$132.00	\$164.25	\$113.50	\$113.50 \$132.00	\$113.50 \$132.00	\$113.50	\$132.00 \$164.25

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 2019 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF MARCH 1, 2019)**

PLAN 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
Bankers Conseco	\$365.41	\$317.92	\$460.47	\$365.41	\$460.47	\$317.92	\$317.92 \$365.41	\$317.92	\$317.92	\$365.41 \$460.47
CDPHP Universal Benefits Inc.	\$253.62 \$256.40 \$295.55	\$249.52		\$249.52 \$253.62 \$295.55		\$249.52	\$249.52 \$256.40	\$249.52 \$253.62 \$256.40	\$249.52 \$253.62	\$295.55
EmpireHealthChoice Assurance (d/b/a Empire BC (Albany Region) & Empire BC/BS (All Other Regions))	\$190.00		\$235.00	\$190.00	\$235.00					\$235.00
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$223.11			\$223.11		\$228.76 \$246.98	\$228.76 \$223.11 \$246.98	\$223.11	\$223.11	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$269.85				\$269.85	\$269.85			
Globe Life Insurance	\$257.00	\$257.00	\$308.00	\$257.00	\$308.00 \$346.00	\$257.00	\$257.00	\$257.00	\$257.00	\$308.00
Group Health Incorporated (a/k/a GHI)	\$242.45	\$229.40	\$253.28	\$242.45	\$253.28	\$229.40	\$237.12	\$229.40	\$229.40	\$253.28
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$316.74				\$316.74	\$316.74			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$331.47			\$331.47 \$386.16				\$331.47		\$386.16
Humana	\$232.50	\$232.50	\$340.60	\$232.50 \$288.38	\$340.60	\$232.50	\$232.50	\$232.50	\$232.50	\$340.60
Mutual Of Omaha	\$350.22 \$370.23	\$350.22 \$370.23	\$466.29	\$370.23	\$466.29	\$350.22	\$350.22	\$350.22	\$350.22	\$370.23 \$466.29
UnitedHealthcare (AARP Program)	\$164.75 \$191.25	\$164.75	\$238.00	\$191.25	\$238.00	\$164.75	\$164.75 \$191.25	\$164.75 \$191.25	\$164.75	\$191.25 \$238.00

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**COMPARISON OF YEAR 2019 COMMUNITY RATED
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PLAN C	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
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$274.84			\$274.84		\$281.80 \$304.25	\$274.84 \$281.80 \$304.25	\$274.84	\$274.84	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$332.42				\$332.42	\$332.42			
Globe Life Insurance	\$311.00	\$311.00	\$372.00	\$311.00	\$372.00 \$417.00	\$311.00	\$311.00	\$311.00	\$311.00	\$372.00
Group Health Incorporated (a/k/a GHI)	\$288.56	\$272.95	\$300.87	\$288.56	\$300.87	\$272.95	\$282.08	\$272.95	\$272.95	\$300.87
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$393.52				\$393.52	\$393.52			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$414.35			\$414.35 \$482.71				\$414.35		\$482.71
Humana	\$281.63	\$281.63	\$412.76	\$281.63 \$349.41	\$412.76	\$281.63	\$281.63	\$281.63	\$281.63	\$412.76
Mutual Of Omaha	\$375.77 \$397.25	\$375.77 \$397.25	\$500.36	\$397.25	\$500.36	\$375.77	\$375.77	\$375.77	\$375.77	\$397.25 \$500.36
UnitedHealthcare (AARP Program)	\$203.00 \$235.75	\$203.00	\$293.50	\$235.75	\$293.50	\$203.00	\$203.00 \$235.75	\$203.00 \$235.75	\$203.00	\$235.75 \$293.50

PLAN D	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
Globe Life Insurance	\$306.00	\$306.00	\$367.00	\$306.00	\$367.00 \$411.00	\$306.00	\$306.00	\$306.00	\$306.00	\$367.00
Mutual Of Omaha	\$369.24 \$390.35	\$369.24 \$390.35	\$491.66	\$390.35	\$491.66	\$369.24	\$369.24	\$369.24	\$369.24	\$390.35 \$491.66

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**COMPARISON OF YEAR 2019 COMMUNITY RATED
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(PREMIUMS IN EFFECT AS OF MARCH 1, 2019)**

PLAN F	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
Bankers Conseco	\$492.46	\$429.10	\$621.64	\$492.46	\$621.64	\$429.10	\$429.10 \$492.46	\$429.10	\$429.10	\$492.46 \$621.64
CDPHP Universal Benefits Inc.	\$368.25 \$328.30 \$375.28	\$362.60		\$362.60 \$368.25 \$375.28		\$362.60	\$362.60 \$328.30	\$362.60 \$368.25 \$328.30	\$362.60 \$368.25	\$375.28
EmpireHealthChoice Assurance (d/b/a Empire BC (Albany Region) & Empire BC/BS (All Other Regions))	\$230.00		\$290.00	\$230.00	\$290.00					\$290.00
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$294.86			\$294.86		\$302.34 \$326.43	\$302.34 \$294.86 \$326.43	\$294.86	\$294.86	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$356.65				\$356.65	\$356.65			
Globe Life Insurance	\$293.00	\$293.00	\$351.00	\$293.00	\$351.00 \$394.00	\$293.00	\$293.00	\$293.00	\$293.00	\$351.00
Group Health Incorporated (a/k/a GHI)	\$508.59	\$481.07	\$530.29	\$508.59	\$530.29	\$481.07	\$497.18	\$481.07	\$481.07	\$530.29
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$395.92				\$395.92	\$395.92			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$414.35			\$414.35 \$482.71				\$414.35		\$482.71
Humana	\$287.33	\$287.33	\$421.13	\$287.33 \$356.49	\$421.13	\$287.33	\$287.33	\$287.33	\$287.33	\$421.13
Mutual Of Omaha	\$378.21 \$399.83	\$378.21 \$399.83	\$503.62	\$399.83	\$503.62	\$378.21	\$378.21	\$378.21	\$378.21	\$399.83 \$503.62
UnitedHealthcare (AARP Program)	\$203.75 \$236.75	\$203.75	\$294.50	\$236.75	\$294.50	\$203.75	\$203.75 \$236.75	\$203.75 \$236.75	\$203.75	\$236.75 \$294.50

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**COMPARISON OF YEAR 2019 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF MARCH 1, 2019)**

PLAN F+ (HIGH DEDUCTIBLE)	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
Bankers Conesco	\$60.25	\$52.53	\$75.69	\$60.25	\$75.69	\$52.53	\$52.53 \$60.25	\$52.53	\$52.53	\$60.25 \$75.69
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$55.10			\$55.10		\$56.50 \$61.00	\$56.50 \$61.00 \$55.10	\$55.10	\$55.10	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$66.64				\$66.64	\$66.64			
Globe Life Insurance	\$58.00	\$58.00	\$69.00	\$58.00	\$69.00 \$78.00	\$58.00	\$58.00	\$58.00	\$58.00	\$69.00
Group Health Incorporated (a/k/a GHI)	\$71.46 \$67.59	\$67.43	\$74.00	\$71.46	\$74.00	\$67.59 \$67.43 \$69.86	\$69.86 \$67.43 \$71.46 \$67.59	\$67.59 \$71.46	\$67.59	\$74.00 \$71.46
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$95.98				\$95.98	\$95.98			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$92.92			\$92.92 \$108.24				\$92.92		\$108.24
Humana	\$64.01	\$64.01	\$93.09	\$64.01 \$79.04	\$93.09	\$64.01	\$64.01	\$64.01	\$64.01	\$93.09

PLAN G	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
Bankers Conesco	\$453.98	\$394.99	\$572.17	\$453.98	\$572.17	\$394.99	\$394.99 \$453.98	\$394.99	\$394.99	\$453.98 \$572.17
EmpireHealthChoice Assurance (d/b/a Empire BC (Albany Region) & Empire BC/BS (All Other Regions))	\$210.00		\$260.00	\$210.00	\$260.00					\$260.00
Globe Life Insurance	\$273.00	\$273.00	\$327.00	\$273.00	\$327.00 \$367.00	\$273.00	\$273.00	\$273.00	\$273.00	\$327.00
Humana	\$256.65	\$256.65	\$376.07	\$256.65 \$318.37	\$376.07	\$256.65	\$256.65	\$256.65	\$256.65	\$376.07
Mutual Of Omaha	\$350.32 \$370.34	\$350.32 \$370.34	\$466.43	\$370.34	\$466.43	\$350.32	\$350.32	\$350.32	\$350.32	\$370.34 \$466.43
UnitedHealthcare (AARP Program)	\$183.00 \$212.75	\$183.00	\$264.50	\$212.75	\$264.50	\$183.00	\$183.00 \$212.75	\$183.00 \$212.75	\$183.00	\$212.75 \$264.50

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**COMPARISON OF YEAR 2019 COMMUNITY RATED
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(PREMIUMS IN EFFECT AS OF MARCH 1, 2019)**

PLAN K	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
Bankers Conseco	\$79.30	\$69.11	\$99.74	\$79.30	\$99.74	\$69.11	\$69.11 \$79.30	\$69.11	\$69.11	\$79.30 \$99.74
Globe Life Insurance	\$115.00	\$115.00	\$138.00	\$115.00	\$138.00 \$154.00	\$115.00	\$115.00	\$115.00	\$115.00	\$138.00
Humana	\$134.53	\$134.53	\$196.68	\$134.53 \$166.66	\$196.68	\$134.53	\$134.53	\$134.53	\$134.53	\$196.68
UnitedHealthcare (AARP Program)	\$53.00 \$61.50	\$53.00	\$76.50	\$61.50	\$76.50	\$53.00	\$53.00 \$61.50	\$53.00 \$61.50	\$53.00	\$61.50 \$76.50

PLAN L	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
Bankers Conseco	\$218.06	\$189.78	\$274.69	\$218.06	\$274.69	\$189.78	\$189.78 \$218.06	\$189.78	\$189.78	\$218.06 \$274.69
Globe Life Insurance	\$162.00	\$162.00	\$194.00	\$162.00	\$194.00 \$217.00	\$162.00	\$162.00	\$162.00	\$162.00	\$194.00
Humana	\$191.83	\$191.83	\$280.85	\$191.83 \$237.84	\$280.85	\$191.83	\$191.83	\$191.83	\$191.83	\$280.85
UnitedHealthcare (AARP Program)	\$110.25 \$128.25	\$110.25	\$159.50	\$128.25	\$159.50	\$110.25	\$110.25 \$128.25	\$110.25 \$128.25	\$110.25	\$128.25 \$159.50

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PLAN M	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
Bankers Conseco	\$301.93	\$262.71	\$380.44	\$301.93	\$380.44	\$262.71	\$262.71 \$301.93	\$262.71	\$262.71	\$301.93 \$380.44
Mutual Of Omaha	\$359.67 \$380.22	\$359.67 \$380.22	\$478.89	\$380.22	\$478.89	\$359.67	\$359.67	\$359.67	\$359.67	\$380.22 \$478.89

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/quest-applications/medicare-monthly-premiums>

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PLAN N	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
Bankers Conseco	\$264.55	\$230.23	\$333.32	\$264.55	\$333.32	\$230.23	\$230.23 \$264.55	\$230.23	\$230.23	\$264.55 \$333.32
CDPHP Universal Benefits Inc.	\$203.51 \$205.70 \$236.95	\$200.22		\$200.22 \$203.51 \$236.95		\$200.22	\$200.22 \$205.70	\$200.22 \$203.51 \$205.70	\$200.22 \$203.51	\$236.95
EmpireHealthChoice Assurance (d/b/a Empire BC (Albany Region) & Empire BC/BS (All Other Regions))	\$150.00		\$185.00	\$150.00	\$185.00					\$185.00
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$174.32			\$174.32		\$178.75 \$192.96	\$174.32 \$178.75 \$192.96	\$174.32	\$174.32	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$210.84				\$210.84	\$210.84			
Globe Life Insurance	\$203.00	\$203.00	\$243.00	\$203.00	\$243.00 \$273.00	\$203.00	\$203.00	\$203.00	\$203.00	\$243.00
Humana	\$182.29	\$182.29	\$266.84	\$182.29 \$225.99	\$266.84	\$182.29	\$182.29	\$182.29	\$182.29	\$266.84
UnitedHealthcare (AARP Program)	\$129.50 \$150.50	\$129.50	\$187.25	\$150.50	\$187.25	\$129.50	\$129.50 \$150.50	\$129.50 \$150.50	\$129.50	\$150.50 \$187.25

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>