

CALIFORNIA DEPARTMENT OF INSURANCE  
 Companies Selling Medicare Supplement Insurance  
**Consumer Contacts & Policy Plans Offered - 65 & Older**

Company Name	Company Comments (Restrictions)	Consumer Service Ph#	Customer Service Email	Company Web Address	A	B	C	D	F	*High F	G	K	L	M	N	
AARP/UNITED HEALTHCARE INSURANCE COMPANY	RATES VARY ACCORDING TO MEDICARE ENROLLMENT DATE AND DISCOUNT ELIGIBILITY. MUST BE A MEMBER OF AARP AT THE TIME OF ISSUE. RATES LISTED FOR AGES 0-64 INCLUDE NO DISCOUNTS. RATES LISTED FOR AGES 65-69 ARE THE AGE 65 RATES AND INCLUDE THE ENROLLMENT DISCOUNT. RATES LISTED FOR AGES 70-74 ARE THE AGE 70 RATES AND INCLUDE THE ENROLLMENT DISCOUNT. THESE RATES ARE AVAILABLE FOR THOSE INDIVIDUALS APPLYING FOR COVERAGE WITHIN 6 YEARS OF THEIR MEDICARE PART B EFFECTIVE DATE OR 65TH BIRTHDAY. RATES LISTED FOR AGES 75-79 AND 80 AND ABOVE INCLUDE NO DISCOUNTS. THESE RATES ARE AVAILABLE FOR THOSE INDIVIDUALS APPLYING FOR COVERAGE MORE THAN 10 YEARS AFTER THEIR MEDICARE PART B EFFECTIVE DATE. MULTI-INSURED AND ELECTRONIC FUNDS TRANSFER DISCOUNTS ARE AVAILABLE, PLEASE CALL FOR YOU RATE.	(800) 523-5800	None Reported by Company	<a href="http://www.aarphealthcare.com">www.aarphealthcare.com</a>	X	X	X		X					X	X	X
AETNA LIFE INSURANCE COMPANY		(888) 624-6290	aetssiphs@aetna.com	<a href="http://aetnaseniorproducts.com">aetnaseniorproducts.com</a>	X	X			X					X		X
BLUE CROSS OF CA (DBA ANTHEM BLUE CROSS)	UNDER DEPARTMENT OF MANAGED HEALTHCARE JURISDICTION. FOR MORE INFORMATION, PLEASE CONTACT THE COMPANY OR VISIT <a href="http://www.dmhc.ca.gov">www.dmhc.ca.gov</a> .	(800) 333-3883	None Reported by Company	<a href="http://www.anthem.com">www.anthem.com</a>	X				X							X
CALIFORNIA PHYSICIANS (dba BLUE SHIELD OF CA)	UNDER DEPARTMENT OF MANAGED HEALTHCARE JURISDICTION. FOR MORE INFORMATION, PLEASE CONTACT THE COMPANY OR VISIT <a href="http://www.dmhc.ca.gov">www.dmhc.ca.gov</a> . BLUE SHIELD OF CALIFORNIA RATES BY 2-YEAR AGE BRACKETS. THEREFORE, THE LOWEST RATES (I.E. AGE 64, 65, 70, 75, AND 80) WERE REPORTED.	(800) 248-2341	None Reported by Company	<a href="https://www.blueshieldca.com">https://www.blueshieldca.com</a>	X		X	X	X	X				X		X

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COLONIAL PENN LIFE INSURANCE COMPANY	THESE ARE OUR PREFERRED RATES	(800) 800-2254	<a href="mailto:Customer_Service@CNOInc.com">Customer_Service@CNOInc.com</a>	<a href="https://www.bankerslife.com/products/medicare-supplement-insurance/">https://www.bankerslife.com/products/medicare-supplement-insurance/</a>	X	X			X	X	X	X	X	X	X
COMBINED INSURANCE COMPANY OF AMERICA		(800) 544-5531	None Reported by Company	<a href="http://www.combinedinsurance.com">www.combinedinsurance.com</a>	X				X						X
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	APPROVED TO BE EFFECTIVE 9/1/2015; HOUSEHOLD DISCOUNT OF 5% IS AVAILABLE; RATES DO NOT INCLUDE ONE-TIME \$20 POLICY FEE	(800) 264-4000	aetssiphs@aetna.com	<a href="https://www.aetnaseniorproducts.com">https://www.aetnaseniorproducts.com</a>	X	X			X	X	X				X
EVERENCE ASSOCIATION, INC.	NON-TOBACCO RATES. TOBACCO RATES WILL BE HIGHER.	(800) 348-7468	CustomerInfo@everence.com	<a href="http://www.everence.com">www.everence.com</a>	X				X		X				X
GERBER LIFE INSURANCE COMPANY	THE DEPARTMENT HAS APPROVED NEW INDIVIDUAL MEDICARE SUPPLEMENT RATES THAT WILL BE AVAILABLE AFTER DECEMBER 1, 2015. PLEASE CHECK BACK WITH THE DEPARTMENT ON THE NEW MEDICARE SUPPLEMENT RATES AFTER DECEMBER 2015.	(877) 778-0839	None Reported by Company	None Reported by Company	X				X		X				
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY		(800) 801-6831	None Reported by Company	<a href="http://www.globecaremedsupp.com">www.globecaremedsupp.com</a>	X	X	X		X						
HEALTH NET LIFE INSURANCE COMPANY	MEDICARE SUPPLEMENT ( <b>INDIVIDUAL</b> ): THESE ARE ANNUALIZED RATES FOR NON-TOBACCO USERS. MONTHLY RATES ARE EFFECTIVE JULY 1, 2015 THROUGH JUNE 30, 2016. RATES MAY VARY FOR INDIVIDUALS 85 YEARS OF AGE AND OLDER. CONTACT COMPANY FOR MORE DETAILS.	(800) 926-4178	None Reported by Company	<a href="http://www.healthnet.com">www.healthnet.com</a>	X		X		X	X	X	X	X	X	X

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HEALTH NET LIFE INSURANCE COMPANY - <b>EMPLOYERS GROUP</b>	GROUP MEDICARE SUPPLEMENT ( <b>EMPLOYER</b> ): <b>GROUP POLICY RATES AVAILABLE TO EMPLOYERS/GROUPS WITH 50+ EMPLOYEES ONLY.</b> THESE ARE ANNUALIZED RATES. MONTHLY RATES ARE EFFECTIVE JANUARY 1, 2015 THROUGH DECEMBER 31, 2015. RATES MAY VARY FOR INDIVIDUALS 85 YEARS OF AGE AND OLDER. CONTACT COMPANY FOR MORE DETAILS.	(800) 926-4178	None Reported by Company	<a href="http://www.healthnet.com">www.healthnet.com</a>	X	X	X	X	X	X	X	X	X	X	X
HUMANA INSURANCE COMPANY	PREMIUM RATES LISTED ARE PREFERRED (NON-SMOKER/NOT ELIGIBLE FOR MEDICARE DUE TO DISABILITY/GUARANTEED ACCEPTANCE)	(888) 310-8482	None Reported by Company	<a href="http://www.humana.com">www.humana.com</a>	X	X	X	X	X	X	X	X	X	X	X
INDIVIDUAL ASSURANCE COMPANY, LIFE, HEALTH & ACCIDENT		(888) 524-3629	policyownerservice@iaclife.com	<a href="http://www.iaclife.com">www.iaclife.com</a>	X				X		X				X
LIBERTY NATIONAL LIFE INSURANCE COMPANY	PREFERRED RATES ARE LISTED. "PREFERRED" RATES ARE NON-TOBACCO RATES AT ALL TIMES AND ARE ALSO RATES GIVEN DURING OPEN ENROLLMENT/GUARANTEED ISSUE PERIODS ONLY.	(800) 331-2512	custserv@libnat.com	<a href="http://www.LibertyNational.com">www.LibertyNational.com</a>	X	X			X	X					X
LOYAL AMERICAN LIFE INSURANCE COMPANY	ONE TIME ENROLLMENT FEE OF \$20.00 TO FIRST PREMIUM. RATES SHOWN ARE THE STANDARD "NON-SMOKER" RATES	(866) 459-4272	csbsupport@cigna.com	<a href="http://www.loyalamerican.com">www.loyalamerican.com</a>	X				X		X				X
MUTUAL OF OMAHA INSURANCE COMPANY		(800) 667-2937	None Reported by Company	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>	X				X		X				
OXFORD LIFE INSURANCE COMPANY	THE RATES REPORTED IN THE TABLE ARE NON-TOBACCO RATES. TOBACCO RATES ARE 15% GREATER THAN THE NON-TOBACCO RATES.	(800) 308-2318	info@oxfordlife.com	<a href="http://www.oxfordlife.com">www.oxfordlife.com</a>	X				X						X

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PHYSICIANS MUTUAL INSURANCE COMPANY	PHYSICIANS MUTUAL INSURANCE COMPANY OFFERS A HIGH DEDUCTIBLE PREMIUM DISCOUNT RIDER ON PLAN F THAT APPLIES THE HIGH DEDUCTIBLE FOR ONLY 3-4 YEARS, WITH A PREMIUM DISCOUNT OFF PLAN F THAT APPLIES FOR THE LIFE OF THE POLICY. OTHER DISCOUNTS AVAILABLE FOR OWNERSHIP OF OTHER MEDICARE SUPPLEMENT PLANS WITH OUR FAMILY OF COMPANIES.	(800) 228-9100	None Reported by Company	<a href="http://www.physiciansmutual.com">www.physiciansmutual.com</a>	X				X	X	X				X
SENTINEL SECURITY LIFE INSURANCE COMPANY	RATES SHOWN FOR EACH AGE BAND ARE FOR THE LOWEST AGE IN THE BAND (EXCEPT AGE BAND 0-64 WHICH HAS ONE RATE FOR ALL AGES.) RATE SHOWN ARE FOR NON-SMOKERS.	(800) 247-1423	polycyservice@sslco.com	<a href="http://www.sslco.com">www.sslco.com</a>	X	X	X	X	X						X
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	RATES SHOWN ARE NON-TOBACCO USER RATES.	(888) 350-1488	health.customerservice@anicom.com	<a href="http://www.slaico.com">www.slaico.com</a>	X	X	X	X	X	X		X			X
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY		Contact Local State Farm Agent	None Reported by Company	<a href="http://www.statefarm.com">www.statefarm.com</a>	X		X		X						
STERLING LIFE INSURANCE COMPANY	<b>As of April 2016, Sterling Life Ins Co has <u>discontinued selling any new individual medicare supplement policy plans in California.</u></b>														
STONEBRIDGE LIFE INSURANCE COMPANY	<b>Stonebridge Life has <u>discontinued selling any new individual medicare supplement policy plans in California.</u> The medicare supplement insurance business was transferred to Transamerica Premier.</b>														
THRIVENT FINANCIAL FOR LUTHERANS	RATES APPROVED 7/13/2015; WILL BE IMPLEMENTED 10/1/2015. AVAILABLE TO INDIVIDUALS WHO ARE, OR WHO ARE ELIGIBLE TO BECOME, MEMBERS OF THRIVENT FINANCIAL FOR LUTHERANS, A FRATERNAL BENEFIT SOCIETY.	(800) 847-4836	mail@thrivent.com	<a href="http://www.thrivent.com">www.thrivent.com</a>	X	X	X	X	X	X	X		X	X	X

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TRANSAMERICA LIFE INSURANCE COMPANY	RATES ARE BASED ON NON-SMOKER STATUS. SINCE RATES ARE ISSUED AGE AND VARY BY AGE, RATES PROVIDED ARE THE LOWEST RATE: AGES: 65, 70, 75 AND 80. ALSO, RATES CONTINUE TO INCREASE TO AGE 84. PRODUCT IS MARKETED TO MEMBERS OF AFFILIATED ASSOCIATION GROUPS.	(800) 752-9797	msapprovals@aegonusa.com	None Reported by Company	X	X	X	X	X		X	X	X	X	X
UNITED AMERICAN INSURANCE COMPANY	PREFERRED RATES ARE NON-TOBACCO RATES AT ALL TIMES AND ARE ALSO RATES GIVEN DURING OPEN ENROLLMENT/GUARANTEED ISSUE PERIODS ONLY.	(800) 331-2512	eservicecenter@unitedamerican.com	<a href="http://www.unitedamerican.com">www.unitedamerican.com</a>	X	X	X	X	X	X	X	X	X		X
UNITEDHEALTHCARE INSURANCE COMPANY	RATES VARY ACCORDING TO MEDICARE ENROLLMENT DATE AND DISCOUNT ELIGIBILITY. MUST BE A MEMBER OF AARP AT THE TIME OF ISSUE. RATES LISTED FOR AGES 0-64 INCLUDE NO DISCOUNTS. RATES LISTED FOR AGES 65-69 ARE THE AGE 65 RATES AND INCLUDE THE ENROLLMENT DISCOUNT. RATES LISTED FOR AGES 70-74 ARE THE AGE 70 RATES AND INCLUDE THE ENROLLMENT DISCOUNT. THESE RATES ARE AVAILABLE FOR THOSE INDIVIDUALS APPLYING FOR COVERAGE WITHIN 6 YEARS OF THEIR MEDICARE PART B EFFECTIVE DATE OR 65TH BIRTHDAY. RATES LISTED FOR AGES 75-79 AND 80 AND ABOVE INCLUDE NO DISCOUNTS. THESE RATES ARE AVAILABLE FOR THOSE INDIVIDUALS APPLYING FOR COVERAGE MORE THAN 10 YEARS AFTER THEIR MEDICARE PART B EFFECTIVE DATE. MULTI-INSURED AND ELECTRONIC FUNDS TRANSFER DISCOUNTS ARE AVAILABLE, PLEASE CALL FOR YOU RATE.	(800) 523-5800	None Reported by Company	<a href="http://www.aarphealthcare.com">http://www.aarphealthcare.com</a>	X	X	X		X		X	X			X
USAA LIFE INSURANCE COMPANY		(800) 531-8722	None Reported by Company	<a href="http://www.usaa.com">www.usaa.com</a>	X				X						X

\* HIGH F MEANS THAT THIS MEDICARE SUPPLEMENT PLAN IS OFFERED WITH A HIGH DEDUCTIBLE BY THE COMPANY.

**NOTE:** Yellow Highlighted companies reported that they started marketing and/or selling medicare supplement insurance in California during this study period.