

ISSUE AGE	PLAN A		ALL OTHER ZIP CODES							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,171	97.54	1,346	112.12	1,301	108.37	1,496	124.62		
66	1,182	98.46	1,360	113.29	1,314	109.46	1,511	125.87		
67	1,194	99.46	1,373	114.37	1,326	110.46	1,525	127.03		
68	1,205	100.38	1,386	115.45	1,340	111.62	1,540	128.28		
69	1,217	101.38	1,400	116.62	1,352	112.62	1,555	129.53		
70	1,229	102.38	1,413	117.70	1,365	113.70	1,570	130.78		
71	1,241	103.38	1,427	118.87	1,379	114.87	1,586	132.11		
72	1,253	104.37	1,441	120.04	1,392	115.95	1,601	133.36		
73	1,265	105.37	1,455	121.20	1,406	117.12	1,617	134.70		
74	1,277	106.37	1,468	122.28	1,419	118.20	1,632	135.95		
75	1,289	107.37	1,483	123.53	1,432	119.29	1,647	137.20		
76	1,302	108.46	1,497	124.70	1,447	120.54	1,664	138.61		
77	1,315	109.54	1,512	125.95	1,461	121.70	1,680	139.94		
78	1,326	110.46	1,525	127.03	1,473	122.70	1,694	141.11		
79	1,339	111.54	1,539	128.20	1,488	123.95	1,712	142.61		
80	1,351	112.54	1,554	129.45	1,502	125.12	1,727	143.86		
81	1,364	113.62	1,569	130.70	1,515	126.20	1,742	145.11		
82	1,377	114.70	1,583	131.86	1,530	127.45	1,760	146.61		
83	1,392	115.95	1,601	133.36	1,547	128.87	1,779	148.19		
84	1,408	117.29	1,619	134.86	1,565	130.36	1,800	149.94		
85	1,419	118.20	1,632	135.95	1,576	131.28	1,812	150.94		
86	1,430	119.12	1,644	136.95	1,589	132.36	1,827	152.19		
87	1,441	120.04	1,657	138.03	1,600	133.28	1,841	153.36		
88	1,451	120.87	1,668	138.94	1,613	134.36	1,854	154.44		
89	1,462	121.78	1,681	140.03	1,624	135.28	1,868	155.60		
90	1,472	122.62	1,693	141.03	1,636	136.28	1,882	156.77		

ISSUE AGE	PLAN F		ALL OTHER ZIP CODES							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,599	133.20	1,839	153.19	1,777	148.02	2,043	170.18		
66	1,622	135.11	1,866	155.44	1,803	150.19	2,074	172.76		
67	1,645	137.03	1,892	157.60	1,828	152.27	2,102	175.10		
68	1,668	138.94	1,918	159.77	1,854	154.44	2,133	177.68		
69	1,694	141.11	1,948	162.27	1,882	156.77	2,164	180.26		
70	1,720	143.28	1,978	164.77	1,911	159.19	2,198	183.09		
71	1,748	145.61	2,011	167.52	1,943	161.85	2,234	186.09		
72	1,778	148.11	2,044	170.27	1,975	164.52	2,271	189.17		
73	1,806	150.44	2,077	173.01	2,007	167.18	2,308	192.26		
74	1,835	152.86	2,111	175.85	2,039	169.85	2,345	195.34		
75	1,866	155.44	2,146	178.76	2,073	172.68	2,384	198.59		
76	1,895	157.85	2,180	181.59	2,106	175.43	2,422	201.75		
77	1,927	160.52	2,216	184.59	2,141	178.35	2,462	205.08		
78	1,956	162.93	2,249	187.34	2,174	181.09	2,500	208.25		
79	1,987	165.52	2,285	190.34	2,207	183.84	2,538	211.42		
80	2,018	168.10	2,321	193.34	2,243	186.84	2,579	214.83		
81	2,049	170.68	2,356	196.25	2,276	189.59	2,618	218.08		
82	2,078	173.10	2,390	199.09	2,309	192.34	2,655	221.16		
83	2,114	176.10	2,431	202.50	2,349	195.67	2,702	225.08		
84	2,148	178.93	2,471	205.83	2,387	198.84	2,745	228.66		
85	2,177	181.34	2,503	208.50	2,418	201.42	2,780	231.57		
86	2,204	183.59	2,535	211.17	2,449	204.00	2,816	234.57		
87	2,231	185.84	2,566	213.75	2,479	206.50	2,851	237.49		
88	2,258	188.09	2,597	216.33	2,508	208.92	2,884	240.24		
89	2,284	190.26	2,626	218.75	2,538	211.42	2,919	243.15		
90	2,309	192.34	2,655	221.16	2,565	213.66	2,949	245.65		

ISSUE AGE	PLAN G		ALL OTHER ZIP CODES							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,308	108.96	1,505	125.37	1,453	121.03	1,672	139.28		
66	1,326	110.46	1,525	127.03	1,473	122.70	1,694	141.11		
67	1,345	112.04	1,547	128.87	1,494	124.45	1,718	143.11		
68	1,365	113.70	1,570	130.78	1,516	126.28	1,744	145.28		
69	1,385	115.37	1,593	132.70	1,539	128.20	1,770	147.44		
70	1,407	117.20	1,618	134.78	1,563	130.20	1,798	149.77		
71	1,430	119.12	1,644	136.95	1,589	132.36	1,827	152.19		
72	1,454	121.12	1,673	139.36	1,616	134.61	1,859	154.85		
73	1,477	123.03	1,699	141.53	1,641	136.70	1,887	157.19		
74	1,502	125.12	1,727	143.86	1,668	138.94	1,918	159.77		
75	1,526	127.12	1,755	146.19	1,695	141.19	1,949	162.35		
76	1,551	129.20	1,784	148.61	1,723	143.53	1,981	165.02		
77	1,575	131.20	1,811	150.86	1,750	145.78	2,013	167.68		
78	1,600	133.28	1,841	153.36	1,778	148.11	2,044	170.27		
79	1,625	135.36	1,869	155.69	1,806	150.44	2,077	173.01		
80	1,651	137.53	1,898	158.10	1,834	152.77	2,109	175.68		
81	1,675	139.53	1,926	160.44	1,861	155.02	2,140	178.26		
82	1,700	141.61	1,955	162.85	1,889	157.35	2,172	180.93		
83	1,728	143.94	1,988	165.60	1,920	159.94	2,208	183.93		
84	1,757	146.36	2,020	168.27	1,952	162.60	2,245	187.01		
85	1,780	148.27	2,046	170.43	1,977	164.68	2,273	189.34		
86	1,803	150.19	2,074	172.76	2,003	166.85	2,304	191.92		
87	1,825	152.02	2,099	174.85	2,028	168.93	2,332	194.26		
88	1,847	153.86	2,124	176.93	2,052	170.93	2,359	196.50		
89	1,868	155.60	2,148	178.93	2,076	172.93	2,388	198.92		
90	1,888	157.27	2,171	180.84	2,098	174.76	2,413	201.00		

ISSUE AGE	PLAN B		ALL OTHER ZIP CODES							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,347	112.21	1,549	129.03	1,497	124.70	1,722	143.44		
66	1,366	113.79	1,571	130.86	1,518	126.45	1,746	145.44		
67	1,386	115.45	1,594	132.78	1,540	128.28	1,771	147.52		
68	1,406	117.12	1,617	134.70	1,562	130.11	1,797	149.69		
69	1,427	118.87	1,641	136.70	1,586	132.11	1,824	151.94		
70	1,449	120.70	1,666	138.78	1,610	134.11	1,851	154.19		
71	1,473	122.70	1,694	141.11	1,637	136.36	1,883	156.85		
72	1,497	124.70	1,722	143.44	1,663	138.53	1,913	159.35		
73	1,521	126.70	1,749	145.69	1,691	140.86	1,945	162.02		
74	1,547	128.87	1,779	148.19	1,719	143.19	1,977	164.68		
75	1,572	130.95	1,808	150.61	1,746	145.44	2,008	167.27		
76	1,597	133.03	1,836	152.94	1,775	147.86	2,041	170.02		
77	1,622	135.11	1,866	155.44	1,803	150.19	2,074	172.76		
78	1,649	137.36	1,896	157.94	1,831	152.52	2,106	175.43		
79	1,674	139.44	1,925	160.35	1,860	154.94	2,139	178.18		
80	1,700	141.61	1,955	162.85	1,889	157.35	2,172	180.93		
81	1,725	143.69	1,983	165.18	1,917	159.69	2,205	183.68		
82	1,750	145.78	2,013	167.68	1,945	162.02	2,237	186.34		
83	1,781	148.36	2,048	170.60	1,978	164.77	2,275	189.51		
84	1,810	150.77	2,082	173.43	2,012	167.60	2,313	192.67		
85	1,833	152.69	2,108	175.60	2,037	169.68	2,343	195.17		
86	1,856	154.60	2,135	177.85	2,062	171.76	2,372	197.59		
87	1,880	156.60	2,162	180.09	2,088	173.93	2,401	200.00		
88	1,902	158.44	2,187	182.18	2,113	176.01	2,430	202.42		
89	1,924	160.27	2,212	184.26	2,138	178.10	2,458	204.75		
90	1,945	162.02	2,237	186.34	2,161	180.01	2,485	207.00		

ISSUE AGE	PLAN A		ZIP CODES 300-303, 313-314							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,382	115.12	1,588	132.28	1,535	127.87	1,765	147.02		
66	1,395	116.20	1,605	133.70	1,551	129.20	1,783	148.52		
67	1,409	117.37	1,620	134.95	1,565	130.36	1,800	149.94		
68	1,422	118.45	1,635	136.20	1,581	131.70	1,817	151.36		
69	1,436	119.62	1,652	137.61	1,595	132.86	1,835	152.86		
70	1,450	120.79	1,667	138.86	1,611	134.20	1,853	154.35		
71	1,464	121.95	1,684	140.28	1,627	135.53	1,871	155.85		
72	1,479	123.20	1,700	141.61	1,643	136.86	1,889	157.35		
73	1,493	124.37	1,717	143.03	1,659	138.19	1,908	158.94		
74	1,507	125.53	1,732	144.28	1,674	139.44	1,926	160.44		
75	1,521	126.70	1,750	145.78	1,690	140.78	1,943	161.85		
76	1,536	127.95	1,766	147.11	1,707	142.19	1,964	163.60		
77	1,552	129.28	1,784	148.61	1,724	143.61	1,982	165.10		
78	1,565	130.36	1,800	149.94	1,738	144.78	1,999	166.52		
79	1,580	131.61	1,816	151.27	1,756	146.27	2,020	168.27		
80	1,594	132.78	1,834	152.77	1,772	147.61	2,038	169.77		
81	1,610	134.11	1,851	154.19	1,788	148.94	2,056	171.26		
82	1,625	135.36	1,868	155.60	1,805	150.36	2,077	173.01		
83	1,643	136.86	1,889	157.35	1,825	152.02	2,099	174.85		
84	1,661	138.36	1,910	159.10	1,847	153.86	2,124	176.93		
85	1,674	139.44	1,926	160.44	1,860	154.94	2,138	178.10		
86	1,687	140.53	1,940	161.60	1,875	156.19	2,156	179.59		
87	1,700	141.61	1,955	162.85	1,888	157.27	2,172	180.93		
88	1,712	142.61	1,968	163.93	1,903	158.52	2,188	182.26		
89	1,725	143.69	1,984	165.27	1,916	159.60	2,204	183.59		
90	1,737	144.69	1,998	166.43	1,930	160.77	2,221	185.01		

ISSUE AGE	PLAN F		ZIP CODES 300-303, 313-314							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,887	157.19	2,170	180.76	2,097	174.68	2,411	200.84		
66	1,914	159.44	2,202	183.43	2,128	177.26	2,447	203.84		
67	1,941	161.69	2,233	186.01	2,157	179.68	2,480	206.58		
68	1,968	163.93	2,263	188.51	2,188	182.26	2,517	209.67		
69	1,999	166.52	2,299	191.51	2,221	185.01	2,554	212.75		
70	2,030	169.10	2,334	194.42	2,255	187.84	2,594	216.08		
71	2,063	171.85	2,373	197.67	2,293	191.01	2,636	219.58		
72	2,098	174.76	2,412	200.92	2,331	194.17	2,680	223.24		
73	2,131	177.51	2,451	204.17	2,368	197.25	2,723	226.83		
74	2,165	180.34	2,491	207.50	2,406	200.42	2,767	230.49		
75	2,202	183.43	2,532	210.92	2,446	203.75	2,813	234.32		
76	2,236	186.26	2,572	214.25	2,485	207.00	2,858	238.07		
77	2,274	189.42	2,615	217.83	2,526	210.42	2,905	241.99		
78	2,308	192.26	2,654	221.08	2,565	213.66	2,950	245.74		
79	2,345	195.34	2,696	224.58	2,604	216.91	2,995	249.48		
80	2,381	198.34	2,739	228.16	2,647	220.50	3,043	253.48		
81	2,418	201.42	2,780	231.57	2,686	223.74	3,089	257.31		
82	2,452	204.25	2,820	234.91	2,725	226.99	3,133	260.98		
83	2,495	207.83	2,869	238.99	2,772	230.91	3,188	265.56		
84	2,535	211.17	2,916	242.90	2,817	234.66	3,239	269.81		
85	2,569	214.00	2,954	246.07	2,853	237.65	3,280	273.22		
86	2,601	216.66	2,991	249.15	2,890	240.74	3,323	276.81		
87	2,633	219.33	3,028	252.23	2,925	243.65	3,364	280.22		
88	2,664	221.91	3,064	255.23	2,959	246.48	3,403	283.47		
89	2,695	224.49	3,099	258.15	2,995	249.48	3,444	286.89		
90	2,725	226.99	3,133	260.98	3,027	252.15	3,480	289.88		

ISSUE AGE	PLAN G		ZIP CODES 300-303, 313-314							
			PREFERRED				STANDARD			
			FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT
65	1,543	128.53	1,776	147.94	1,715	142.86	1,973	164.35		
66	1,565	130.36	1,800	149.94	1,738	144.78	1,999	166.52		
67	1,587	132.20	1,825	152.02	1,763	146.86	2,027	168.85		
68	1,611	134.20	1,853	154.35	1,789	149.02	2,058	171.43		
69	1,634	136.11	1,880	156.60	1,816	151.27	2,089	174.01		
70	1,660	138.28	1,909	159.02	1,844	153.61	2,122	176.76		
71	1,687	140.53	1,940	161.60	1,875	156.19	2,156	179.59		
72	1,716	142.94	1,974	164.43	1,907	158.85	2,194	182.76		
73	1,743	145.19	2,005	167.02	1,936	161.27	2,227	185.51		
74	1,772	147.61	2,038	169.77	1,968	163.93	2,263	188.51		
75	1,801	150.02	2,071	172.51	2,000	166.60	2,300	191.59		
76	1,830	152.44	2,105	175.35	2,033	169.35	2,338	194.76		
77	1,859	154.85	2,137	178.01	2,065	172.01	2,375	197.84		
78	1,888	157.27	2,172	180.93	2,098	174.76	2,412	200.92		
79	1,918	159.77	2,205	183.68	2,131	177.51	2,451	204.17		
80	1,948	162.27	2,240	186.59	2,164	180.26	2,489	207.33		
81	1,977	164.68	2,273	189.34	2,196	182.93	2,525	210.33		
82	2,006	167.10	2,307	192.17	2,229	185.68	2,563	213.50		
83	2,039	169.85	2,346	195.42	2,266	188.76	2,605	217.00		
84	2,073	172.68	2,384	198.59	2,303	191.84	2,649	220.66		
85	2,100	174.93	2,414	201.09	2,333	194.34	2,682	223.41		
86	2,128	177.26	2,447	203.84	2,364	196.92	2,719	226.49		
87	2,154	179.43	2,477	206.33	2,393	199.34	2,752	229.24		
88	2,179	181.51	2,506	208.75	2,421	201.67	2,784	231.91		
89	2,204	183.59	2,535	211.17	2,450	204.09	2,818	234.74		
90	2,228	185.59	2,562	213.41	2,476	206.25	2,847	237.16		

EFFECTIVE DATE

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

An application must be received in the Home Office within 10 working days from the date of application. Applications submitted by fax result in faster service. Fax applications where payment method selected is:

- Monthly (EFT required) and include a blank voided check for the account to be drafted and EFT authorization, or
- Any payment mode that includes an Electronic (FAX) Check Authorization form. Fax initial premium paid by a signed (live) check and authorizes recurring premiums to be paid by EFT.

MODAL PREMIUM OPTIONS

Semi-Annual.....	Annual x .52
Quarterly	Annual x .265
Monthly Electronic Funds Transfer (EFT)	Annual x .0833

CALCULATING RATES

Follow these steps for each applicant.

STEP 1: Calculate modal premium

Begin here if using the Outline of Coverage rates:

Base rate (found in the Outline of Coverage)
x area factor (based on applicant’s zip code)
= **Annual premium** (round to nearest whole dollar)

<i>Example:</i> \$1511 x 1.25 = \$1888.750 (\$1889)
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Begin here if using the agent rate sheet:

Annual premium (found on agent rate card)
x Modal factor
= **Modal premium** (round to nearest whole cent)

<i>Example:</i> \$1889 x .0833 = \$157.3537 (\$157.35)

STEP 2: Calculate modal premium with 7% household discount

Modal premium
x Discount (.93)
= **Modal premium with discount** (round to nearest whole cent)

<i>Example:</i> \$157.35 x .93 = \$146.3355 (\$146.34)

Add application fee to determine total initial premium collected/draft
Modal premium (with discount if discount applies)
+ Application fee
= **Total initial premium** (amount of check with application or initial bank draft)

<i>Example:</i> \$146.34 + \$20 = \$166.34

- All Plans: A one time only \$20 policy fee required at time of application
- Rates are Issue Age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- OE and GI use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Field Guide and Drug List for important underwriting information.

Need Help?

Contact the Agent Services team at 800 264.4000, or go to aetnaseniorproducts.com (agent side).