



## Aetna Health and Life Insurance Company

An Aetna Company

# Medicare Supplement Rates

## Tennessee

### Effective February 2017

Household discount now available

**Policy Form:** ACIMSP10A TN, ACIMSP10B TN, ACIMSP10FT TN, ACIMSP10HFT TN, ACIMSP10G TN, ACIMSP10N TN,

**Application Form:** ACIMS01029TN

- All Plans: A one time only \$20 policy fee required at time of application
- Rates are Attained 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
- Open Enrollment and Guaranteed Issue 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](http://aetnaseniorproducts.com) (agent side).

## Modal Premium Options

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

## 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 30 calendar days from the date of signature.

Applications submitted by E-Application result in faster service. E-Applications must have first premium deducted by monthly EFT. Changes to payment mode can be made after the first premium has been drafted by contacting Policyholder Services.

Applications with a live check must be mailed and not faxed.



To use the Mobile Rate Quote tool, scan the QR code below with your smartphone (iPhone or Android).

## 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)

*Example:* \$1511 x 1.25 = **\$1888.750 (\$1889)**

**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)

*Example:* \$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)

*Example:* \$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)

*Example:* \$146.34 + \$20 = **\$166.34**

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- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage

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ATTAINED AGE	PLAN A		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,280	106.62	1,472	122.62	1,422	118.45	1,635	136.20		
66	1,280	106.62	1,472	122.62	1,422	118.45	1,635	136.20		
67	1,280	106.62	1,472	122.62	1,422	118.45	1,635	136.20		
68	1,280	106.62	1,472	122.62	1,422	118.45	1,635	136.20		
69	1,280	106.62	1,472	122.62	1,422	118.45	1,635	136.20		
70	1,299	108.21	1,494	124.45	1,443	120.20	1,659	138.19		
71	1,325	110.37	1,524	126.95	1,472	122.62	1,693	141.03		
72	1,352	112.62	1,555	129.53	1,502	125.12	1,727	143.86		
73	1,379	114.87	1,586	132.11	1,532	127.62	1,762	146.77		
74	1,409	117.37	1,620	134.95	1,566	130.45	1,801	150.02		
75	1,439	119.87	1,655	137.86	1,599	133.20	1,839	153.19		
76	1,468	122.28	1,688	140.61	1,631	135.86	1,876	156.27		
77	1,497	124.70	1,722	143.44	1,663	138.53	1,912	159.27		
78	1,527	127.20	1,756	146.27	1,697	141.36	1,952	162.60		
79	1,560	129.95	1,794	149.44	1,733	144.36	1,993	166.02		
80	1,593	132.70	1,832	152.61	1,770	147.44	2,036	169.60		
81	1,627	135.53	1,871	155.85	1,808	150.61	2,079	173.18		
82	1,661	138.36	1,910	159.10	1,846	153.77	2,123	176.85		
83	1,695	141.19	1,949	162.35	1,883	156.85	2,165	180.34		
84	1,729	144.03	1,988	165.60	1,921	160.02	2,209	184.01		
85	1,769	147.36	2,034	169.43	1,966	163.77	2,261	188.34		
86	1,800	149.94	2,070	172.43	2,000	166.60	2,300	191.59		
87	1,830	152.44	2,105	175.35	2,033	169.35	2,338	194.76		
88	1,859	154.85	2,138	178.10	2,066	172.10	2,376	197.92		
89	1,888	157.27	2,171	180.84	2,098	174.76	2,413	201.00		
90	1,917	159.69	2,205	183.68	2,130	177.43	2,450	204.09		

ATTAINED AGE	PLAN F		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,638	136.45	1,884	156.94	1,820	151.61	2,093	174.35		
66	1,638	136.45	1,884	156.94	1,820	151.61	2,093	174.35		
67	1,638	136.45	1,884	156.94	1,820	151.61	2,093	174.35		
68	1,638	136.45	1,884	156.94	1,820	151.61	2,093	174.35		
69	1,638	136.45	1,884	156.94	1,820	151.61	2,093	174.35		
70	1,670	139.11	1,921	160.02	1,856	154.60	2,134	177.76		
71	1,729	144.03	1,988	165.60	1,921	160.02	2,209	184.01		
72	1,789	149.02	2,057	171.35	1,988	165.60	2,286	190.42		
73	1,852	154.27	2,130	177.43	2,058	171.43	2,367	197.17		
74	1,920	159.94	2,208	183.93	2,133	177.68	2,453	204.33		
75	1,989	165.68	2,287	190.51	2,210	184.09	2,542	211.75		
76	2,059	171.51	2,368	197.25	2,288	190.59	2,631	219.16		
77	2,131	177.51	2,451	204.17	2,368	197.25	2,723	226.83		
78	2,206	183.76	2,537	211.33	2,451	204.17	2,819	234.82		
79	2,286	190.42	2,629	219.00	2,540	211.58	2,921	243.32		
80	2,370	197.42	2,726	227.08	2,633	219.33	3,028	252.23		
81	2,432	202.59	2,797	232.99	2,702	225.08	3,107	258.81		
82	2,495	207.83	2,869	238.99	2,772	230.91	3,188	265.56		
83	2,559	213.16	2,943	245.15	2,843	236.82	3,269	272.31		
84	2,622	218.41	3,015	251.15	2,913	242.65	3,350	279.06		
85	2,697	224.66	3,102	258.40	2,997	249.65	3,447	287.14		
86	2,757	229.66	3,171	264.14	3,063	255.15	3,522	293.38		
87	2,817	234.66	3,240	269.89	3,130	260.73	3,600	299.88		
88	2,876	239.57	3,307	275.47	3,196	266.23	3,675	306.13		
89	2,936	244.57	3,376	281.22	3,262	271.72	3,751	312.46		
90	2,994	249.40	3,443	286.80	3,327	277.14	3,826	318.71		

ATTAINED AGE	PLAN B		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,389	115.70	1,597	133.03	1,543	128.53	1,774	147.77		
66	1,389	115.70	1,597	133.03	1,543	128.53	1,774	147.77		
67	1,389	115.70	1,597	133.03	1,543	128.53	1,774	147.77		
68	1,389	115.70	1,597	133.03	1,543	128.53	1,774	147.77		
69	1,389	115.70	1,597	133.03	1,543	128.53	1,774	147.77		
70	1,417	118.04	1,630	135.78	1,574	131.11	1,810	150.77		
71	1,466	122.12	1,686	140.44	1,629	135.70	1,873	156.02		
72	1,517	126.37	1,745	145.36	1,686	140.44	1,939	161.52		
73	1,571	130.86	1,807	150.52	1,746	145.44	2,008	167.27		
74	1,628	135.61	1,872	155.94	1,809	150.69	2,080	173.26		
75	1,687	140.53	1,940	161.60	1,874	156.10	2,155	179.51		
76	1,746	145.44	2,008	167.27	1,940	161.60	2,231	185.84		
77	1,807	150.52	2,078	173.10	2,008	167.27	2,309	192.34		
78	1,871	155.85	2,152	179.26	2,079	173.18	2,391	199.17		
79	1,939	161.52	2,230	185.76	2,154	179.43	2,477	206.33		
80	2,010	167.43	2,312	192.59	2,233	186.01	2,568	213.91		
81	2,063	171.85	2,372	197.59	2,292	190.92	2,636	219.58		
82	2,116	176.26	2,433	202.67	2,351	195.84	2,704	225.24		
83	2,170	180.76	2,496	207.92	2,411	200.84	2,773	230.99		
84	2,224	185.26	2,558	213.08	2,471	205.83	2,842	236.74		
85	2,288	190.59	2,631	219.16	2,542	211.75	2,923	243.49		
86	2,338	194.76	2,689	223.99	2,598	216.41	2,988	248.90		
87	2,389	199.00	2,747	228.83	2,654	221.08	3,052	254.23		
88	2,439	203.17	2,805	233.66	2,710	225.74	3,117	259.65		
89	2,490	207.42	2,864	238.57	2,767	230.49	3,182	265.06		
90	2,539	211.50	2,920	243.24	2,821	234.99	3,244	270.23		

ATTAINED AGE	PLAN HI F		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	655	54.56	753	62.72	728	60.64	837	69.72		
66	655	54.56	753	62.72	728	60.64	837	69.72		
67	655	54.56	753	62.72	728	60.64	837	69.72		
68	655	54.56	753	62.72	728	60.64	837	69.72		
69	655	54.56	753	62.72	728	60.64	837	69.72		
70	668	55.64	768	63.97	742	61.81	853	71.05		
71	692	57.64	796	66.31	769	64.06	884	73.64		
72	716	59.64	823	68.56	796	66.31	915	76.22		
73	741	61.73	852	70.97	823	68.56	946	78.80		
74	768	63.97	883	73.55	853	71.05	981	81.72		
75	796	66.31	915	76.22	884	73.64	1,017	84.72		
76	824	68.64	948	78.97	916	76.30	1,053	87.71		
77	852	70.97	980	81.63	947	78.89	1,089	90.71		
78	882	73.47	1,014	84.47	980	81.63	1,127	93.88		
79	915	76.22	1,052	87.63	1,017	84.72	1,170	97.46		
80	948	78.97	1,090	90.80	1,053	87.71	1,211	100.88		
81	973	81.05	1,119	93.21	1,081	90.05	1,243	103.54		
82	998	83.13	1,148	95.63	1,109	92.38	1,275	106.21		
83	1,023	85.22	1,176	97.96	1,137	94.71	1,308	108.96		
84	1,049	87.38	1,206	100.46	1,166	97.13	1,341	111.71		
85	1,079	89.88	1,241	103.38	1,199	99.88	1,379	114.87		
86	1,103	91.88	1,268	105.62	1,226	102.13	1,410	117.45		
87	1,127	93.88	1,296	107.96	1,252	104.29	1,440	119.95		
88	1,151	95.88	1,324	110.29	1,279	106.54	1,471	122.53		
89	1,174	97.79	1,350	112.46	1,304	108.62	1,500	124.95		
90	1,198	99.79	1,378	114.79	1,331	110.87	1,531	127.53		

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	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,292	107.62	1,486	123.78	1,436	119.62	1,651	137.53		
66	1,292	107.62	1,486	123.78	1,436	119.62	1,651	137.53		
67	1,292	107.62	1,486	123.78	1,436	119.62	1,651	137.53		
68	1,292	107.62	1,486	123.78	1,436	119.62	1,651	137.53		
69	1,292	107.62	1,486	123.78	1,436	119.62	1,651	137.53		
70	1,317	109.71	1,515	126.20	1,463	121.87	1,682	140.11		
71	1,363	113.54	1,567	130.53	1,514	126.12	1,741	145.03		
72	1,411	117.54	1,623	135.20	1,568	130.61	1,803	150.19		
73	1,461	121.70	1,680	139.94	1,623	135.20	1,866	155.44		
74	1,514	126.12	1,741	145.03	1,682	140.11	1,934	161.10		
75	1,569	130.70	1,804	150.27	1,743	145.19	2,004	166.93		
76	1,624	135.28	1,868	155.60	1,804	150.27	2,075	172.85		
77	1,681	140.03	1,933	161.02	1,868	155.60	2,148	178.93		
78	1,740	144.94	2,001	166.68	1,933	161.02	2,223	185.18		
79	1,803	150.19	2,073	172.68	2,003	166.85	2,303	191.84		
80	1,869	155.69	2,149	179.01	2,077	173.01	2,389	199.00		
81	1,918	159.77	2,206	183.76	2,131	177.51	2,451	204.17		
82	1,968	163.93	2,263	188.51	2,187	182.18	2,515	209.50		
83	2,018	168.10	2,321	193.34	2,242	186.76	2,578	214.75		
84	2,068	172.26	2,378	198.09	2,298	191.42	2,643	220.16		
85	2,127	177.18	2,446	203.75	2,363	196.84	2,717	226.33		
86	2,175	181.18	2,501	208.33	2,417	201.34	2,780	231.57		
87	2,222	185.09	2,555	212.83	2,469	205.67	2,839	236.49		
88	2,269	189.01	2,609	217.33	2,521	210.00	2,899	241.49		
89	2,315	192.84	2,662	221.74	2,572	214.25	2,958	246.40		
90	2,362	196.75	2,716	226.24	2,624	218.58	3,018	251.40		

ATTAINED AGE	PLAN N		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,038	86.47	1,194	99.46	1,153	96.04	1,326	110.46		
66	1,038	86.47	1,194	99.46	1,153	96.04	1,326	110.46		
67	1,038	86.47	1,194	99.46	1,153	96.04	1,326	110.46		
68	1,038	86.47	1,194	99.46	1,153	96.04	1,326	110.46		
69	1,038	86.47	1,194	99.46	1,153	96.04	1,326	110.46		
70	1,059	88.21	1,218	101.46	1,177	98.04	1,354	112.79		
71	1,096	91.30	1,260	104.96	1,218	101.46	1,401	116.70		
72	1,134	94.46	1,304	108.62	1,260	104.96	1,449	120.70		
73	1,174	97.79	1,350	112.46	1,304	108.62	1,500	124.95		
74	1,217	101.38	1,400	116.62	1,352	112.62	1,555	129.53		
75	1,261	105.04	1,450	120.79	1,401	116.70	1,611	134.20		
76	1,305	108.71	1,501	125.03	1,450	120.79	1,668	138.94		
77	1,351	112.54	1,554	129.45	1,501	125.03	1,726	143.78		
78	1,398	116.45	1,608	133.95	1,553	129.36	1,786	148.77		
79	1,449	120.70	1,666	138.78	1,610	134.11	1,852	154.27		
80	1,502	125.12	1,727	143.86	1,669	139.03	1,919	159.85		
81	1,542	128.45	1,773	147.69	1,713	142.69	1,970	164.10		
82	1,582	131.78	1,819	151.52	1,758	146.44	2,022	168.43		
83	1,622	135.11	1,865	155.35	1,802	150.11	2,072	172.60		
84	1,662	138.44	1,911	159.19	1,847	153.86	2,124	176.93		
85	1,710	142.44	1,967	163.85	1,900	158.27	2,185	182.01		
86	1,748	145.61	2,010	167.43	1,942	161.77	2,233	186.01		
87	1,786	148.77	2,054	171.10	1,984	165.27	2,282	190.09		
88	1,823	151.86	2,096	174.60	2,026	168.77	2,330	194.09		
89	1,861	155.02	2,140	178.26	2,068	172.26	2,378	198.09		
90	1,898	158.10	2,183	181.84	2,109	175.68	2,425	202.00		