

# Medicare Supplement Rates

**Accendo Insurance Company**

part of the CVS Health® family of companies and Aetna affiliate

## Rhode Island

### Effective June 2020

14% household discount now available

**Application form:** ACCMS05926RI

- All plans: a one time only \$25 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 over age 90, refer to Outline of Coverage
- 12-month rate guarantee

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

### Need help?

Contact the Agent Services team at **866-272-6630**, or go to **aetnaseniorproducts.com** (agent side).

### 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

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 14% household discount

Modal premium  
**x** Discount (.86)  
**= Modal premium with discount** (round to nearest whole cent)

**Example: \$157.35 x .86 = \$135.321 (\$135.32)**

*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: \$135.32 + \$25 = \$160.32**

### Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for “Quotes on the go” on either the Apple App Store or Android Play Store.



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#### Reminder:

- All plans: a one time only \$25 policy fee required at time of application
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates over age 90, refer to Outline of Coverage

#### Need help?

Contact the Agent Services team at **866-272-6630**, or go to [aetnaseniorproducts.com](http://aetnaseniorproducts.com) (agent side).

ATTAINED AGE	PLAN A		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,396	116.29	1,605	133.70	1,551	129.20	1,784	148.61		
66	1,396	116.29	1,605	133.70	1,551	129.20	1,784	148.61		
67	1,396	116.29	1,605	133.70	1,551	129.20	1,784	148.61		
68	1,419	118.20	1,632	135.95	1,577	131.36	1,814	151.11		
69	1,447	120.54	1,664	138.61	1,608	133.95	1,849	154.02		
70	1,483	123.53	1,705	142.03	1,648	137.28	1,895	157.85		
71	1,530	127.45	1,760	146.61	1,700	141.61	1,955	162.85		
72	1,578	131.45	1,815	151.19	1,753	146.02	2,016	167.93		
73	1,629	135.70	1,873	156.02	1,810	150.77	2,082	173.43		
74	1,686	140.44	1,939	161.52	1,873	156.02	2,154	179.43		
75	1,745	145.36	2,007	167.18	1,939	161.52	2,230	185.76		
76	1,807	150.52	2,078	173.10	2,008	167.27	2,309	192.34		
77	1,870	155.77	2,151	179.18	2,078	173.10	2,390	199.09		
78	1,931	160.85	2,221	185.01	2,146	178.76	2,468	205.58		
79	1,991	165.85	2,290	190.76	2,212	184.26	2,544	211.92		
80	2,054	171.10	2,362	196.75	2,282	190.09	2,624	218.58		
81	2,119	176.51	2,437	203.00	2,354	196.09	2,707	225.49		
82	2,185	182.01	2,513	209.33	2,428	202.25	2,792	232.57		
83	2,255	187.84	2,593	216.00	2,506	208.75	2,882	240.07		
84	2,328	193.92	2,677	222.99	2,587	215.50	2,975	247.82		
85	2,399	199.84	2,759	229.82	2,666	222.08	3,066	255.40		
86	2,467	205.50	2,837	236.32	2,741	228.33	3,152	262.56		
87	2,537	211.33	2,918	243.07	2,819	234.82	3,242	270.06		
88	2,608	217.25	2,999	249.82	2,898	241.40	3,333	277.64		
89	2,681	223.33	3,083	256.81	2,979	248.15	3,426	285.39		
90	2,754	229.41	3,167	263.81	3,060	254.90	3,519	293.13		

ATTAINED AGE	PLAN F		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,951	162.52	2,244	186.93	2,168	180.59	2,493	207.67		
66	1,951	162.52	2,244	186.93	2,168	180.59	2,493	207.67		
67	1,951	162.52	2,244	186.93	2,168	180.59	2,493	207.67		
68	1,983	165.18	2,280	189.92	2,203	183.51	2,533	211.00		
69	2,022	168.43	2,325	193.67	2,247	187.18	2,584	215.25		
70	2,073	172.68	2,384	198.59	2,303	191.84	2,648	220.58		
71	2,138	178.10	2,459	204.83	2,376	197.92	2,732	227.58		
72	2,205	183.68	2,536	211.25	2,450	204.09	2,818	234.74		
73	2,277	189.67	2,619	218.16	2,530	210.75	2,910	242.40		
74	2,357	196.34	2,711	225.83	2,619	218.16	3,012	250.90		
75	2,439	203.17	2,805	233.66	2,710	225.74	3,117	259.65		
76	2,525	210.33	2,904	241.90	2,806	233.74	3,227	268.81		
77	2,614	217.75	3,006	250.40	2,904	241.90	3,340	278.22		
78	2,699	224.83	3,104	258.56	2,999	249.82	3,449	287.30		
79	2,783	231.82	3,200	266.56	3,092	257.56	3,556	296.21		
80	2,870	239.07	3,301	274.97	3,189	265.64	3,667	305.46		
81	2,961	246.65	3,405	283.64	3,290	274.06	3,784	315.21		
82	3,053	254.31	3,511	292.47	3,392	282.55	3,901	324.95		
83	3,152	262.56	3,625	301.96	3,502	291.72	4,027	335.45		
84	3,253	270.97	3,741	311.63	3,614	301.05	4,156	346.19		
85	3,352	279.22	3,855	321.12	3,724	310.21	4,283	356.77		
86	3,448	287.22	3,965	330.28	3,831	319.12	4,406	367.02		
87	3,546	295.38	4,078	339.70	3,940	328.20	4,531	377.43		
88	3,645	303.63	4,192	349.19	4,050	337.37	4,658	388.01		
89	3,746	312.04	4,308	358.86	4,162	346.69	4,786	398.67		
90	3,849	320.62	4,426	368.69	4,277	356.27	4,919	409.75		

ATTAINED AGE	PLAN G		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,833	152.69	2,108	175.60	2,037	169.68	2,343	195.17		
66	1,833	152.69	2,108	175.60	2,037	169.68	2,343	195.17		
67	1,833	152.69	2,108	175.60	2,037	169.68	2,343	195.17		
68	1,863	155.19	2,142	178.43	2,070	172.43	2,381	198.34		
69	1,900	158.27	2,185	182.01	2,111	175.85	2,428	202.25		
70	1,947	162.19	2,239	186.51	2,163	180.18	2,487	207.17		
71	2,009	167.35	2,310	192.42	2,232	185.93	2,567	213.83		
72	2,072	172.60	2,383	198.50	2,302	191.76	2,647	220.50		
73	2,139	178.18	2,460	204.92	2,377	198.00	2,734	227.74		
74	2,214	184.43	2,546	212.08	2,460	204.92	2,829	235.66		
75	2,292	190.92	2,636	219.58	2,547	212.17	2,929	243.99		
76	2,372	197.59	2,728	227.24	2,636	219.58	3,031	252.48		
77	2,456	204.58	2,824	235.24	2,729	227.33	3,138	261.40		
78	2,535	211.17	2,915	242.82	2,817	234.66	3,240	269.89		
79	2,615	217.83	3,007	250.48	2,906	242.07	3,342	278.39		
80	2,697	224.66	3,102	258.40	2,997	249.65	3,447	287.14		
81	2,782	231.74	3,199	266.48	3,091	257.48	3,555	296.13		
82	2,869	238.99	3,299	274.81	3,188	265.56	3,666	305.38		
83	2,961	246.65	3,405	283.64	3,290	274.06	3,784	315.21		
84	3,056	254.56	3,514	292.72	3,396	282.89	3,905	325.29		
85	3,149	262.31	3,621	301.63	3,499	291.47	4,024	335.20		
86	3,239	269.81	3,725	310.29	3,599	299.80	4,139	344.78		
87	3,331	277.47	3,831	319.12	3,701	308.29	4,256	354.52		
88	3,425	285.30	3,939	328.12	3,806	317.04	4,377	364.60		
89	3,520	293.22	4,048	337.20	3,911	325.79	4,498	374.68		
90	3,617	301.30	4,160	346.53	4,019	334.78	4,622	385.01		

ATTAINED AGE	PLAN N		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,184	98.63	1,362	113.45	1,316	109.62	1,513	126.03		
66	1,184	98.63	1,362	113.45	1,316	109.62	1,513	126.03		
67	1,184	98.63	1,362	113.45	1,316	109.62	1,513	126.03		
68	1,234	102.79	1,419	118.20	1,371	114.20	1,577	131.36		
69	1,281	106.71	1,473	122.70	1,423	118.54	1,636	136.28		
70	1,328	110.62	1,527	127.20	1,476	122.95	1,697	141.36		
71	1,376	114.62	1,582	131.78	1,529	127.37	1,758	146.44		
72	1,423	118.54	1,636	136.28	1,581	131.70	1,818	151.44		
73	1,471	122.53	1,692	140.94	1,634	136.11	1,879	156.52		
74	1,521	126.70	1,749	145.69	1,690	140.78	1,944	161.94		
75	1,570	130.78	1,806	150.44	1,744	145.28	2,006	167.10		
76	1,620	134.95	1,863	155.19	1,800	149.94	2,070	172.43		
77	1,675	139.53	1,926	160.44	1,861	155.02	2,140	178.26		
78	1,728	143.94	1,987	165.52	1,920	159.94	2,208	183.93		
79	1,783	148.52	2,050	170.77	1,981	165.02	2,278	189.76		
80	1,843	153.52	2,119	176.51	2,048	170.60	2,355	196.17		
81	1,901	158.35	2,186	182.09	2,112	175.93	2,429	202.34		
82	1,960	163.27	2,254	187.76	2,178	181.43	2,505	208.67		
83	2,024	168.60	2,328	193.92	2,249	187.34	2,586	215.41		
84	2,089	174.01	2,402	200.09	2,321	193.34	2,669	222.33		
85	2,152	179.26	2,475	206.17	2,391	199.17	2,750	229.08		
86	2,214	184.43	2,546	212.08	2,460	204.92	2,829	235.66		
87	2,277	189.67	2,619	218.16	2,530	210.75	2,910	242.40		
88	2,340	194.92	2,691	224.16	2,600	216.58	2,990	249.07		
89	2,406	200.42	2,767	230.49	2,673	222.66	3,074	256.06		
90	2,472	205.92	2,843	236.82	2,747	228.83	3,159	263.14		