

FEMALE PREFERRED RATES
New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65*
January 2026

	Plan A	Plan B	Plan D	Plan G	High Deduct G	Plan K	Plan L	Plan M	Plan N
AARP insured by United Healthcare Ins. Co. of America	\$158.60	N/A	\$166.74	\$167.13	N/A	N/A	N/A	N/A	\$113.53
AARP, Insured by Unitedhealthcare (with Wellness Extras)	\$146.48	\$203.12	\$199.44	\$189.94	N/A	\$77.20	\$113.84	N/A	\$162.32
Aetna Health Ins. Co.	\$215.66	\$256.98	\$246.07	\$260.98	N/A	N/A	N/A	N/A	\$174.51
AFLAC Underwritten by Tier One Ins. Co.	\$202.87	N/A	\$170.84	\$171.70	N/A	N/A	N/A	N/A	\$118.02
American Benefit Life Ins. Co.	\$179.73	N/A	\$180.45	\$180.63	N/A	N/A	N/A	N/A	\$129.99
Bankers Fidelity Assurance Company	\$165.75	N/A	\$139.85	\$140.81	\$49.81	\$84.60	N/A	N/A	\$107.23
Bankers Life (underwritten by Washington National Ins. Co.)	\$158.68	N/A	\$246.05	\$147.88	\$50.65	N/A	N/A	N/A	\$107.91
Cigna National Health Ins. Co.	\$154.66	N/A	\$157.80	\$157.80	\$53.38	N/A	N/A	N/A	\$106.57
Horizon Blue Cross Blue Shield of N.J.	\$149.06	N/A	\$179.92	\$179.94	N/A	\$68.25	N/A	N/A	\$141.03
Humana Ins. Co. (Achieve)	\$194.24	N/A	\$181.87	\$182.60	\$57.42	N/A	N/A	N/A	\$121.85
Humana Ins. Co. (Value)	\$135.76	N/A	\$164.15	\$165.81	\$50.42	N/A	N/A	N/A	\$105.04
Insurance Company of North America	\$175.36	N/A	\$174.67	\$177.19	\$63.36	N/A	N/A	N/A	\$121.13
LifeShield National Ins. Co.	\$164.32	N/A	\$164.32	\$165.15	N/A	N/A	N/A	N/A	\$119.85
ManhattanLife Ins. & Annuity Co.	\$191.92	N/A	\$179.75	\$180.83	N/A	N/A	N/A	N/A	\$135.00
Medico Insurance Company	\$178.34	N/A	N/A	\$165.47	\$57.09	N/A	N/A	N/A	\$115.24
Philadelphia American Life	(1) \$165.49	N/A	(1) \$187.11	N/A	(1) \$57.11	N/A	N/A	(1) \$109.25	(1) \$162.74
	(2) \$150.44	N/A	(2) \$170.09	N/A	(2) \$47.06	N/A	N/A	(2) \$99.31	(2) \$147.94
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes									
Transamerica Life Ins. Co.	\$174.78	\$230.77	\$194.46	\$195.35	N/A	\$92.51	\$137.32	\$169.10	\$159.01
United American	\$179.00	N/A	\$211.00	\$212.00	\$67.00	N/A	N/A	N/A	\$174.00
United World Life (a Mutual of Omaha Group)	\$129.49	N/A	\$170.70	\$172.42	\$50.87	N/A	N/A	N/A	\$120.40
WoodmenLife	\$186.46	N/A	\$187.40	\$188.34	\$64.25	N/A	N/A	N/A	\$130.30

* If older than age 65, contact company for rate quotes. **NOTE:** If applying for policy after your first six-months of Part B, the company may turn you down for coverage, or charge higher rates based on your health.

State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

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