

## NJ Medicare Supplement Coverage for People Between Ages 50 and 65 on Medicare Due to Disability *May 2025*

| Company  | Plan | Female Preferred Rates | Male Preferred Rates |
|--|------|------------------------|----------------------|
| AARP Insured by United Healthcare Ins. Co. of America      | D    | \$155.72               | \$176.11             |
| AARP, Insured by Unitedhealthcare (with Wellness Benefits) | D    | \$178.64               | \$205.52             |
| Ace Property and Casualty Ins. Co.                         | D    | \$155.33               | \$174.67             |
| Aetna Health Ins. Co.                                      | D    | \$196.84               | \$226.24             |
| AFLAC Underwritten by Tier One Ins. Co.                    | D    | \$142.37               | \$163.90             |
| Allstate Health Solutions/National Health Ins. Co.         | D    | \$164.16               | \$188.74             |
| American Benefit Life Ins. Co.                             | D    | \$158.43               | \$182.19             |
| Bankers Fidelity Assurance Company                         | D    | \$139.85               | \$160.55             |
| Cigna National Health and Life Ins. Co.                    | D    | \$147.62               | \$169.76             |
| Federal Life Ins. Co.                                      | D    | \$141.81               | \$158.83             |
| Horizon Blue Cross Blue Shield of N.J.                     | D    | \$162.19               | \$175.04             |
| Humana Ins. Co. (Achieve)                                  | D    | \$165.48               | \$190.31             |
| Humana Ins. Co. (Value)                                    | D    | \$164.15               | \$174.14             |
| LifeShield National Ins. Co.                               | D    | \$150.76               | \$173.37             |
| MEDICO Insurance Company                                   | D    | N/A                    | N/A                  |
| Philadelphia American Life                                 | D    | (1) \$187.11           | (1) \$202.07         |
|  | D    | (2) \$170.09           | (2) \$183.69         |

(1) Price for Philadelphia American in Newark Zip Codes 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes

|   |   |          |          |
|---|---|----------|----------|
| Royal Arcanum                               | D | \$171.07 | \$196.73 |
| Transamerica Life Ins. Co.                  | D | \$162.19 | \$177.84 |
| United American                             | D | \$189.00 | \$218.00 |
| United World Life (a Mutual of Omaha Group) | D | \$170.70 | \$196.30 |
| Washington National Ins. Co.                | D | \$237.58 | \$263.66 |
| Wellcare (Centene)                          | D | \$153.16 | \$176.13 |

Premium increases can occur at any time during the calendar year with authorization from the N.J. Dept. of Banking and Insurance. Some companies may offer premium discounts. Some companies may charge a one time application fee (e.g.\$20/\$25). Questions about premiums, discounts, application fees, benefit packages, and eligibility for enrollment should be directed to the company.

Applicants applying during the first twelve-months of Medicare Part B or in guaranteed issue situations will pay the preferred rates (shown above).

**NOTE:** If applying for policy after your first twelve-months of Part B, the company may turn you down for coverage.

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

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