

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

Company	Plan	Female Preferred Rates	Male Preferred Rates
AARP Insured by United Healthcare Ins. Co. of America	D	\$166.74	\$188.54
AARP, Insured by Unitedhealthcare (with Wellness Benefits)	D	\$199.44	\$229.36
Aetna Health Ins. Co.	D	\$196.84	\$226.24
AFLAC Underwritten by Tier One Ins. Co.	D	\$170.84	\$195.70
American Benefit Life Ins. Co.	D	\$180.45	\$207.52
Bankers Fidelity Assurance Company	D	\$139.85	\$160.55
Bankers Life (underwrittten by Washington National Ins. Co.)	D	\$246.05	\$273.38
Cigna National Health Ins. Co.	D	\$157.80	\$181.47
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	\$181.87	\$209.15
Humana Ins. Co. (Value)	D	\$164.15	\$174.14
Insurance Company of North America		\$174.67	\$197.39
LifeShield National Ins. Co.	D	\$164.32	\$188.97
ManhattanLife Ins. & Annuity Co.	D	\$179.75	\$204.50
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	\$194.46	\$213.23
United American	D	\$211.00	\$243.00
United World Life (a Mutual of Omaha Group)	D	\$170.70	\$196.30
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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