

NJ Medicare Supplement Coverage for People Between Ages 50 and 65 on Medicare Due to Disability *October 2019*

Company	Plan	Female Preferred Rates	Male Preferred Rates
Aetna Health Insurance Company	C	\$173.43	\$199.42
AARP United Healthcare	C	\$177.12	\$177.12
Americo Financial Life & Annuity	C	\$201.91	\$232.19
AmeriHealth Ins. Company of N.J.	C	\$178.26	\$178.26
Banker's Fidelity Life Insurance Company	C	\$181.95	\$203.79
Colonial Penn Life	C	\$211.36	\$232.14
Combined Ins. Company of America	C	(1) \$209.79	(1) \$241.26
	C	(2) \$220.28	(2) \$253.33
	C	(3) \$199.31	(3) \$229.20
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087			
Equitable National Life Insurance Co.	C	\$149.71	\$170.13
GCU	C	\$162.92	\$187.36
Horizon Blue Cross Blue Shield of N.J.	C	\$248.20	\$267.62
Humana	C	\$222.89	\$223.46
Individual Assurance Company, Life, Health & Accident	C	\$200.13	\$230.15
Liberty Bankers Life	C	\$187.02	\$215.08
Manhattan Life	C	\$183.00	\$204.00
National Health Insurance Company	C	\$178.65	\$205.31
Omaha Insurance Co.	C	\$193.43	\$240.48
Omaha Insurance Co. (Unisex)	C	\$207.59	\$207.59
Pan-American Life Ins. Co.	C	\$197.64	\$227.29
Philadelphia American Life	C	(1) \$218.36	(1) \$235.84
	C	(2) \$198.51	(2) \$214.39
(1) Price for Philadelphia American in Newark Zip Codes 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price for this plan outside Newark			
Renaissance Life & Health Ins. Co. of America	C	\$194.00	\$223.00
SBLI USA Life Insurance Company, Inc.	C	\$178.67	\$200.75
Shenandoah Life Ins. Company	C	\$177.72	\$204.36
Thrivent Financial for Lutherans	C	\$182.54	\$209.92
United American	C	\$208.00	\$240.00
Western United Life Assurance Co.	C	\$184.27	\$211.91
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 6-months of Medicare Part B or in guaranteed issue situations will pay the preferred rates (shown above). 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.			