

FEMALE Non-Smoker/Preferred

New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65*

| Company | Rating Used | Plan A | Plan B | Plan C | Plan D | Plan F | High Deduct F | Plan G | Plan K | Plan L | Plan M | Plan N |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------|--------------|--------------|----------|--------------|---------------|--------------|----------|----------|----------|--------------|
| AARP United Healthcare | Male/ Female | \$99.22 | \$138.42 | \$170.10 | N/A | \$164.87 | N/A | N/A | \$53.55 | \$78.05 | N/A | \$109.90 |
| Aetna Life | NT | \$135.94 | \$151.42 | \$187.04 | N/A | \$176.02 | N/A | \$159.24 | N/A | N/A | N/A | \$125.82 |
| American Progressive Life | P | \$135.88 | (1) \$224.95 | \$270.86 | \$215.10 | \$243.14 | N/A | \$181.08 | N/A | N/A | N/A | \$136.88 |
| Central States Indemnity Company of Omaha | NT | (1) \$125.92 | N/A | (1) \$200.42 | N/A | (1) \$190.83 | N/A | (1) \$158.17 | N/A | N/A | N/A | (1) \$127.67 |
| | NT | (2) \$119.92 | N/A | (2) \$190.83 | N/A | (2) \$181.75 | N/A | (2) \$150.67 | N/A | N/A | N/A | (2) \$121.58 |
| (1) Price for Central States Indemnity policies sold in Newark Zip Codes starting with 071; (2) Price for this plan outside Newark | | | | | | | | | | | | |
| Colonial Penn Life | P | \$126.16 | \$152.46 | \$167.83 | N/A | \$174.94 | \$41.27 | \$154.28 | \$66.65 | \$106.79 | \$134.61 | \$97.49 |
| Combined Insurance Company of America | NT | (1) \$132.79 | N/A | \$181.29 | N/A | \$159.39 | N/A | N/A | N/A | N/A | N/A | \$136.19 |
| | NT | (2) \$139.43 | N/A | \$190.36 | N/A | \$167.36 | N/A | N/A | N/A | N/A | N/A | \$143.00 |
| | NT | (3) \$126.15 | N/A | \$172.23 | N/A | \$151.42 | N/A | N/A | N/A | N/A | N/A | \$129.38 |
| (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 | | | | | | | | | | | | |
| Continental Life of Brentwood, TN | P | \$126.28 | \$159.35 | \$179.01 | N/A | \$184.93 | \$72.64 | \$150.94 | N/A | N/A | N/A | \$119.79 |
| Forethought Life | NT | \$141.19 | N/A | \$220.95 | N/A | \$191.68 | N/A | \$154.48 | N/A | N/A | N/A | \$136.36 |
| Genworth Life & Annuity | P | \$130.45 | \$164.63 | \$184.93 | N/A | \$191.12 | \$75.07 | \$167.33 | N/A | N/A | N/A | \$132.75 |
| Gerber Life | NS | \$131.96 | N/A | \$176.59 | N/A | \$180.83 | N/A | \$155.95 | N/A | N/A | N/A | N/A |
| Horizon Blue Cross Blue Shield of N.J. | Male/ Female | \$122.10 | N/A | \$209.16 | N/A | \$170.21 | N/A | \$160.04 | \$85.99 | N/A | N/A | \$98.14 |
| Humana | P | \$159.25 | \$173.32 | \$224.30 | N/A | \$203.91 | \$73.17 | N/A | \$116.23 | \$148.85 | N/A | N/A |
| Loyal American Life | P | \$125.57 | N/A | \$185.69 | N/A | \$154.75 | N/A | \$133.16 | N/A | N/A | N/A | \$106.04 |
| Manhattan Life | P | \$121.25 | N/A | \$170.42 | N/A | \$161.08 | N/A | N/A | N/A | N/A | N/A | \$114.08 |
| Philadelphia American Life | NT | (1) \$126.28 | N/A | \$185.99 | N/A | \$178.84 | \$56.18 | \$154.10 | N/A | N/A | N/A | \$124.83 |
| | | (2) \$114.80 | N/A | \$169.08 | N/A | \$162.58 | \$51.07 | \$140.09 | N/A | N/A | N/A | \$113.48 |
| (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 | | | | | | | | | | | | |
| Sterling Life | NT | \$188.60 | \$214.30 | \$243.56 | N/A | \$233.47 | N/A | \$216.48 | \$100.26 | N/A | N/A | \$181.09 |
| Stonebridge Life | NT | \$91.79 | N/A | \$154.34 | N/A | \$155.11 | N/A | \$143.03 | N/A | N/A | N/A | \$119.53 |
| United American | P | \$132.00 | N/A | \$200.00 | N/A | \$201.00 | \$50.00 | N/A | N/A | N/A | N/A | N/A |
| United of Omaha Life | NT | \$136.03 | N/A | \$202.59 | N/A | \$157.44 | N/A | \$135.40 | N/A | N/A | \$143.81 | N/A |
| United of Omaha Life | Unisex NT | \$138.40 | N/A | \$206.11 | N/A | \$160.19 | N/A | \$137.75 | N/A | N/A | \$146.31 | N/A |

NT = Non-Tobacco User P = Preferred Rate
NS = Non-Smoker Unisex = See Attached

*** If older than age 65, contact company for rate quote.**