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

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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	Т	\$160.91	\$179.16	\$218.77	N/A	\$208.12	N/A	\$188.05	N/A	N/A	N/A	\$148.37
American Progressive Life	St	\$171.78	\$284.51	\$342.66	\$272.01	\$307.48	N/A	\$229.21	N/A	N/A	N/A	\$180.94
Central States Indemnity	Т	(1) \$161.00	N/A	(1) \$255.83	N/A	(1) \$243.67	N/A	(1) \$202.08	N/A	N/A	N/A	(1) \$163.17
Company of Omaha		(2) \$153.33	N/A	(2) \$243.67	N/A	(2) \$232.00	N/A	(2) \$192.50	N/A	N/A	N/A	(2) \$155.42
(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	St	\$155.52	\$187.99	\$206.96	N/A	\$215.74	\$50.71	\$190.23	\$82.05	\$131.60	\$165.95	\$120.12
Combined Insurance Company of America	Т	(1) \$167.99	N/A	\$229.29	N/A	\$201.59	N/A	N/A	N/A	N/A	N/A	\$172.19
	Т	(2) \$176.39	N/A	\$240.76	N/A	\$211.67	N/A	N/A	N/A	N/A	N/A	\$180.80
	Т	(3) \$159.59	N/A	\$217.83	N/A	\$191.51	N/A	N/A	N/A	N/A	N/A	\$163.58
(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	St	\$151.27	\$190.76	\$214.41	N/A	\$221.49	\$87.13	\$180.76	N/A	N/A	N/A	\$143.53
Forethought Life	Т	\$186.54	N/A	\$291.92	N/A	\$253.25	N/A	\$204.09	N/A	N/A	N/A	\$180.16
Genworth Life & Annuity	St	\$166.83	\$210.02	\$236.41	N/A	\$244.10	\$96.06	\$213.61	N/A	N/A	N/A	\$169.73
Gerber Life	S	\$174.34	N/A	\$233.30	N/A	\$238.91	N/A	\$206.04	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	St	\$238.63	\$259.71	\$336.10	N/A	\$305.54	\$109.64	N/A	\$174.16	\$223.05	N/A	N/A
Loyal American Life	St	\$158.85	N/A	\$234.90	N/A	\$195.75	N/A	\$168.45	N/A	N/A	N/A	\$134.14
Manhattan Life	St	\$149.58	N/A	\$210.32	N/A	\$198.83	N/A	N/A	N/A	N/A	N/A	\$140.83
Philadelphia American Life	Т	(1) \$150.02	N/A	\$220.97	N/A	\$212.47	\$66.74	\$183.07	N/A	N/A	N/A	\$148.30
		(2) \$136.38	N/A	\$200.88	N/A	\$193.15	\$60.68	\$166.43	N/A	N/A	N/A	\$134.82
(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	Т	\$237.45	\$269.81	\$306.64	N/A	\$293.95	N/A	\$272.56	\$126.23	N/A	N/A	\$228.00
Stonebridge Life	Т	\$107.88	N/A	\$181.39	N/A	\$182.31	N/A	\$168.10	N/A	N/A	N/A	\$140.49
United American	St	\$175.00	N/A	\$265.00	N/A	\$266.00	\$66.00	N/A	N/A	N/A	N/A	N/A
United of Omaha Life	Т	\$153.03	N/A	\$227.90	N/A	\$177.11	N/A	\$152.31	N/A	N/A	\$161.77	N/A
United of Omaha Life	Unisex T	\$149.62	N/A	\$222.82	N/A	\$173.18	N/A	\$148.92	N/A	N/A	\$158.18	N/A
		T - Tabassa St - Standard S- Smaker Unicay - See Attached					*If older than age 65 contact company for rate gueto					

T = Tobacco St = Standard S= Smoker Unisex = See Attached

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