

# Age 86 Medicare Supplement – Northern California\*

## Rate Comparison January, 2011

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Plan	Aetna (NonSmoker) Rates shown  Age 86	Anthem Blue Cross  Age 86	Blue Shield (\$10/mo 1 <sup>st</sup> yr discount available, plus \$2/mo discount for automatic payment) (NonSmoker)  Age 85+	Health Net  Age 85+	Humana  M = Male F = Female (Preferred)  Age 86	Mutual of Omaha / United World M = Male F = Female (NonSmoker)  Age 86	United Health Care (AARP)** Rates shown for First Year Early Enrollment Discount (NonSmoker)  Age 86
A	\$176.81	\$148.08	\$180.00	\$154.00	M \$197.65 F \$167.49	\$148.37	\$130.93
B	\$204.78				M \$208.55 F \$182.12	\$176.82	\$175.31
C			\$244.00	\$220.00	M \$241.50 F \$209.66		\$205.00
D			\$208.00				
F	\$251.14	\$211.54	\$263.00	\$220.00	M \$243.18 F \$213.90	\$216.99	\$205.93
F+ (\$2000 deduct)		\$74.54		\$92.00	M \$95.94 F \$81.46		
G		\$197.79		\$202.00		\$192.35	
K			\$116.00		M \$115.73 F \$99.05		\$83.43
L					M \$165.08 F \$139.95		\$121.56
M						\$180.10	
N		\$145.96				\$163.83	\$136.56

Plans **F & G** pay the difference (if any) between the amount charged by your physician and the Medicare allowable amount, regardless of whether your physician accepts Medicare Assignment, at 100% of this excess amount. The out of Pocket Maximum on plan **K** is \$4,610 in 2011, plan **L**, \$2,320 in 2011. These out of pocket maximums will be adjusted annually. Plan **F+** is a high deductible plan **F** (benefits begin after a \$2,000 calendar year deductible in 2011, which will be adjusted annually).

Skilled & Custodial Nursing coverage (both in a facility and home recovery care) is very limited by Medicare and the standard supplement plans. You may wish to purchase Long Term Care Insurance to cover these services, as well as Home Health Care.

\*\*United HealthCare (**AARP**) plans require membership in AARP and annual dues. Early enrollment discount applies if coverage effective date meets guidelines. Discounts decrease 3% each year over 10 years on your anniversary date. Rates shown are initial rates for newly eligible Medicare beneficiaries. See booklet for other rate bands.

\*Please see carrier brochures and rate sheets for most current rates in your zip code, descriptions of benefits, limitations, exclusions, etc. A "guaranteed issue" opportunity exists at the time you initially sign up for Medicare, and at certain other times. You may be required to answer health questions to qualify for plans if you make changes outside of these guaranteed issue periods.