Age 88 Medicare Supplement – Northern California*
Rate Comparison January, 2020
Presented by Lindstrom Insurance Services LLC, License #0N01239, Phone 831-335-8200

Plan	Aetna / Continental Life (Non-Smoker Rates shown) 5% household discount. $20 application fee Age 88	Anthem Blue Cross** (5% household discount; $2/mo discount for automatic payment; $48/yr for annual payment) Age 88	Blue Shield (Non-Smoker Rates) ($3/mo discount for automatic payment) Two-party rates approx 7% discount, see table. $25/mo new to Medicare discount Age 88	Health Net (Non-Smoker Rates shown) $30/mo new to medicare discount if enrolling within 6 months of Part B effective date Age 88	Humana (Preferred Rates shown) Age 88	Mutual of Omaha (Non-Smoker Rates shown) Age 88	United Health Care AARP*** (Non-Smoker Rates) **Group 1**: Rates shown include Discount if plan was purchased within 10 years of 65th birthday orPart B effective date **Group 2**: Enrollment 10 or more years after Part B effective date Age 88
Age rates to	90	81	85	85	85	99	77
A	$213.33	$185.99	$247.00	$204.00	$225.51	$229.46	Group 1 $126.00 Group 2: $157.50
B	$269.81				$242.05		1: $180.75 2: $225.93
C					$301.39		1: $214.00 2: $267.50
D				$257.00			
F	$374.35	$319.51		$292.00	$305.75	$376.78	1: $214.75 2: $268.43
Special F		$278.03	$352.00	$297.00			
F+ ($2,340 deduct)	$81.88			$123.00	$80.25	$95.68	
G	$276.97	$222.83	$334.00	$269.00	$248.86	$316.99	1: $180.50 2: $225.62
Special G			$348.00	$265.00			
K					$130.07		1: $67.75 2: $84.68
L					$188.31		1: $115.50 2: $144.37
N	$201.09	$222.62	$249.00	$230.00	$181.87	$239.14	1: $144.75 2: $180.93

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 $5,880 in 2020, plan **L**, $2,940 in 2020. These out of pocket maximums will be adjusted annually. Plan **F+** is a high deductible plan **F** (benefits begin after a $2,340 calendar year deductible in 2020, adjusted annually)

***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 to age 77 on your anniversary date. See booklet for other rate bands. $24 discount for annual premium mode.

*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 periods.