

**2006**

**MEDICARE  
SUPPLEMENT  
INSURANCE  
(MEDIGAP)**



**RATE GUIDE**

STATE OF ALASKA  
DEPARTMENT OF COMMERCE,  
COMMUNITY, AND ECONOMIC  
DEVELOPMENT

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**DIVISION OF INSURANCE**



# ALASKA MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) RATE GUIDE



**SEPTEMBER 2006**

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Division of Insurance



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## Introduction

Welcome to the 2006 Medicare Supplement Insurance (MediGap) Rate Guide for Alaska. This publication provides information on Medicare Supplement insurance policies available for purchase in the State of Alaska.

The information presented here is based on a voluntary survey of health insurers offering Medicare Supplement Insurance in Alaska and is not warranted for accuracy by the State of Alaska, nor is it intended for use as a commercial marketing guide. The rates listed may differ from the rates currently offered by the insurance company. Be sure to check with a company representative to find out what the current rates are in Alaska.

The Alaska Division of Senior & Disabilities Services provides the Alaska State Health Insurance Assistance Programs (SHIP) and can help you with questions about the Medicare program and Medicare supplement insurance. Call them for assistance with Medicare bills, questions about buying a Medicare supplement insurance policy, understanding Medicare rights and protections, or help with complaints about your care or treatment. To contact the Senior Care/Medicare Information and Referral Hotline, call toll free **1-800-478-6065**. If you live in Anchorage, call **269-3680**.

This publication does not provide specific information on Medicare, or what Medicare covers. It is intended for use as a reference with and in addition to the **Guide** to Health Insurance for People with Medicare (**Guide**) jointly developed by the National Association of Insurance Commissioners and the Centers for Medicare and Medicaid Services (CMS) in the U.S. Department of Health and Human Services. The **Guide** provides valuable information about Medicare supplement insurance. Paper copies of the **Guide** are available through us, the Alaska Division of Insurance and through the SHIP program in the **Alaska Division of Senior & Disabilities Services**. An electronic version of the **Guide** is available through the CMS website at [www.cms.hhs.gov](http://www.cms.hhs.gov) and the Alaska Division of Insurance website at [www.commerce.state.ak.us/insurance/consumerinfo.htm](http://www.commerce.state.ak.us/insurance/consumerinfo.htm).

CMS is a federal agency within the U.S. Department of Health and Human Services. CMS administers the Medicare program and can answer your questions regarding the Medicare Program. The CMS website at [www.cms.hhs.gov](http://www.cms.hhs.gov) contains valuable information regarding Medicare including a handbook on Medicare entitled **Medicare & You** that provides detailed information on Medicare program benefits, rights and obligations. You may also contact CMS directly with your questions regarding the Medicare program by calling toll free **1-800-MEDICARE (1-800-633-4227)**.

## What is Medicare?

**Medicare** is a federally-funded health insurance program for those individuals aged 65 or older, individuals of any age with permanent kidney failure, and certain disabled individuals under age 65 who meet social security eligibility guidelines. In this guide, all of these individuals are referred to as Medicare beneficiaries. The Medicare program is administered by Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services.

In 1997, U.S. Congress passed a law which added several health insurance options to the Medicare program. These options include the original Medicare program, Medicare managed care plans, private fee-for-service plans and medical savings accounts. Not all these options are available in Alaska.

The **original Medicare program** allows you to choose any doctor that accepts Medicare. This program requires you to make **deductible** and **coinsurance** payments and does not cover all services. This guide covers this program and the Medicare supplement insurance plans designed to supplement it. *This was the only option available in Alaska through 2004 and may be the only option in which Alaskans may enroll at this time.*

**Medicare managed care plans** are health maintenance organizations or provider sponsored organizations that have contracted with Medicare to provide health care to Medicare beneficiaries. These plans have established networks of Medicare approved doctors and hospitals and in some plans you may use only those doctors and hospitals. In other plans, you may use doctors and hospitals outside the network but for an extra charge. *Alaska does not have any managed care plans at this time for a variety of reasons, one of which is the small population in Alaska.*

**Private fee-for-service plans** are Medicare approved private insurance plans. These plans are available through insurance companies that have contracted with Medicare to provide health insurance coverage. Medicare pays the insurance company's premiums to cover Medicare covered services. These plans cover all benefits provided under the original Medicare program, but generally provide coverage in addition to the Medicare covered services. You will in most cases be charged a premium. These plans, rather than Medicare, are responsible for determining how much to pay for covered services and providers may bill you for those charges in excess of the amount the insurance company pays for services. *This option is no longer available in Alaska.*

**Medicare medical savings accounts (MSA)** are programs in which you purchase a private high deductible health insurance policy designed to work with a Medicare MSA plan. Medicare makes deposits into a savings account (the MSA) for you, which can be used to pay for medical costs after you meet the high annual deductible of the private health insurance policy. The private health insurance policy may require that you use certain doctors and hospitals or it may allow you to choose any doctor or hospital. *Medicare MSAs are not available in Alaska at this time.*

## What is Medicare Supplement Insurance?

**Medicare Supplement Insurance, often referred to as “MediGap” insurance,** is private insurance coverage that pays some of the deductible and coinsurance amounts and some services and medical supplies that Medicare does not cover. In other words, it fills in some of the “gaps” in Medicare coverage. Medicare supplement insurance is available in twelve different standardized plans, standardized Plans A-L. Plan A provides the fewest benefits and Plan J provides the most; Plans K & L are recent additions to the standardized program. Plans F and J may also be offered with a high deductible option. These high deductible options should have lower premiums than the lower deductible options. See pages 10 and 11 for an outline of the benefits provided under each plan.

The best time to buy a Medicare Supplement insurance policy is during your Medicare Supplement Open Enrollment Period.

The Open Enrollment Period (for a Medicare Supplement insurance policy) is the period of time (6 months after the date you turn 65 years of age) during which the policy is under the Guaranteed Issue regulations. Guaranteed Issue means that you cannot be turned down due to health status, though you MAY have a waiting period for any pre-existing conditions.

Your Medicare Supplement Open Enrollment Period lasts for 6 months. It starts on the first day of the month in which you are:

- \* Age 65, enrolled and participating in Medicare Part A and Part B
- \* People under age 65 who are disabled or have End Stage Renal Disease and are enrolled in Medicare Part A and Part B may not be able to enroll in a Medicare Supplement insurance policy until age 65. Please contact SHIP with any questions at **1-800-478-6065**. If you live in Anchorage, call **269-3680**.

If you apply for a Medicare Supplement insurance policy after your Open Enrollment Period has ended, or your situation does not meet the Guaranteed Issue rules, companies are allowed to use medical underwriting to decide whether to approve your Enrollment Application.

The rates provided in this Guide are those applicable during the Guaranteed Issue period.

Medicare supplement insurance is available through “group” and “individual” policies. Group insurance covers several people under one policy and is available to members of associations or employees of a firm. Individual insurance covers one individual or family. Both individual and group Medicare supplement insurance policies are sold by licensed insurance agents and brokers (producers). You may search our list of licensed producers at <http://www.commerce.state.ak.us/ins/apps/InsLicStart.cfm> or by direct market advertising.

Medicare supplement is private insurance and can only be purchased through an insurance company and is not sponsored by either federal or state government. However, if you are unable to obtain health insurance coverage through the private sector you may be eligible for health insurance coverage through the **Alaska Comprehensive Health Insurance Association (ACHIA)**. See program description below.

## ACHIA HEALTH INSURANCE COVERAGE

ACHIA provides health insurance coverage to individuals who are denied coverage or who have a restrictive rider placed on their health insurance coverage that substantially reduces the coverage. ACHIA also provides health insurance coverage to individuals who meet the requirements for portability consistent with the Health Insurance Portability and Accountability Act of 1996.

### ACHIA Eligibility Requirements

You may be eligible for health insurance coverage through ACHIA under the *high-risk rules* if you have been denied coverage by at least one insurer; had a restrictive rider placed on your insurance plan that substantially reduced the coverage; or you have any of the health conditions specified by ACHIA; **and**

1. you are physically present in Alaska, have lived in Alaska for at least 12 consecutive months immediately before applying for coverage with ACHIA, and intend to remain in Alaska permanently; **or**
2. you are not physically present in Alaska but have lived in Alaska nine of the 12 months immediately before applying for coverage with ACHIA and your absence is for education or medical treatment.

You may be eligible for health insurance coverage through ACHIA under the *federal rules* if you meet certain requirements including all of the following:

1. you are domiciled in Alaska;
2. you have at least 18 months of prior health coverage without a 90-day or more break in coverage;
3. your most recent health coverage was under an employer group health plan;
4. your most recent health insurance coverage was not terminated due to nonpayment of premium or fraud; **and**
5. you have elected and exhausted any COBRA or similar coverage.

You are not eligible for health insurance coverage through ACHIA under either the *high-risk rules* or the *federal rules* if

1. you are eligible for coverage under a small employer (2-50 employees) health insurance plan;
2. you are eligible for medical coverage under a state or federal program including veteran health benefits, Medicaid, Indian Health Services, or another health plan; **or**
3. you have other health insurance coverage.

Note: You may be eligible for coverage through ACHIA if you are covered under **Medicare** and meet the eligibility requirements under the *high-risk rules* outlined above.

### How to Apply for ACHIA Coverage

You may apply for health insurance coverage with ACHIA by

1. contacting your health insurance agent or broker who will assist you in applying for coverage;
2. accessing the ACHIA website at [www.achia.com](http://www.achia.com) and following the directions for applying for coverage;
3. contacting the ACHIA administrator at 1-888-290-0616; **or**
4. contacting the Alaska Division of Insurance to receive a copy of the application form and brochure on ACHIA coverage.

Detailed information regarding ACHIA, including a description of the benefits, application forms, premium rates, and contact information, is available by contacting their administrator by telephone at 1-888-290-0616 or through their website at [www.achia.com](http://www.achia.com).

## OUTLINE OF BENEFITS IN STANDARDIZED MEDIGAP PLANS

Insurers may offer only the standardized Medicare supplement insurance Plans A through L as defined by federal law. Insurers must attract your business by competing with each other on price, quality of service, handling of claims, and quality/reputation. Based on your needs and wants, you may decide that the service and reputation of a certain insurer are worth paying an additional premium.

The insurer's charts are in alphabetical order and represent most Medicare supplement insurers in Alaska. There are insurers offering Medicare supplement insurance that are not listed because they insure a very small number of Alaskans, sometimes only one or two. The other insurers not listed are group insurers that only offer the Medicare supplement insurance policy to a particular group and they are offered only to group members.

After you select a plan that is right for you, compare the prices and services offered by the different insurers. Call the insurers, agents, or brokers and speak with them about the plan you have chosen. Remember to shop and compare.

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**Sample Insurance Company**  
**Rates effective 1/2003**  
 Individual Market - Attained Age  
**Female - Smoker - Standard**  
**AGE - A**

	<65	65	70	75	80	85
A	NA	XX	XX	XX	XX	XX
B	NA	XXX	XXX	XXX	XXX	XXX
C	NA	XXX	XXX	XXX	XXX	XXX
D	NA	XXX	XXX	XXX	XXX	XXX
E	NA	XXX	XXX	XXX	XXX	XXX
F	NA	XXX	XXX	XXX	XXX	XXX
G	NA	XXX	XXX	XXX	XXX	XXX

\*\*The above rates are for the Anchorage Area Only

**TOLL FREE:**  
800-123-4567

**WEBSITE:** www.sample.com

**Marketed Through:**  
~Agent Solicitation  
Agents in Anchorage, Fairbanks, Juneau

Waiting period for preexisting conditions and look back period are waived

## Reading the Chart

Shown on the previous page is a sample of the charts that are located in this guide. The explanations below are numbered according to the sample.

- 1 Who offers Medicare Supplement Insurance and how do I contact them?** The company name and telephone number for each insurer listed in the guide is displayed here. The telephone numbers are customer service numbers provided for your use by the insurer. Call them with any questions you have. Also noted is the Website for the company, if available.
- 2 How often will rates change?** Insurers generally evaluate their experience and modify their rates on an annual basis. Note the effective date provided by each insurer. The rates are likely to change one year from the listed effective date. You may want to call the insurance company and ask them when they anticipate a change in rates.
- 3 What is the difference between the group and individual policies?** Most of the plans listed are for the individual market. This means it is open to any Medicare qualified person who wishes to purchase Medicare Supplement insurance. Group plans are limited to those who are eligible for employer sponsored plans and association plans are available for those who are members of specific organizations such as the American Association of Retired Persons (AARP) or a union. Some associations offer group rates and these rates can be less expensive.
- 4 Does the insurer charge different rates for males and females?** Some insurers offer different rates based on gender. If an insurer does vary rates for males and females, both a male and female chart will be shown. Unisex means that the same rate applies to both males and females.
- 5 Does tobacco use effect the rate?** Some companies have different rates for tobacco users. If an insurer does vary rates for tobacco use, it is noted in the rate schedule as smoker, non-smoker, tobacco or non-tobacco. Note that tobacco use includes smokeless tobacco.

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**Does the insurer write the policy based on issue age or attained age?** This information is found next to the group or individual designation. There will also be a corresponding “I, A, or C” next to the “Age” title on the top of the rate schedules. The “I” means the policy rate is based on issue age, the “A” means attained age, and the “C” means it is community rated.

**Issue Age (I)** means that premiums are based on your age at the time you purchase the policy. While premiums may periodically increase due to benefit changes, inflation, or increases in medical costs, they will not increase due to advancing age.

**Attained Age (A)** means that premiums are based on your age on the last policy anniversary date. Premiums are scheduled to increase at predetermined intervals (for example, every year or every five years). These increases are in addition to premium increases because of benefit changes, inflation, or increasing medical costs.

**Community Rated (C)** means that premiums do not depend on your age, either at the time the policy is issued or upon renewal. Premiums depend on other factors and may increase because of benefit changes or overall premium adjustments.

7

**Does the insurer offer reduced rates based on health status?** Reduced rates may be offered to those individuals who present a lower health risk. If an insurer offers reduced rate policies, it is also noted in this section. Non-standard means the rate schedule is for those considered by the company to be a higher risk. Standard means schedule is for those considered by the company to be a lower risk.

8

**What do the numbers mean?** The premium rates listed in the chart represent **monthly** premiums rounded to the nearest dollar amount. Your premium rate may be higher or lower than those listed. While we have attempted to make this chart as up-to-date as possible, some of the insurers may have changed their rates since this rate guide was printed.

9

**Does the insurer charge different rates depending on where you live?** Some insurers vary premium rates based on your place of residence. For example, health care may cost more in Juneau than Anchorage and so insurers may charge a higher rate to someone who lives in Juneau. If an insurer does vary rates based on your place of residence, it is noted in this section.

**10** **How is the insurance marketed?** The insurer can give you the names and locations of their representatives, agents, or brokers who sell Medicare Supplement Insurance policies in Alaska. Under “Marketed Through” in the Medicare Supplement Insurance Premium Comparison Chart the avenues available for obtaining a policy are listed. If agent or broker solicitation is indicated, the town(s) where they are located will be listed. If the insurance is sold by direct mail, the box will say Direct response. To reach an insurer that sells by direct mail, simply call the phone number listed with the insurer name. All business connected with the sale and service of the policy will be handled over the phone and through the mail. Upon request, the insurer will also provide you with an outline of the various plans they offer.

When available, talk with a company representative who is licensed to sell Medicare supplement insurance policies for the insurer you have chosen. The representative should have a broad knowledge of Medicare and Medicare supplement insurance benefits and should be able to answer most of your questions.

**11** **Does the insurer have a preexisting condition waiting period?** This information is found in this section.

**Look-back** is the number of months the insurer looks back from the effective date of your coverage for a preexisting condition in order to apply a preexisting condition waiting period.

**Waiting period** is the number of months after your insurance coverage becomes effective that you may be required to wait before the insurer will pay for a claim resulting from a preexisting condition. (Note exceptions in the guarantee issue and open enrollment sections in the Guide to Health Insurance for people with Medicare.)

Alaska regulations allow an insurer to apply a maximum 6-month look-back and 6-month waiting period.

For example, “6-month look back and 2-month waiting period” in the comments means that the insurer looks at the 6 months before your effective date for any health condition you may have for which medical advice was given or treatment was recommended during that 6-month period. If you have such a health condition, the insurer will not pay claims related to that condition for 2 months after the effective date of your policy.

## Overview of MediGap Plans A through J

MediGap policies (including Medicare SELECT) can only be sold as standardized plans. This chart gives you a quick look at the MediGap Plans A through J and their benefits.

PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN H	PLAN I	PLAN J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits**	Basic Benefits**
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		
		Part B Deductible			Part B Deductible				
					Part B Excess Charges (100%)	Part B Excess Charges (100%)		Part B Excess Charges (100%)	Part B Excess Charges (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery			At-Home Recovery		At-Home Recovery	At-Home Recovery
				Preventative Care					Preventative Care

\*Insurance companies may offer a high deductible option for Plans F and J. If you choose this option, you must pay a higher amount each year before the plan pays anything. These high deductible options generally cost less, however. Remember that in addition to the higher deductible, both Plan F and J require payment of a separate deductible of \$250 per year for prescription drugs and a separate deductible of \$250 per year for foreign travel emergency. As of the date of this publication, no insurers have a high deductible Plan J available for sale in Alaska.

\*\*\*\* Starting January 1, 2006, you are no longer able to buy MediGap policies covering prescription drugs. However, if you buy a policy with prescription drug coverage before January 1, 2006, you will have to decide if you want to keep this coverage.

### Overview of MediGap Plans K and L

In 2005, you might be able to buy MediGap Plans K and L (also can be sold as Medicare SELECT) from a MediGap insurance company. These new MediGap policies can be sold as standardized plans. This chart gives you a quick look at the MediGap Plans K and L and their benefits. The basic benefits for MediGap Plans K and L are different from the basic benefits offered in MediGap Plans A through J.

Plan K	Plan L
Basic Benefits	Basic Benefits
Skilled Nursing Facility Coinsurance (50%)	Skilled Nursing Facility Coinsurance (75%)
Medicare Part A Deductible (50%)	Medicare Part I Deductible (75%)

Comparing MediGap Policies		
Category	MediGap Plans A Through J	MediGap Plans K and L
Premiums	Higher premiums	Lower premiums
Out-of-pocket costs	Lower (or no) out-of-pocket costs	Higher out-of-pocket costs, but subject to out-of-pocket annual limits, see note below.
Basic Benefits	Includes: <ul style="list-style-type: none"> <li>• Medicare Part A coinsurance and hospital benefits</li> <li>• Medicare Part B coinsurance or copayments</li> <li>• Blood</li> </ul>	Includes: <ul style="list-style-type: none"> <li>• Medicare Part A coinsurance and hospital benefits</li> <li>• Medicare Part B coinsurance or copayments</li> <li>• Blood</li> <li>• Hospice care</li> </ul>
Extra Benefits	<b>May</b> include: <ul style="list-style-type: none"> <li>• Skilled Nursing Facility coinsurance</li> <li>• Medicare Part A &amp; B deductibles</li> <li>• Medicare Part B Excess Charges</li> <li>• Foreign Travel Emergency</li> <li>• At-Home Recovery</li> <li>• Preventive Care`</li> </ul>	Includes: <ul style="list-style-type: none"> <li>• Skilled Nursing Facility coinsurance</li> <li>• Medicare Part A deductibles</li> </ul>

**Important Notes:** You will have to pay part of the cost-sharing of some covered services until you meet the annual out-of-pocket limit. Plan K has a \$4,000 out-of-pocket limit. Plan L has a \$2,000 out-of-pocket limit. Charges from your doctor that exceed Medicare-approved amounts aren't covered and don't count toward the out-of-pocket limit. You will have to pay these excess charges. Once you meet the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. These amounts can change each year.

## COMPARISON CHARTS

**AARP/United Healthcare Ins. Co.**    **TOLL FREE:**    **WEBSITE:** [www.aarphealthcare.com](http://www.aarphealthcare.com)  
 Rates effective 01/01/2006            **800-523-5800**    Marketing Methods: Direct Response  
 Individual Market – Group Community Related            ~No brokers available in Alaska  
 Three-Month look-back and three-month waiting period for preexisting conditions

### Unisex

	<65	65 <sup>a</sup>	70 <sup>b</sup>	75 <sup>b</sup>	80 <sup>b</sup>	85 <sup>b</sup>
<b>A</b>	NA	69	103	103	103	103
<b>B</b>	NA	95	141	141	141	141
<b>C</b>	NA	106	156	156	156	156
<b>D</b>	NA	97	144	144	144	144
<b>E</b>	NA	97	144	144	144	144
<b>F</b>	NA	106	158	158	158	158
<b>G</b>	NA	98	145	145	145	145
<b>H*</b>	NA	95	140	140	140	140
<b>I*</b>	NA	95	141	141	141	141
<b>J*</b>	NA	114	169	169	169	169
<b>K</b>	NA	47	70	70	70	70
<b>L</b>	NA	65	97	97	97	97

<sup>a</sup>Rates for individuals age 65 and older applying for coverage within 3 years of their Medicare Part B effective date or 65th birthday. Rates include discounts for the Early Enrollment Discount Program, Spouse, and EFT.

<sup>b</sup>Rates for individuals applying for coverage more than 3 years after their 65th birthday or Medicare Part B effective date and meeting underwriting requirements.

\*Plans H-J exclude the drug benefit.

**Bankers Life and Casualty Co.**  
Rates effective 01/01/2006  
Individual Market – Attained Age

**TOLL FREE:**  
**800-621-3724**

**WEBSITE:** [www.bankerslife.com](http://www.bankerslife.com)  
Marketing Methods: Agent Solicitation  
~Brokers in Washington only

#### Unisex Standard – Both

	<65	65	70	75	80	85
<b>A</b>	NA	111	126	147	173	173
<b>B</b>	NA	175	207	249	305	305
<b>C</b>	NA	257	304	368	454	454
<b>D</b>	NA	213	255	313	391	391
<b>E</b>	NA	191	227	275	339	339
<b>F</b>	NA	173	210	256	313	313
<b>High F</b>	NA	35	41	49	59	59
<b>G</b>	NA	153	189	233	290	290
<b>J</b>	NA	165	203	250	312	312

**Continental General Ins. Co.**  
Rates effective 01/01/2006  
Individual Market – Attained Age  
Policy Fee - \$25

**TOLL FREE:**  
**877-291-5434**

**WEBSITE:** [www.continentalgeneral.com](http://www.continentalgeneral.com)  
Marketing Methods: Agent Solicitation  
~Brokers in Anchorage only

#### Female – Both Smoker/Non-Smoker

	<65	65	70	75	80	85
<b>A</b>	NA	210	254	293	321	346
<b>B</b>	NA	200	242	279	306	330
<b>C</b>	NA	235	284	327	359	387
<b>D</b>	NA	170	205	237	259	279
<b>E</b>	NA	133	161	186	204	219
<b>F</b>	NA	210	254	292	320	346
<b>High F</b>	NA	48	58	67	74	80
<b>G</b>	NA	170	206	237	259	280

**Continental General Ins. Co.**  
 Rates effective 01/01/2006  
 Individual Market – Attained Age  
 Policy Fee - \$25

**TOLL FREE:**  
**877-291-5434**

**WEBSITE:** [www.continentalgeneral.com](http://www.continentalgeneral.com)  
 Marketing Methods: Agent Solicitation  
 ~Brokers in Anchorage only

**Male – Both Smoker/Non-Smoker**

	<65	65	70	75	80	85
<b>A</b>	NA	234	283	327	358	386
<b>B</b>	NA	223	270	311	341	368
<b>C</b>	NA	262	317	365	400	431
<b>D</b>	NA	189	229	264	289	312
<b>E</b>	NA	149	180	207	227	245
<b>F</b>	NA	234	283	326	357	385
<b>High F</b>	NA	54	65	75	82	89
<b>G</b>	NA	189	229	264	289	312

**Globe Life and Accident Ins. Co.**  
 Rates effective 12/01/2005  
 Individual Market – Attained Age  
 Six-Month look-back and two-month waiting period for preexisting conditions

**TOLL FREE:**  
**800-801-6831**

**WEBSITE:** [www.globecaremedsupp.com](http://www.globecaremedsupp.com)  
 Marketing Methods: Direct Response  
 ~No brokers available in Alaska

**Unisex – Standard Both Smoker/Non-Smoker**

	<65	65	70	75	80	85
<b>A</b>	NA	64	85	90.50	88	91
<b>B</b>	NA	94.50	121.50	136	137.50	137.50
<b>C</b>	NA	109.50	136	157.50	165.50	165.50
<b>F</b>	NA	110	137	158.50	166.50	166.50

**Humana Insurance Company**

Rates effective 11/01/2005  
Individual Market – Attained Age  
Three-month look-back and three-month waiting period for preexisting conditions

**TOLL FREE:**  
**1-800-866-0581**

**WEBSITE:** [www.humana.com](http://www.humana.com)  
Marketing Methods: Direct Response  
~Independent Agent Solicitation

**Male Standard – Both Smoker/Non-Smoker**

	<65	65	70	75	80	85
<b>A</b>	NA	129	144	165	183	196
<b>B</b>	NA	136	151	174	193	206
<b>C</b>	NA	158	175	202	223	239
<b>F</b>	NA	159	176	203	224	240
<b>High F</b>	NA	64	71	81	90	96

**Golden Rule Insurance Co.**

Rates effective 01/01/2006  
Individual Market – Attained Age  
Six-Month look-back and six-month waiting period for preexisting conditions

**TOLL FREE:**  
**800-474-4467**

**WEBSITE:** [www.goldenrule.com](http://www.goldenrule.com)  
Marketing Methods: Broker Solicitation  
~Brokers in Anchorage only

**LOCATION BASED RATES are for all areas in 998XX zip codes**

**Male Non-Tobacco**

**Male Tobacco**

	<65	65	70	75	80	85		<65	65	70	75	80	85
<b>A</b>	NA	132	149	172	199	231	<b>A</b>	NA	132	164	189	220	254
<b>C</b>	NA	169	190	221	256	297	<b>C</b>	NA	169	210	243	282	327
<b>F</b>	NA	161	180	210	243	282	<b>F</b>	NA	161	199	231	267	310
<b>G</b>	NA	143	162	187	217	251	<b>G</b>	NA	143	177	206	239	276

**Female Non-Tobacco**

**Female Tobacco**

	<65	65	70	75	80	85		<65	65	70	75	80	85
<b>A</b>	NA	119	134	155	180	209	<b>A</b>	NA	119	147	172	199	230
<b>C</b>	NA	153	173	200	232	268	<b>C</b>	NA	153	190	220	255	296
<b>F</b>	NA	145	164	189	220	255	<b>F</b>	NA	145	180	209	242	281
<b>G</b>	NA	130	146	169	196	228	<b>G</b>	NA	130	161	186	216	250

**Golden Rule Insurance Co.**

Rates effective 01/01/2006

Individual Market – Attained Age

Six-Month look-back and six-month waiting period for preexisting conditions

**TOLL FREE:****800-474-4467****WEBSITE:** [www.goldenrule.com](http://www.goldenrule.com)

Marketing Methods: Broker Solicitation

~Brokers in Anchorage only

**LOCATION BASED RATES are for all areas in 995XX through 997XX, 999XX zip codes****Male Non-Tobacco**

	<65	65	70	75	80	85
<b>A</b>	NA	126	142	164	190	221
<b>C</b>	NA	162	182	211	245	284
<b>F</b>	NA	153	172	201	232	269
<b>G</b>	NA	137	154	179	207	239

**Male Tobacco**

	<65	65	70	75	80	85
<b>A</b>	NA	126	156	181	210	243
<b>C</b>	NA	162	201	232	269	312
<b>F</b>	NA	153	190	221	255	296
<b>G</b>	NA	137	169	196	228	264

**Female Non-Tobacco**

	<65	65	70	75	80	85
<b>A</b>	NA	113	128	148	172	200
<b>C</b>	NA	146	165	191	222	256
<b>F</b>	NA	139	156	181	210	244
<b>G</b>	NA	124	140	162	187	217

**Female Tobacco**

	<65	65	70	75	80	85
<b>A</b>	NA	113	141	164	190	219
<b>C</b>	NA	146	182	210	244	282
<b>F</b>	NA	139	172	200	231	268
<b>G</b>	NA	124	153	177	206	238

**Medico Life Insurance Company**

Rates effective 12/09/2005

Individual Market – Issue Age

**TOLL FREE:****800-228-6080****WEBSITE:** [www.mutualprotective.com](http://www.mutualprotective.com)

Marketing Methods: Agent Solicitation

~Brokers in Juneau, Fairbanks, and Anchorage

**Unisex – Standard**

	<65	65	70	75	80+
<b>A</b>	NA	167	193	204	218
<b>C</b>	NA	288	335	360	400
<b>F</b>	NA	293	342	367	408
<b>G</b>	NA	276	328	355	401

**Mutual of Omaha Ins. Co.**  
 Rates effective 01/01/2005  
 Individual Market – Attained Age

**TOLL FREE:**  
**800-316-0842**

**WEBSITE:** [www.mutualofomaha.com](http://www.mutualofomaha.com)  
 Marketing Methods: Direct Response  
 ~Agent Solicitation  
 ~Brokers in Anchorage only

Six-Month look-back and six-month waiting period for preexisting conditions

**Female Standard Both Smoker/Non-Smoker**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>
<b>A</b>	NA	67	80	93	107	107
<b>C</b>	NA	87	103	120	138	138
<b>D</b>	NA	77	92	106	123	123
<b>F</b>	NA	88	104	121	139	139

**Male Standard Both Smoker/Non-Smoker**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>
<b>A</b>	NA	77	92	107	123	123
<b>C</b>	NA	100	118	137	158	158
<b>D</b>	NA	89	105	122	141	141
<b>F</b>	NA	101	119	139	160	160

**State Farm Mutual Automobile Ins. Co.**  
 Rates effective 01/01/2006  
 Individual Market – Attained Age

**TOLL FREE:**  
**contact local**  
**State Farm**  
**Office**

**WEBSITE:** [www.statefarm.com](http://www.statefarm.com)  
 Marketing Methods: Agent  
 Solicitation  
 ~Brokers in Anchorage, Eagle  
 River, Fairbanks, Juneau, Kenai,  
 Ketchikan, Kodiak, North Pole,  
 Soldotna, and Wasilla

**Unisex Both Smoker/Non-Smoker**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85</b>
<b>A</b>	NA	78	98	113	127	133
<b>C</b>	NA	117	148	171	192	200
<b>F</b>	NA	118	149	173	194	202

**Sterling Life Insurance Co.**  
 Rates effective 10/01/2005  
 Individual Market – Attained Age

**TOLL FREE:**  
**800-688-0010**

**WEBSITE:** [www.sterlingplans.com](http://www.sterlingplans.com)  
 Marketing Methods: Agent Solicitation  
 ~No brokers available in Alaska

**Unisex Standard – Rate Area I (Municipality of Anchorage)**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80+</b>
<b>A</b>	331	138	158	172	183
<b>B</b>	NA	155	180	201	222
<b>C</b>	NA	172	200	223	246
<b>F</b>	NA	172	200	224	246

**Unisex Standard – Rate Area 2 (Other than Municipality of Anchorage)**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80+</b>
<b>A</b>	331	141	162	177	187
<b>B</b>	NA	161	188	209	231
<b>C</b>	NA	179	209	233	258
<b>F</b>	NA	179	209	234	258

**United American Insurance Co.**    **TOLL FREE:**    **WEBSITE:** [www.unitedamerican.com](http://www.unitedamerican.com)  
 Rates effective 02/01/2006    **800-331-2512**    Marketing Methods: Agent Solicitation  
 Individual Market – Issue Age    ~Brokers in Anchorage and Fairbanks  
 Six-Month look-back and two-month waiting period for preexisting conditions

**Unisex Both – Standard (Issue Age)**

	<65	65	70	75	80	85+
<b>A</b>	NA	127	137	137	137	137
<b>B</b>	288	NA	NA	NA	NA	NA
<b>F</b>	NA	219	240	248	253	253
<b>G</b>	NA	210	230	238	243	243

**Unisex Both – Standard (Attained Age)**

	<65	65	70	75	80	85+
<b>B</b>	NA	146	193	209	211	211
<b>C</b>	NA	165	217	238	250	250
<b>D</b>	NA	156	207	228	240	240
<b>High F</b>	NA	59	78	86	90	90

**USAA Life Insurance Co.**  
 Rates effective 05/01/2005  
 Individual Market – Attained Age

**TOLL FREE:**  
**800-531-8000**

**WEBSITE:** [www.usaa.com](http://www.usaa.com)  
 Marketing Methods: Direct Response  
 ~No brokers available in Alaska

**Unisex Both – Preferred and Standard (Non-smoker)**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85+</b>
<b>A</b>	NA	102	112	121	128	136
<b>D</b>	NA	140	155	167	177	187
<b>F</b>	NA	163	180	194	206	218
<b>G</b>	NA	144	159	171	182	193

**Unisex Both – Preferred and Standard (Smoker)**

	<b>&lt;65</b>	<b>65</b>	<b>70</b>	<b>75</b>	<b>80</b>	<b>85+</b>
<b>A</b>	NA	111	123	132	140	149
<b>D</b>	NA	154	170	183	195	206
<b>F</b>	NA	180	198	213	226	240
<b>G</b>	NA	159	175	188	200	212



## If You Have a Problem or Complaint

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If you are not satisfied with the service you receive, contact your producer and/or insurer. If you do not receive satisfactory results from them, call, write, e-mail or visit the Anchorage office of the Alaska Division of Insurance.

**Alaska Division of Insurance**

Consumer Services Section

Robert B. Atwood Building

550 West 7th Avenue, Suite 1560

Anchorage, AK 99501-3567

1 (800) 467-8725 • **If you are in Anchorage, call 269-7900**

E-mail: [insurance@commerce.state.ak.us](mailto:insurance@commerce.state.ak.us)

You will generally be asked to file a consumer complaint. A copy of the consumer complaint form is included in this booklet.



DEPARTMENT OF  
**COMMERCE**  
COMMUNITY AND  
ECONOMIC DEVELOPMENT  
Division of Insurance

*Frank H. Murkowski, Governor*  
*William C. Noll, Commissioner*  
*Linda S. Hall, Director*

Dear Consumer:

This letter responds to your request for assistance in resolving your insurance concerns. The mission of the Division of Insurance is to protect the public. We have the authority to take appropriate administrative action against any violator of the Alaska Insurance Laws. We investigate complaints to ensure that anyone conducting insurance business in our state complies with those insurance laws.

Please complete the Insurance Inquiry/Complaint Form we have provided. If you need more space to explain your concern, please use extra sheets of paper and sign each page. Your signature authorizes the division to investigate your complaint. Attach copies of all correspondence, policies, and other items relating to your problem. Itemized medical bills, explanation of benefits sheets, property loss forms, vehicle appraisals, and police reports are examples of other items you might include. The division will not be able to process your complaint without complete documentation.

Once you return this form, the consumer service specialist assigned to your complaint will contact you. We will need approximately 30 days to complete our investigation. Thank you for this opportunity to assist you with your insurance concerns.

Sincerely,

Linda S. Hall  
Director of Insurance



DIVISION OF INSURANCE  
CONSUMER SERVICES SECTION550 West Seventh Avenue, Suite 1560, Anchorage, AK 99501-3567  
Telephone: (907) 269-7900 • Within Alaska (800) INSURAK  
Fax: (907) 269-7910**INSURANCE INQUIRY/COMPLAINT FORM**

YOUR NAME: \_\_\_\_\_

DAYTIME TELEPHONE NO.: \_\_\_\_\_ ALTERNATE TELEPHONE NO.: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
Street City Zip CodeINSURED'S NAME AND ADDRESS: \_\_\_\_\_  
(If different from above)

YOUR AGE Under 25 \_\_\_\_\_ 25 to 49 \_\_\_\_\_ 50 to 64 \_\_\_\_\_ 65+ \_\_\_\_\_

INSURANCE COMPANY: \_\_\_\_\_  
(Give name exactly as shown on policy)

EFFECTIVE DATE: \_\_\_\_\_

POLICY TYPE: \_\_\_\_\_ POLICY NUMBER(S): \_\_\_\_\_  
(Auto, Health, Life, etc.)

NAME OF AGENT OR ADJUSTER: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_ DATE CLAIM SUBMITTED: \_\_\_\_\_  
(If applicable)

GROUP INSURANCE MEMBERSHIP OR CERT. NO.: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

Please give a **FACTUAL STATEMENT OF THE PROBLEM**. Enclose a copy of your policy and any related material as described in the letter on the reverse side. If more space is required, use an additional sheet of paper and sign each page.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



## OTHER RESOURCES & INFORMATION AVAILABLE THROUGH THE ALASKA DIVISION OF INSURANCE

The Division of Insurance publishes several guides and an annual report that you may find helpful. The following is a list and short description of each of these publications. Copies of these guides and the annual report are available on the Division of Insurance website at [www.commerce.state.ak.us/insurance/](http://www.commerce.state.ak.us/insurance/) or by contacting the Division of Insurance directly at the numbers and address at the bottom of this page:

1. The ***Insurance Consumer Guide*** is designed to provide the consumer with a general overview helpful for anyone wishing to purchase auto insurance, homeowners insurance, life insurance, or health insurance. It is also designed to help consumers better understand their insurance rights. It explains some of the insurance basics that will be useful in determining what types of coverage may be needed periodically. This brochure is distributed to consumers as a newspaper supplement. Additional copies of this guide are available by contacting the Division in Juneau or Anchorage.
2. The ***Long-Term Care Consumer Guide*** complements the National Association of Insurance Commissioners (NAIC) *A Shopper's Guide to Long-Term Care Insurance*. The division prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the NAIC publication, available from our website or Consumer Services.
3. The ***Homeowners Insurance Rating Examples*** booklet explains homeowners coverage and compares the rates from various companies.
4. The ***Workers' Compensation Rating Guide*** explains how the premium charge for a workers' compensation insurance policy is determined and provides guidelines for settling disputes between the employer and the insurance company over the amount of the premium.
5. The ***Private Passenger Auto Insurance Rating Examples*** booklet explains auto insurance coverage and compares the rates from various companies.
6. The ***Annual Insurance Report*** is published every year. This report is a summary of all the insurance business written in the state, premium taxes collected, license statistics, consumer complaints, and disciplinary actions.

Contact: Alaska Division of Insurance  
CONSUMER SERVICES SECTION  
550 West Seventh Avenue, Suite 1560  
Anchorage, AK 99501-3567  
Telephone: (907) 269-7900 • Within Alaska (800) 478-6065  
Fax: (907) 269-7910  
E-mail: [insurance@commerce.state.ak.us](mailto:insurance@commerce.state.ak.us)  
Website: <http://www.commerce.state.ak.us/insurance/>

The State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance complies with Title II of the Americans with Disabilities Act of 1990. This publication is available in alternative communication formats upon request. Please contact the Division of Insurance's Administrative Manager at (907) 465-2597 or TDD (907) 465-5437 to make any necessary arrangements.



