

2007

**MEDICARE
SUPPLEMENT
INSURANCE
(MEDIGAP)**



RATE GUIDE

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

DIVISION OF INSURANCE

ALASKA MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) RATE GUIDE



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STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY,
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Division of Insurance

TABLE OF CONTENTS

INTRODUCTION	1
WHAT IS MEDICARE?.....	2
WHAT IS MEDICARE SUPPLEMENT INSURANCE	3
ALASKA COMPREHENSIVE HEALTH INSURANCE ASSOCIATION (ACHIA)	4-5
OUTLINE OF BENEFITS IN STANDARDIZED MEDIGAP PLANS	6
READING THE CHART	7-9
OVERVIEW OF MEDIGAP PLANS A THROUGH L.....	10-11
COMPARISON CHARTS	12-22
IF YOU HAVE A PROBLEM OR COMPLAINT	24
COMPLAINT INSTRUCTIONS.....	25
INSURANCE INQUIRY/COMPLAINT FORM	27
OTHER RESOURCES & INFORMATION AVAILABLE.....	29

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.

Introduction

Welcome to the 2007 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 **(907) 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 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 and the Alaska Division of Insurance website at www.commerce.state.ak.us/insurance/consumerinfo.htm. To obtain paper copies of the Guide or our Medigap Rate Guide from the Division of Insurance, please call consumer services toll free **1-800-467-8725** or the Anchorage Division of Insurance office at **(907) 269-7900**.

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 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 of 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 **(907) 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 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 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

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 offer the Medicare supplement insurance policy only to a particular group and that group's 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

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

	<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

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 which 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.

6

Does the insurer write the policy based on issue age or attained age? This information is found next to the group or individual designation.

Issue Age 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 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 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. Standard means the rate schedule is for those considered by the company to be a higher risk. Preferred means schedule is for those considered by the company to be a lower risk. The term "Both" is used when companies do not have separate rates based on life style or other risk factors.

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 and provide the most current date the rates became effective, 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 thus 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 for prescription drugs and a separate deductible 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 purchased a policy with prescription drug coverage prior to January 1, 2006, you will have to decide if you want to keep this coverage.

Overview of MediGap Plans K and L

MediGap Plans K and L (also can be sold as Medicare SELECT) may now be available 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"> • Medicare Part A coinsurance and hospital benefits • Medicare Part B coinsurance or copayments • Blood 	Includes: <ul style="list-style-type: none"> • Medicare Part A coinsurance and hospital benefits • Medicare Part B coinsurance or copayments • Blood • Hospice care
Extra Benefits	May include: <ul style="list-style-type: none"> • Skilled Nursing Facility coinsurance • Medicare Part A & B deductibles • Medicare Part B Excess Charges • Foreign Travel Emergency • At-Home Recovery • Preventive Care` 	Includes: <ul style="list-style-type: none"> • Skilled Nursing Facility coinsurance • Medicare Part A deductibles

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
 Rates effective 01/01/2007 **800-523-5800** Marketing Methods: Direct Response
 Group Market – Community Rated ~No brokers available in Alaska
 Three-Month look-back and three-month waiting period for preexisting conditions

Unisex - Smoker/Non-Smoker

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

^aRates 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.

^bRates for individuals applying for coverage more than 3 years after their 65th birthday or Medicare Part B effective date and meeting underwriting requirements.

Bankers Life and Casualty Co.
Rates effective 01/01/2007
Individual Market – Attained Age

TOLL FREE:
800-621-3724

WEBSITE: www.bankerslife.com
Marketing Methods: Agent Solicitation
~Brokers in Washington only

Unisex - Standard - Smoker/Non-Smoker

	<65	65	70	75	80	85
A	NA	121	137	160	189	189
B	NA	194	229	277	338	338
C	NA	296	349	423	521	521
D	NA	213	255	313	391	391
E	NA	205	244	296	365	365
F	NA	181	220	267	327	327
High F	NA	35	41	49	59	59
G	NA	158	194	240	299	299
J	NA	173	213	263	327	327
K	NA	86	106	131	163	163
L	NA	122	150	186	231	231

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
 Marketing Methods: Agent Solicitation
 ~Brokers in Anchorage, Palmer &
 Wasilla

Female - Smoker/Non-Smoker

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

Male - Smoker/Non-Smoker

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

Genworth Life & Annuity Ins. Co. TOLL FREE:
 Rates effective 05/01/2006 **888-436-9678**
 Individual Market – Attained Age
 Policy Fee - \$25

WEBSITE: www.genworth.com
 Marketing Methods: Agent Solicitation
 ~Brokers in Anchorage, Big Lake,
 Bryant, Fairbanks, Juneau, Kenai,
 Ketchikan, Palmer and Wasilla only

Male - Standard - Tobacco							Male - Preferred - Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	97	119	139	152	161	A	NA	87	107	125	137	145
B	NA	116	145	171	190	203	B	NA	105	130	154	171	183
C	NA	140	172	200	222	238	C	NA	126	155	180	200	214
D	NA	116	145	172	192	206	D	NA	105	131	155	173	185
E	NA	117	146	173	193	207	E	NA	105	131	155	174	186
F	NA	145	177	206	229	245	F	NA	130	159	186	206	220
High F	NA	57	70	81	90	96	High F	NA	51	63	73	81	87
G	NA	119	149	176	197	211	G	NA	107	134	158	177	190

Female - Standard - Tobacco							Female - Preferred - Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	84	104	121	132	140	A	NA	76	93	109	119	126
B	NA	101	126	148	165	177	B	NA	91	113	134	149	159
C	NA	122	149	174	193	207	C	NA	110	134	157	174	186
D	NA	101	126	149	167	179	D	NA	91	114	134	150	161
E	NA	102	127	150	168	180	E	NA	92	114	135	151	162
F	NA	126	154	180	199	213	F	NA	113	139	162	179	191
High F	NA	50	61	71	78	84	High F	NA	45	54	64	70	75
G	NA	104	130	153	171	184	G	NA	93	117	138	154	165

Globe Life and Accident Ins. Co.

Rates effective 04/01/2006

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**

Marketing Methods: Direct Response

~No brokers available in Alaska

Unisex - Standard - NA

	<65	65	70	75	80	85
A	NA	64	85	91	91	91
B	NA	95	122	136	138	138
C	NA	110	136	158	166	166
F	NA	110	137	159	167	167

Golden Rule Insurance Co.

Rates effective 01/01/2007

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

Marketing Methods: Broker Solicitation

~Brokers in Anchorage only

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

Male - Tobacco							Male - Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	147	183	212	246	285	A	NA	147	166	193	223	259
C	NA	189	235	273	316	366	C	NA	189	213	248	287	332
F	NA	180	223	259	300	348	F	NA	180	202	234	272	316
G	NA	143	177	206	239	276	G	NA	143	162	187	217	251

Female - Tobacco							Female - Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	133	165	191	222	257	A	NA	133	151	174	202	234
C	NA	172	212	246	286	331	C	NA	172	194	223	260	300
F	NA	163	202	234	272	315	F	NA	163	184	212	246	286
G	NA	130	161	186	216	250	G	NA	130	146	169	196	228

LOCATION BASED RATES are for all areas in 995XX through 997XX, 999XX zip codes

Male - Tobacco							Male - Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	141	174	203	235	272	A	NA	141	159	184	213	247
C	NA	181	225	260	301	350	C	NA	181	204	236	274	317
F	NA	172	213	247	287	332	F	NA	172	193	224	259	301
G	NA	137	169	196	228	264	G	NA	137	154	179	207	239

Female - Tobacco							Female - Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	127	158	183	212	246	A	NA	127	144	166	193	224
C	NA	164	203	235	273	316	C	NA	164	185	213	248	287
F	NA	155	193	224	259	300	F	NA	155	175	203	235	273
G	NA	124	153	177	206	238	G	NA	124	140	162	187	217

Humana Insurance Company TOLL FREE:
Rates effective 11/01/2006 **800-872-7294**
Individual Market – Attained Age
Three-month look-back and three-month waiting period for preexisting conditions

WEBSITE: www.humana.com
Marketing Methods: Other
~No brokers available in Alaska

Male - Standard - Tobacco							Male - Preferred - Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	137	152	175	193	207	A	NA	92	102	118	130	139
B	NA	144	160	184	204	218	B	NA	97	108	124	137	147
C	NA	167	185	213	236	253	C	NA	112	125	143	158	170
F	NA	168	187	215	237	254	F	NA	113	125	144	159	171
High F	NA	67	75	86	95	102	High F	NA	46	51	58	64	69
K	NA	81	90	104	115	123	K	NA	55	61	70	77	83
L	NA	117	130	150	165	177	L	NA	79	88	101	111	119

Female - Standard - Tobacco							Female - Preferred - Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	129	152	175	193	207	A	NA	87	102	118	130	139
B	NA	136	160	184	204	218	B	NA	92	108	124	137	147
C	NA	157	185	213	236	253	C	NA	106	125	143	158	170
F	NA	158	187	215	237	254	F	NA	107	125	144	159	171
High F	NA	64	75	86	95	102	High F	NA	43	51	58	64	69
K	NA	77	90	104	115	123	K	NA	52	61	70	77	83
L	NA	110	130	150	165	177	L	NA	75	88	101	111	119

Medico Life Insurance Company TOLL FREE:
Rates effective 12/09/2005 **800-228-6080**
Individual Market – Issue Age

WEBSITE: www.gomedico.com
Marketing Methods: Agent Solicitation
~Brokers in Anchorage, Fairbanks and
Juneau only

Unisex - Standard - NA					
	<65	65	70	75	80+
A	NA	167	193	204	218
C	NA	288	335	360	400
F	NA	293	342	367	408
G	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
 Marketing Methods: Direct Response
 and Agent Solicitation
 ~Brokers in Anchorage only

Female - Standard - NA

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

Male - Standard - NA

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

**Premera Blue Cross
Blue Shield of Alaska**

Rates effective 01/01/2006

Individual Market – Attained Age

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

**TOLL FREE:
888-669-2583**

WEBSITE: www.premera.com

Marketing Methods: Direct Response
and Agent Solicitation

Unisex - Standard - Smoker/Non-Smoker*

	<65	65	66	67	68	69	70+
A	NA	85	89	97	105	111	111
C	NA	146	156	167	180	192	192
F	NA	148	159	172	183	197	197
I**	NA	146	155	167	179	191	191
J**	NA	194	207	224	239	255	255

* Payments made through the Automatic-Fund-Transfer will be subject to \$5 monthly discount

** No Rx benefit

State Farm Mutual Automobile Ins. Co.

Rates effective 01/01/2006

Individual Market – Attained Age

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

WEBSITE: www.statefarm.com

Marketing Methods: Agent
Solicitation

~Brokers in Anchorage, Eagle
River, Fairbanks, Juneau, Kenai,
Ketchikan, Kodiak, North Pole,
Soldotna and Wasilla

Unisex - Smoker/Non-Smoker

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

Sterling Life Insurance Co.
 Rates effective 10/01/2006
 Individual Market – Attained Age

TOLL FREE:
800-688-0010

WEBSITE: www.sterlingplans.com
 Marketing Methods: Agent Solicitation
 ~No brokers available in Alaska

Unisex - Standard - NA - Rate Area I (Municipality of Anchorage)

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

Unisex - Standard - NA- Rate Area II (Other than Municipality of Anchorage)

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

United American Insurance Co.
 Rates effective 02/01/2006
 Individual Market – Issue and Attained Age
 Six-Month look-back and two-month waiting period for preexisting conditions

TOLL FREE:
800-331-2512

WEBSITE: www.unitedamerican.com
 Marketing Methods: Agent Solicitation
 ~Brokers in Anchorage and Fairbanks

Unisex - Standard (Issue Age) - NA

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

Unisex - Standard (Attained Age) - NA

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

USAA Life Insurance Co.

Rates effective 04/01/2005
for plans D, F, and G.

Effective 05/01/2006 for plan A.
Individual Market – Attained Age

TOLL FREE:
800-531-8000

WEBSITE: www.usaa.com

Marketing Methods: Direct Response
~No brokers available in Alaska

Unisex - Both - Non-smoker

	<65	65	70	75	80	85+
A	NA	102	112	121	128	136
D*	NA	133	147	158	168	178
F	NA	139	153	165	175	186
G	NA	137	151	163	173	183

Unisex - Both - Smoker

	<65	65	70	75	80	85+
A	NA	111	123	132	140	149
D*	NA	146	162	174	185	196
F	NA	153	168	181	192	204
G	NA	151	166	179	190	202

*Pending rate change, effective upon state approval, proposed date 04/01/2007

If You Have a Problem or Complaint

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 (907) 269-7900**

E-mail: 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.



STATE OF ALASKA
DEPARTMENT OF
COMMERCE
COMMUNITY AND
ECONOMIC DEVELOPMENT

Division of Insurance

Sarah Palin, Governor
Emil Notti, 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/ 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
Website: 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.