

Medicare Supplement

- 43017 (Delaware, Union, Franklin county in Dublin, OH)
- Age 69
- Male
- Non-tobacco
- Plan G
- Effective 2026-02-01
- Sorted by Price

\$132.42 /mo		Cigna Insurance Company			
HH Discount	Parent: Hcsc Grp		Plan: G	Years in Market: 2	
7.0%	AM Best Rating: A (Outlook Stable)		S&P Rating: n/a	Effective Date: 08/25/2025	
Discount Type					
[Multi-Insured]		Rate Type: Attained age	Rating Class: n/a		
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	National State
70	\$ 134.41 /mo	1.5%	n/a	n/a	Lives 16,820 0
71	\$ 138.44 /mo	3.0%	Average	n/a	Premium \$7,611,177 \$0
72	\$ 143.29 /mo	3.5%			Loss Ratio 86.36% n/a
73	\$ 149.02 /mo	4.0%			Market % 0.02% n/a
Average		3.0%			Year 2024

\$149.24 /mo		Physicians Mutual (Psic)			
HH Discount	Parent: Physicians Mut Grp		Plan: G	Years in Market: 3	
9.0%	AM Best Rating: A+ (Outlook Stable)		S&P Rating: n/a	Effective Date: 10/01/2025	
Discount Type	Rate Type: Attained age		Rating Class: Innovative		
Age Increases			Increase History		Market Data
Age	Monthly Amount	Increase	Date	Amount	National State
70	\$ 153.42 /mo	2.8%	10/01/2025	24.1%	Lives 26,787 87
71	\$ 157.71 /mo	2.8%	Average	24.1%	Premium \$22,579,552 \$18,140
72	\$ 161.95 /mo	2.7%			Loss Ratio 83.19% 13.86%
73	\$ 166.32 /mo	2.7%			Market % 0.06% 0.00%
Average		2.7%			Year 2024

\$149.74 /mo

Insurance Company Of North America

HH Discount

7.0%

Discount Type

Multi-Insured

Policy Fee

\$25.00

Parent: **Chubb Limited**
 AM Best Rating: **A++** (Outlook Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **n/a**

Years in Market: **1**
 Effective Date: **07/01/2025**

Age Increases

Increase History

Market Data

Age	Monthly Amount	Increase
70	\$ 154.27 /mo	3.0%
71	\$ 158.98 /mo	3.1%
72	\$ 164.50 /mo	3.5%
73	\$ 170.36 /mo	3.6%
Average		3.3%

Date	Amount
n/a	n/a
Average	n/a

	National	State
Lives	n/a	n/a
Premium	n/a	n/a
Loss Ratio	n/a	n/a
Market %	n/a	n/a

<
Year 2024
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\$158.10 /mo

Woodmenlife

HH Discount

10.0%

Discount Type

Roommate

Policy Fee

\$25.00

Parent: **n/a**
 AM Best Rating: **A+** (Outlook Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **n/a**

Years in Market: **3**
 Effective Date: **04/01/2025**

Age Increases

Increase History

Market Data

Age	Monthly Amount	Increase
70	\$ 159.32 /mo	0.8%
71	\$ 163.32 /mo	2.5%
72	\$ 167.23 /mo	2.4%
73	\$ 172.75 /mo	3.3%
Average		2.2%

Date	Amount
05/01/2024	9.0%
04/01/2025	15.0%
Average	12.0%

	National	State
Lives	9,341	48
Premium	\$8,117,381	\$26,267
Loss Ratio	90.12%	47.09%
Market %	0.02%	0.00%

<
Year 2024
>

\$159.90 /mo

Erie Family Life Insurance Company

HH Discount
5.0%
Discount Type
[Multi-Insured]

Parent: **Erie Ins Grp**
AM Best Rating: **A** (Outlook
Stable)
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **n/a**

Years in Market: **8**
Effective Date: **03/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 163.71 /mo	2.4%
71	\$ 169.01 /mo	3.2%
72	\$ 174.55 /mo	3.3%
73	\$ 180.26 /mo	3.3%
Average		3.0%

Increase History

Date	Amount
08/01/2019	-12.1%
01/01/2021	-5.0%
03/01/2022	5.0%
03/01/2023	7.0%
03/01/2024	11.0%
03/01/2025	6.0%
Average	
2.0%	

Market Data

	National	State
Lives	11,016	948
Premium	\$19,285,622	\$1,396,493
Loss Ratio	83.86%	79.71%
Market %	0.05%	0.09%

< **Year 2024** >

\$160.67 /mo

Aflac, Underwritten By Tier One Insurance Company

HH Discount
10.0%
Discount Type
[Multi-Insured]
Policy Fee
\$20.00

Parent: **Aflac Grp**
AM Best Rating: **A+** (Outlook
Stable)
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **A**
Rating Class: **n/a**

Years in Market: **4**
Effective Date: **04/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 164.41 /mo	2.3%
71	\$ 170.58 /mo	3.8%
72	\$ 176.95 /mo	3.7%
73	\$ 183.72 /mo	3.8%
Average		3.4%

Increase History

Date	Amount
08/26/2022	-12.6%
03/01/2024	5.0%
04/01/2025	20.0%
Average	
4.1%	

Market Data

	National	State
Lives	79,180	1,534
Premium	\$74,952,254	\$1,208,077
Loss Ratio	99.13%	100.45%
Market %	0.20%	0.08%

< **Year 2024** >

\$163.63 /mo

Nassau Life Insurance Company

HH Discount

7.0%

Discount Type

Multi-Insured

Policy Fee

\$25.00

Parent: **Ggc Grp**AM Best Rating: **B++** (Outlook Stable)Rate Type: **Attained age**Plan: **G**S&P Rating: **n/a**Rating Class: **n/a**Years in Market: **46**Effective Date: **07/01/2025****Age Increases**

Age	Monthly Amount	Increase
70	\$ 168.29 /mo	2.8%
71	\$ 174.29 /mo	3.6%
72	\$ 181.02 /mo	3.9%
73	\$ 188.55 /mo	4.2%
Average		3.6%

Increase History

Date	Amount
08/01/2021	-7.0%
07/01/2022	0.0%
07/01/2023	4.0%
07/01/2024	10.0%
07/01/2025	14.0%
Average	
4.2%	

Market Data

	National	State
Lives	n/a	n/a
Premium	n/a	n/a
Loss Ratio	n/a	n/a
Market %	n/a	n/a

Year 2024

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\$164.65 /mo

Humana Achieve (CompBenefits Insurance Company)

HH Discount

12.0%

Discount Type

Multi-Insured

Parent: **Humana Grp**AM Best Rating: **A** (Outlook Stable)Rate Type: **Attained age**Plan: **G**S&P Rating: **n/a**Years in Market: **7**Effective Date: **04/01/2025**Rating Class: **Achieve****Age Increases**

Age	Monthly Amount	Increase
70	\$ 167.62 /mo	1.8%
71	\$ 173.68 /mo	3.6%
72	\$ 179.70 /mo	3.5%
73	\$ 185.75 /mo	3.4%
Average		3.1%

Increase History

Date	Amount
01/01/2021	5.5%
03/01/2022	5.5%
04/01/2023	-5.0%
04/01/2024	7.5%
04/01/2025	7.5%
Average	
4.2%	

Market Data

	National	State
Lives	57,618	2,003
Premium	\$88,356,528	\$2,676,421
Loss Ratio	102.37%	96.94%
Market %	0.24%	0.17%

Year 2024

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\$166.77 /mo		USAA Life Insurance Company		
HH Discount 5.0%	Parent: United Serv Automobile Assn Grp	Plan: G	Years in Market: 34	
Discount Type Multi-Insured	AM Best Rating: A++ (Outlook Stable)	S&P Rating: AA+	Effective Date: 06/01/2025	
	Rate Type: Attained age	Rating Class: n/a		
Age Increases		Increase History		
Age	Monthly Amount	Increase	Date	Amount
70	\$ 171.53 /mo	2.9%	05/01/2019	0.0%
71	\$ 176.46 /mo	2.9%	05/01/2020	0.0%
72	\$ 183.77 /mo	4.1%	06/01/2021	3.0%
73	\$ 191.59 /mo	4.3%	06/01/2022	7.0%
Average		3.5%	06/01/2023	6.7%
			06/01/2024	3.0%
			06/01/2025	12.0%
		Average	Average	4.5%
Market Data				
			National	State
Lives		157,162	3,384	
Premium		\$454,770,300	\$8,513,000	
Loss Ratio		83.95%	85.32%	
Market %		1.23%	0.55%	
Year 2024				

\$167.85 /mo		American Benefit Life Insurance Company		
HH Discount 10.0%	Parent: Liberty Bankers Ins Grp	Plan: G	Years in Market: 5	
Discount Type 	AM Best Rating: A- (Outlook Stable)	S&P Rating: n/a	Effective Date: 08/01/2025	
Policy Fee \$25.00	Rate Type: Attained age	Rating Class: n/a		
Age Increases		Increase History		
Age	Monthly Amount	Increase	Date	Amount
70	\$ 172.63 /mo	2.8%	08/01/2022	-3.0%
71	\$ 178.76 /mo	3.6%	08/01/2023	3.0%
72	\$ 185.63 /mo	3.8%	08/01/2024	9.9%
73	\$ 193.31 /mo	4.1%	08/01/2025	19.9%
Average		3.6%	Average	7.5%
Market Data				
			National	State
Lives		19,762	205	
Premium		\$25,425,610	\$257,722	
Loss Ratio		107.87%	98.14%	
Market %		0.07%	0.02%	
Year 2024				

\$169.07 /mo

New Era Life Insurance Company

HH Discount

6.0%

Discount Type

Multi-Insured

Policy Fee

\$20.00

Parent: **New Era Life Grp**

AM Best Rating: A- (Outlook Stable)

Rate Type: **Attained age**Plan: **G**S&P Rating: **n/a**Years in Market: **19**Effective Date: **06/01/2025****Age Increases**

Age	Monthly Amount	Increase
70	\$ 173.74 /mo	2.8%
71	\$ 177.73 /mo	2.3%
72	\$ 185.27 /mo	4.2%
73	\$ 193.29 /mo	4.3%
Average		3.4%

Increase History

Date	Amount
01/01/2020	6.0%
09/01/2020	0.0%
11/01/2020	0.0%
01/01/2021	0.0%
11/01/2021	0.0%
06/01/2022	6.0%
06/01/2023	6.0%
06/01/2024	8.0%
06/01/2025	10.0%
Average	
4.0%	

Market Data

	National	State
Lives	27,657	1,751
Premium	\$78,536,203	\$3,071,762
Loss Ratio	90.06%	92.76%
Market %	0.21%	0.20%

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Year 2024

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\$171.00 /mo

Globe Life And Accident Insurance Company

HH Discount

7.0%

Discount Type

Policy Fee

\$25.00

Parent: **Globe Life Inc.**

AM Best Rating: A (Outlook Stable)

Rate Type: **Attained age**Plan: **G**S&P Rating: **AA-**Years in Market: **45**Effective Date: **03/01/2025****Age Increases**

Age	Monthly Amount	Increase
70	\$ 175.00 /mo	2.3%
71	\$ 181.00 /mo	3.4%
72	\$ 188.00 /mo	3.9%
73	\$ 196.00 /mo	4.3%
Average		3.5%

Increase History

Date	Amount
04/15/2023	0.0%
03/15/2024	7.1%
03/01/2025	8.9%
Average	
5.3%	

Market Data

	National	State
Lives	8,672	142
Premium	\$16,082,526	\$266,901
Loss Ratio	91.65%	56.31%
Market %	0.04%	0.02%

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Year 2024

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\$176.03 /mo

AARP Medicare Supplement Insurance Plans, Insured By United Healthcare Insurance Company Of America

HH Discount

12.0%

Discount Type

Multi-Insured

Parent: **Unitedhealth Grp**AM Best Rating: **A** (Outlook Positive)Rate Type: **Community rated**Plan: **G**S&P Rating: **AA-**Years in Market: **6**Effective Date: **06/01/2025**Rating Class: **Standard****Increase History**

Date	Amount
09/01/2022	2.1%
06/01/2023	2.1%
06/01/2024	10.2%
06/01/2025	20.4%
Average	8.7%

Market Data

	National	State
Lives	162,029	29,831
Premium	\$256,000,843	\$47,518,870
Loss Ratio	81.00%	83.05%
Market %	0.69%	3.04%

Year 2024

\$180.93 /mo

Medico Life And Health Insurance Company

HH Discount

10.0%

Discount Type

Multi-Insured

Parent: **Wellable**AM Best Rating: **A** (Outlook Stable)Rate Type: **Attained age**Plan: **G**S&P Rating: **n/a**Years in Market: **9**Effective Date: **02/01/2025**Rating Class: **Preferred****Age Increases**

Age	Monthly Amount	Increase
70	\$ 181.83 /mo	0.5%
71	\$ 182.74 /mo	0.5%
72	\$ 183.65 /mo	0.5%
73	\$ 184.57 /mo	0.5%
Average		0.5%

Increase History

Date	Amount
n/a	n/a
Average	n/a

Market Data

	National	State
Lives	13,454	0
Premium	\$17,835,030	\$0
Loss Ratio	94.88%	n/a
Market %	0.05%	n/a

Year 2024

\$184.60 /mo

Omaha Supplemental Insurance Company

HH Discount
12.0%

Discount Type
[Multi-Insured]

Parent: **Mutual Of Omaha Grp**
AM Best Rating: A+ (Outlook
Stable)

Plan: **G**
S&P Rating: **n/a**

Years in Market: **7**
Effective Date: **04/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 189.16 /mo	2.5%
71	\$ 193.72 /mo	2.4%
72	\$ 198.29 /mo	2.4%
73	\$ 205.03 /mo	3.4%
Average		2.7%

Increase History

Date	Amount
04/01/2024	6.0%
04/01/2025	30.0%

Market Data

	National	State
Lives	83,668	4,112
Premium	\$161,514,106	\$12,636,807
Loss Ratio	97.45%	83.26%
Market %	0.44%	0.81%

< **Year 2024** >

\$186.59 /mo

Continental Life Insurance Company Of Brentwood, Tennessee (Aetna)

HH Discount
7.0%

Discount Type
[Multi-Insured]

Policy Fee
\$20.00

Parent: **Aetna Grp**
AM Best Rating: A (Outlook
Stable)

Plan: **G**
S&P Rating: **n/a**

Years in Market: **34**
Effective Date: **04/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 191.42 /mo	2.6%
71	\$ 197.00 /mo	2.9%
72	\$ 203.25 /mo	3.2%
73	\$ 209.83 /mo	3.2%
Average		3.0%

Increase History

Date	Amount	
03/01/2021	0.0%	
03/01/2022	2.0%	
04/01/2023	9.0%	
04/01/2024	9.0%	
04/01/2025	25.0%	
Average		9.0%

Market Data

	National	State
Lives	232,616	27,374
Premium	\$618,303,871	\$46,263,568
Loss Ratio	86.52%	101.12%
Market %	1.68%	2.96%

< **Year 2024** >

\$187.44 /mo

AARP Medicare Supplement Plans, Insured By Unitedhealthcare

HH Discount
7.0%
Discount Type
Multi-Insured

Parent: **Unitedhealth Grp**
AM Best Rating: **A+** (Outlook Stable)
Rate Type: **Community rated**

Plan: **G**
S&P Rating: **AA-**
Rating Class: **Standard**

Years in Market: **28**
Effective Date: **06/01/2025**

Increase History

Date	Amount
01/01/2018	6.6%
01/01/2019	-5.0%
01/01/2020	-12.9%
04/01/2020	-1.4%
06/01/2021	3.6%
06/01/2022	2.0%
06/01/2023	6.6%
06/01/2024	11.1%
06/01/2025	14.0%
Average	2.7%

Market Data

	National	State
Lives	3,801,798	192,195
Premium	\$11,076,564,389	\$546,388,423
Loss Ratio	83.10%	80.79%
Market %	30.05%	34.99%

Year 2024

\$193.76 /mo

Physicians Mutual (Psic)

HH Discount
9.0%
Discount Type
Roommate

Parent: **Physicians Mut Grp**
AM Best Rating: **A+** (Outlook Stable)
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **n/a**

Years in Market: **3**
Effective Date: **10/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 199.18 /mo	2.8%
71	\$ 204.77 /mo	2.8%
72	\$ 210.28 /mo	2.7%
73	\$ 215.95 /mo	2.7%
Average		2.7%

Increase History

Date	Amount
10/01/2025	24.1%
Average	24.1%

Market Data

	National	State
Lives	26,787	87
Premium	\$22,579,552	\$18,140
Loss Ratio	83.19%	13.86%
Market %	0.06%	0.00%

Year 2024

\$194.45 /mo		Medical Mutual Of Ohio			
HH Discount	7.5%	Parent: Medical Mut Of Oh	Plan: G	Years in Market: 28	
Discount Type		Grp		Effective Date: 01/01/2026	
		AM Best Rating: n/a	S&P Rating: n/a		
		Rate Type: Attained age	Rating Class: n/a		
Age Increases		Increase History		Market Data	
Age	Monthly Amount	Increase	Date	Amount	National State
70	\$ 204.16 /mo	5.0%	01/01/2017	-0.3%	Lives 6,052 6,052
71	\$ 213.77 /mo	4.7%	01/01/2018	-7.1%	Premium \$19,430,192 \$19,430,192
72	\$ 223.59 /mo	4.6%	01/01/2019	-4.3%	Loss Ratio 75.27% 75.27%
73	\$ 233.77 /mo	4.6%	01/01/2020	4.4%	Market % 0.05% 1.24%
Average		4.7%	01/01/2021	4.0%	
			01/01/2022	4.5%	
			01/01/2023	4.0%	
			01/01/2024	6.0%	
			01/01/2025	-6.0%	
			07/01/2025	5.0%	
			01/01/2026	10.0%	
			Average	1.8%	
			Year 2024		

\$197.50 /mo	Bankers Life (Underwritten By Washington National Insurance Company)						
	Parent: Cno Financial Grp	Plan: G	Years in Market: 34				
	AM Best Rating: A (Outlook Stable)	S&P Rating: B+	Effective Date: 06/01/2025				
	Rate Type: Attained age	Rating Class: n/a					
Age Increases	Increase History	Market Data					
Age	Monthly Amount	Increase	Date	Amount	National	State	
70	\$ 205.20 /mo	3.9%	06/01/2023	3.9%	Lives	51,735	1,593
71	\$ 213.18 /mo	3.9%	06/01/2024	5.0%	Premium	\$94,703,432	\$2,332,966
72	\$ 221.52 /mo	3.9%	06/01/2025	9.4%	Loss Ratio	82.11%	84.47%
73	\$ 230.22 /mo	3.9%	Average	6.1%	Market %	0.26%	0.15%
Average	3.9%	<	Year 2024		>		

\$198.64 /mo

Cigna Insurance Company

HH Discount
7.0%
Discount Type
[Multi-Insured]

Parent: **Hcsc Grp**
AM Best Rating: **A** (Outlook
Stable)
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **Standard II**

Years in Market: **2**
Effective Date: **08/25/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 201.62 /mo	1.5%
71	\$ 207.67 /mo	3.0%
72	\$ 214.93 /mo	3.5%
73	\$ 223.53 /mo	4.0%
Average		3.0%

Increase History

Date	Amount
n/a	n/a
Average	n/a

Market Data

	National	State
Lives	16,820	0
Premium	\$7,611,177	\$0
Loss Ratio	86.36%	n/a
Market %	0.02%	n/a

◀ **Year 2024** ▶

\$199.02 /mo

Medico Life And Health Insurance Company

HH Discount
10.0%
Discount Type
[Multi-Insured]

Parent: **Wellable**
AM Best Rating: **A** (Outlook
Stable)
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **Standard I**

Years in Market: **9**
Effective Date: **02/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 200.01 /mo	0.5%
71	\$ 201.02 /mo	0.5%
72	\$ 202.02 /mo	0.5%
73	\$ 203.03 /mo	0.5%
Average		0.5%

Increase History

Date	Amount
n/a	n/a
Average	n/a

Market Data

	National	State
Lives	13,454	0
Premium	\$17,835,030	\$0
Loss Ratio	94.88%	n/a
Market %	0.05%	n/a

◀ **Year 2024** ▶

\$199.05 /mo		Community Ins Co (Anthem)		
HH Discount 5.0%	Parent: Anthem Inc Grp AM Best Rating: A (Outlook Stable) Discount Type: Multi-Insured	Plan: G S&P Rating: AA- Rate Type: Attained age	Rating Class: n/a	Years in Market: 60 Effective Date: 07/01/2025
Age Increases				
Age	Monthly Amount	Increase	Date	Amount
70	\$ 208.82 /mo	4.9%	07/01/2013	10.2%
71	\$ 218.57 /mo	4.7%	07/01/2017	-32.2%
72	\$ 228.34 /mo	4.5%	07/01/2018	0.0%
73	\$ 238.10 /mo	4.3%	07/01/2019	1.9%
Average		4.6%	07/01/2020	4.0%
			07/01/2021	3.0%
			07/01/2022	4.5%
			07/01/2023	4.6%
			07/01/2024	10.0%
			07/01/2025	10.0%
			Average	
			1.6%	
Increase History				
Market Data	National	State		
Lives	68,918	67,312		
Premium	\$179,919,891	\$174,368,296		
Loss Ratio	79.15%	79.66%		
Market %	0.49%	11.17%		
			Year 2024	
			< Year 2024 >	

\$199.70 /mo		Heartland National Life Insurance Company		
HH Discount 7.0%	Parent: n/a AM Best Rating: n/a Discount Type: Multi-Insured	Plan: G S&P Rating: n/a Rate Type: Attained age	Rating Class: n/a	Years in Market: 17 Effective Date: 08/01/2025
Age Increases				
Age	Monthly Amount	Increase	Date	Amount
70	\$ 199.70 /mo	0.0%	06/01/2020	4.5%
71	\$ 206.89 /mo	3.6%	06/01/2021	3.0%
72	\$ 214.09 /mo	3.5%	08/01/2022	6.0%
73	\$ 221.28 /mo	3.4%	08/01/2023	5.0%
Average		2.6%	08/01/2024	15.0%
			08/01/2025	25.0%
			Average	
			9.8%	
Increase History				
Market Data	National	State		
Lives	10,320	1,156		
Premium	\$28,984,245	\$2,346,048		
Loss Ratio	89.34%	87.15%		
Market %	0.08%	0.15%		
			Year 2024	
			< Year 2024 >	

\$200.86 /mo

State Farm Mutual Automobile Insurance Company

Parent: **State Farm Grp**
 AM Best Rating: **A+** (Outlook
 Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **AA**
 Rating Class: **n/a**

Years in Market: **45**
 Effective Date: **03/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 210.04 /mo	4.6%
71	\$ 219.13 /mo	4.3%
72	\$ 227.97 /mo	4.0%
73	\$ 236.73 /mo	3.8%
Average		4.2%

Increase History

Date	Amount
01/01/2020	4.9%
01/01/2021	-10.0%
01/01/2022	5.1%
02/01/2023	3.0%
03/01/2024	1.2%
03/01/2025	15.0%
Average	
3.2%	

Market Data

	National	State
Lives	103,874	3,506
Premium	\$306,573,724	\$10,405,615
Loss Ratio	82.70%	76.33%
Market %	0.83%	0.67%

Year 2024



\$205.55 /mo

Thp Insurance Company

HH Discount
10.0%
 Discount Type
Attained age

Parent: **Health Plan Grp**
 AM Best Rating: **n/a**
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **n/a**
 Rating Class: **n/a**

Years in Market: **29**
 Effective Date: **01/01/2026**

Age Increases

Age	Monthly Amount	Increase
70	\$ 215.36 /mo	4.8%
71	\$ 225.19 /mo	4.6%
72	\$ 235.01 /mo	4.4%
73	\$ 246.18 /mo	4.8%
Average		4.6%

Increase History

Date	Amount
01/01/2016	0.0%
01/01/2017	0.0%
01/01/2018	8.0%
01/01/2019	5.0%
01/01/2020	0.0%
01/01/2021	0.0%
01/01/2022	3.6%
01/01/2023	0.0%
01/01/2024	0.0%
01/01/2025	4.9%
01/01/2026	7.8%
Average	
2.7%	

Market Data

	National	State
Lives	5,160	4,087
Premium	\$17,205,902	\$14,345,925
Loss Ratio	73.93%	71.09%
Market %	0.05%	0.92%

Year 2024



\$207.00 /mo

Aultcare Insurance Company

Parent: **Aultman Hlth Foundation Grp**
 AM Best Rating: **N/A**
 Rate Type: **Attained age**

Plan: **G**S&P Rating: **N/A**
 Rating Class: **n/a**Years in Market: **n/a**Effective Date: **06/01/2025****Age Increases**

Age	Monthly Amount	Increase
70	\$ 218.00 /mo	5.3%
71	\$ 227.00 /mo	4.1%
72	\$ 236.00 /mo	4.0%
73	\$ 246.00 /mo	4.2%
Average		4.4%

Increase History

Date	Amount
01/01/2020	0.0%
06/01/2020	4.6%
06/01/2021	0.0%
06/01/2022	3.3%
06/01/2023	9.5%
06/01/2024	9.7%
06/01/2025	11.0%

Market Data

	National	State
Lives	1,675	1,675
Premium	\$4,302,690	\$4,302,690
Loss Ratio	90.05%	90.05%
Market %	0.01%	0.28%

Year 2024

>

\$209.27 /mo

Pekin Life Insurance Company

Parent: **Pekin Ins Grp**
 AM Best Rating: **A- (Outlook Stable)**
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **N/A**
 Rating Class: **n/a**Years in Market: **42**
 Effective Date: **05/01/2025****Age Increases**

Age	Monthly Amount	Increase
70	\$ 221.09 /mo	5.6%
71	\$ 233.57 /mo	5.6%
72	\$ 246.71 /mo	5.6%
73	\$ 261.01 /mo	5.8%
Average		5.7%

Increase History

Date	Amount
11/15/2013	38.3%
11/15/2014	5.0%
12/15/2015	0.0%
03/01/2017	0.0%
03/01/2018	-3.3%
01/01/2019	1.2%
04/01/2019	0.0%
04/01/2020	3.0%
04/01/2021	6.0%
04/01/2022	4.0%
04/01/2023	5.0%
05/01/2024	8.0%
05/01/2025	18.0%

Market Data

	National	State
Lives	15,437	88
Premium	\$39,998,662	\$202,758
Loss Ratio	97.53%	82.27%
Market %	0.11%	0.01%

Year 2024

>

\$211.23 /mo

Wps-A Health Solutions Company

HH Discount
7.0%
Discount Type
[Multi-Insured]

Parent: **Wisconsin Physicians Serv Ins Grp**
AM Best Rating: **n/a**
Rate Type: **Attained age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **n/a**

Years in Market: **42**
Effective Date: **01/01/2026**

Age Increases

Age	Monthly Amount	Increase
70	\$ 219.08 /mo	3.7%
71	\$ 226.95 /mo	3.6%
72	\$ 234.79 /mo	3.5%
73	\$ 242.94 /mo	3.5%
Average		3.6%

Increase History

Date	Amount
01/01/2019	-10.0%
01/01/2020	-3.2%
01/01/2021	2.0%
01/01/2022	-2.0%
01/01/2023	2.0%
01/01/2024	8.0%
07/01/2024	10.8%
01/01/2025	10.5%
01/01/2026	10.5%
Average	3.2%

Market Data

	National	State
Lives	70,269	1,322
Premium	\$215,699,114	\$2,819,872
Loss Ratio	75.00%	98.31%
Market %	0.59%	0.18%

< **Year 2024** >

\$212.78 /mo

Everence Association Inc

Parent: **Everence Grp**
AM Best Rating: **n/a**
Rate Type: **Issue age**

Plan: **G**
S&P Rating: **n/a**
Rating Class: **n/a**

Years in Market: **34**
Effective Date: **04/01/2025**

Increase History

Date	Amount
04/01/2019	3.0%
04/01/2020	0.0%
04/01/2021	-5.0%
04/01/2022	-0.3%
04/01/2023	3.5%
04/01/2024	3.9%
04/01/2025	6.7%
Average	1.7%

Market Data

	National	State
Lives	18,939	1,670
Premium	\$44,189,114	\$4,051,940
Loss Ratio	81.68%	78.01%
Market %	0.12%	0.26%

< **Year 2024** >

\$218.49 /mo

Transamerica Life Insurance Company

Parent: **Aegon Us Holding Grp**
 AM Best Rating: **A** (Outlook Stable)
 Rate Type: **Issue age**

Plan: **G**
 S&P Rating: **AA-**
 Rating Class: **Direct**

Years in Market: **21**
 Effective Date: **08/01/2025**

Increase History

Date	Amount
01/01/2018	3.4%
01/01/2019	3.6%
01/01/2020	0.0%
10/01/2021	2.0%
12/01/2022	-2.0%
04/01/2024	9.5%
08/01/2025	9.5%
Average	3.7%

Market Data

	National	State
Lives	99,646	1,864
Premium	\$285,359,828	\$4,668,818
Loss Ratio	87.37%	82.45%
Market %	0.77%	0.30%

Year 2024



\$226.16 /mo

Medico Life And Health Insurance Company

HH Discount
10.0%

Discount Type
Multi-Insured

Parent: **Wellabe**
 AM Best Rating: **A** (Outlook Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **n/a**

Years in Market: **9**
 Effective Date: **02/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 227.29 /mo	0.5%
71	\$ 228.43 /mo	0.5%
72	\$ 229.57 /mo	0.5%
73	\$ 230.72 /mo	0.5%
Average		0.5%

Increase History

Date	Amount
n/a	n/a
Average	n/a

Market Data

	National	State
Lives	13,454	0
Premium	\$17,835,030	\$0
Loss Ratio	94.88%	n/a
Market %	0.05%	n/a

Year 2024



\$243.59 /mo

Bankers Life (Underwritten By Washington National Insurance Company)

Parent: **Cno Financial Grp**
 AM Best Rating: **A** (Outlook Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **B+**

Years in Market: **34**
 Effective Date: **06/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 253.09 /mo	3.9%
71	\$ 262.94 /mo	3.9%
72	\$ 273.27 /mo	3.9%
73	\$ 283.99 /mo	3.9%
Average		3.9%

Increase History

Date	Amount
06/01/2023	4.0%
06/01/2024	4.9%
06/01/2025	9.5%
Average	6.1%

Market Data

	National	State
Lives	51,735	1,593
Premium	\$94,703,432	\$2,332,966
Loss Ratio	82.11%	84.47%
Market %	0.26%	0.15%

< **Year 2024** >

\$257.06 /mo

Humana (Humana Benefit Plan of Illinois, Inc.)

HH Discount
 5.0%

Discount Type
 Attained age

Parent: **Humana Grp**
 AM Best Rating: **A** (Outlook Stable)
 Rate Type: **Attained age**

Plan: **G**
 S&P Rating: **n/a**

Years in Market: **14**
 Effective Date: **08/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 265.73 /mo	3.4%
71	\$ 274.68 /mo	3.4%
72	\$ 283.91 /mo	3.4%
73	\$ 293.47 /mo	3.4%
Average		3.4%

Increase History

Date	Amount
08/01/2024	12.5%
08/01/2025	13.0%
Average	12.8%

Market Data

	National	State
Lives	73,349	4,358
Premium	\$130,202,102	\$9,451,133
Loss Ratio	96.48%	80.49%
Market %	0.35%	0.61%

< **Year 2024** >

\$344.60 /mo

GPM Health And Life Insurance Company

HH Discount

7.0%

Discount Type

Multi-Insured

Policy Fee

\$25.00

Parent: **GPM Life Grp**AM Best Rating: **B++** (Outlook Stable)Rate Type: **Attained age**Plan: **G**S&P Rating: **n/a**Years in Market: **16**Effective Date: **09/01/2025**

Age Increases

Age	Monthly Amount	Increase
70	\$ 358.42 /mo	4.0%
71	\$ 373.02 /mo	4.1%
72	\$ 387.55 /mo	3.9%
73	\$ 402.60 /mo	3.9%
Average		4.0%

Increase History

Date	Amount
08/01/2018	3.0%
09/01/2019	5.0%
09/01/2020	15.0%
09/01/2021	15.0%
09/01/2022	15.0%
09/01/2023	16.0%
09/01/2024	19.0%
09/01/2025	25.0%
Average	
14.1%	

Market Data

	National	State
Lives	17,141	300
Premium	\$47,518,102	\$1,003,213
Loss Ratio	89.04%	99.54%
Market %	0.13%	0.06%

<

Year 2024

>

\$349.00 /mo

United American Insurance Company

Parent: **Globe Life Inc.**AM Best Rating: **A** (Outlook Stable)Rate Type: **Attained age**Plan: **G**S&P Rating: **A+**Years in Market: **60**Effective Date: **01/15/2026**

Age Increases

Age	Monthly Amount	Increase
70	\$ 360.00 /mo	3.2%
71	\$ 369.00 /mo	2.5%
72	\$ 374.00 /mo	1.4%
73	\$ 387.00 /mo	3.5%
Average		2.6%

Increase History

Date	Amount
01/01/2017	0.0%
01/01/2018	0.0%
01/01/2019	0.0%
01/15/2020	4.1%
01/01/2021	0.0%
01/01/2022	4.0%
01/15/2023	5.1%
01/01/2024	8.9%
01/15/2025	9.3%
01/15/2026	9.2%
Average	
4.0%	

Market Data

	National	State
Lives	176,396	921
Premium	\$412,623,403	\$2,288,710
Loss Ratio	76.40%	65.62%
Market %	1.12%	0.15%

<

Year 2024

>

\$363.20 /mo		Guarantee Trust Life Insurance Company		
HH Discount 7.0%	Parent: Guarantee Trust Grp AM Best Rating: A (Outlook Stable)	Plan: G S&P Rating: n/a	Years in Market: 42 Effective Date: 01/01/2026	
Discount Type [Multi-Insured]	Rate Type: Attained age	Rating Class: n/a		
Policy Fee \$25.00				
Age Increases			Increase History	
Age	Monthly Amount	Increase	Date	Amount
70	\$ 370.53 /mo	2.0%	02/01/2018	-2.0%
71	\$ 377.86 /mo	2.0%	01/01/2019	4.0%
72	\$ 391.11 /mo	3.5%	01/01/2020	12.0%
73	\$ 404.82 /mo	3.5%	01/01/2021	18.0%
Average		2.8%	01/01/2022	13.9%
			01/01/2023	19.9%
			01/01/2024	19.9%
			01/01/2026	26.1%
			Average	
			14.0%	
			Market Data	
			National	
			Lives	5,685
			Premium	\$20,824,609
			Loss Ratio	80.62% 11.28%
			Market %	0.06% 0.01%
			Year 2024	
			<	>

\$551.52 /mo		AARP Medicare Supplement Plans, Insured By Unitedhealthcare		
HH Discount 7.0%	Parent: Unitedhealth Grp AM Best Rating: A+ (Outlook Stable)	Plan: G S&P Rating: AA-	Years in Market: 28 Effective Date: 06/01/2025	
Discount Type [Multi-Insured]	Rate Type: Community rated	Rating Class: Level 2		
Increase History			Market Data	
Date	Amount		National	State
01/01/2018	6.5%		Lives	3,801,798
01/01/2019	4.6%		Premium	\$11,076,564,389
01/01/2020	0.0%		Loss Ratio	83.10% 80.79%
04/01/2020	-1.3%		Market %	30.05% 34.99%
06/01/2021	3.5%		Year 2024	
06/01/2022	2.0%		<	>
06/01/2023	6.6%			
06/01/2024	11.0%			
06/01/2025	13.9%			
Average		5.2%		

\$560.50 /mo HH Discount 12.0% Discount Type Multi-Insured	AARP Medicare Supplement Insurance Plans, Insured By United Healthcare Insurance Company Of America																								
	Parent: Unitedhealth Grp AM Best Rating: A (Outlook Positive) Rate Type: Community rated	Plan: G S&P Rating: AA- Rating Class: Level 2	Years in Market: 6 Effective Date: 06/01/2025																						
Increase History			Market Data																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">Date</th><th style="text-align: left; padding: 2px;">Amount</th></tr> </thead> <tbody> <tr> <td style="text-align: left; padding: 2px;">09/01/2022</td><td style="text-align: left; padding: 2px;">2.0%</td></tr> <tr> <td style="text-align: left; padding: 2px;">06/01/2023</td><td style="text-align: left; padding: 2px;">2.0%</td></tr> <tr> <td style="text-align: left; padding: 2px;">06/01/2024</td><td style="text-align: left; padding: 2px;">10.0%</td></tr> <tr> <td style="text-align: left; padding: 2px;">06/01/2025</td><td style="text-align: left; padding: 2px;">20.1%</td></tr> <tr> <td style="text-align: left; padding: 2px;">Average</td><td style="text-align: left; padding: 2px;">8.5%</td></tr> </tbody> </table>			Date	Amount	09/01/2022	2.0%	06/01/2023	2.0%	06/01/2024	10.0%	06/01/2025	20.1%	Average	8.5%	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; padding: 2px;">National</th><th style="text-align: left; padding: 2px;">State</th></tr> </thead> <tbody> <tr> <td style="text-align: left; padding: 2px;">Lives 162,029</td><td style="text-align: left; padding: 2px;">29,831</td></tr> <tr> <td style="text-align: left; padding: 2px;">Premium \$256,000,843</td><td style="text-align: left; padding: 2px;">\$47,518,870</td></tr> <tr> <td style="text-align: left; padding: 2px;">Loss Ratio 81.00%</td><td style="text-align: left; padding: 2px;">83.05%</td></tr> <tr> <td style="text-align: left; padding: 2px;">Market % 0.69%</td><td style="text-align: left; padding: 2px;">3.04%</td></tr> </tbody> </table>	National	State	Lives 162,029	29,831	Premium \$256,000,843	\$47,518,870	Loss Ratio 81.00%	83.05%	Market % 0.69%	3.04%
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< Year 2024 >

Disclaimer: CSG Actuarial, LLC does not guarantee or warrant the accuracy of the above premium rates or underwriting information. For agent use only. Carriers may have made rate or underwriting adjustments that have not yet been reflected in our database. All data obtained from public sources.

Monthly rates may reflect EFT discounts, if applicable.

A few companies in the database offer premium rates based upon special underwriting or administrative rules. In those cases multiple rates are shown for the same company.

Minnesota and Wisconsin: Age increase data is determined using the base policy, not including any riders. Historical increase data is determined using a composite increase on the base policy and the riders.

In Wisconsin, United American rates include the home healthcare rider.

In Arizona, Humana (Achieve and Value) offers an early enrollment discount based on the applicant's Part B effective date. Check Company outline of coverage for more details.

2025 Market Data Source: 2025 NAIC Medicare Supplement Experience Exhibits and data filed with the National Association of Insurance Commissioners in annual financial statements.

Data Source: National Association of Insurance Commissioners, by permission. The NAIC does not endorse any analysis or conclusions based upon the use of its data.

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