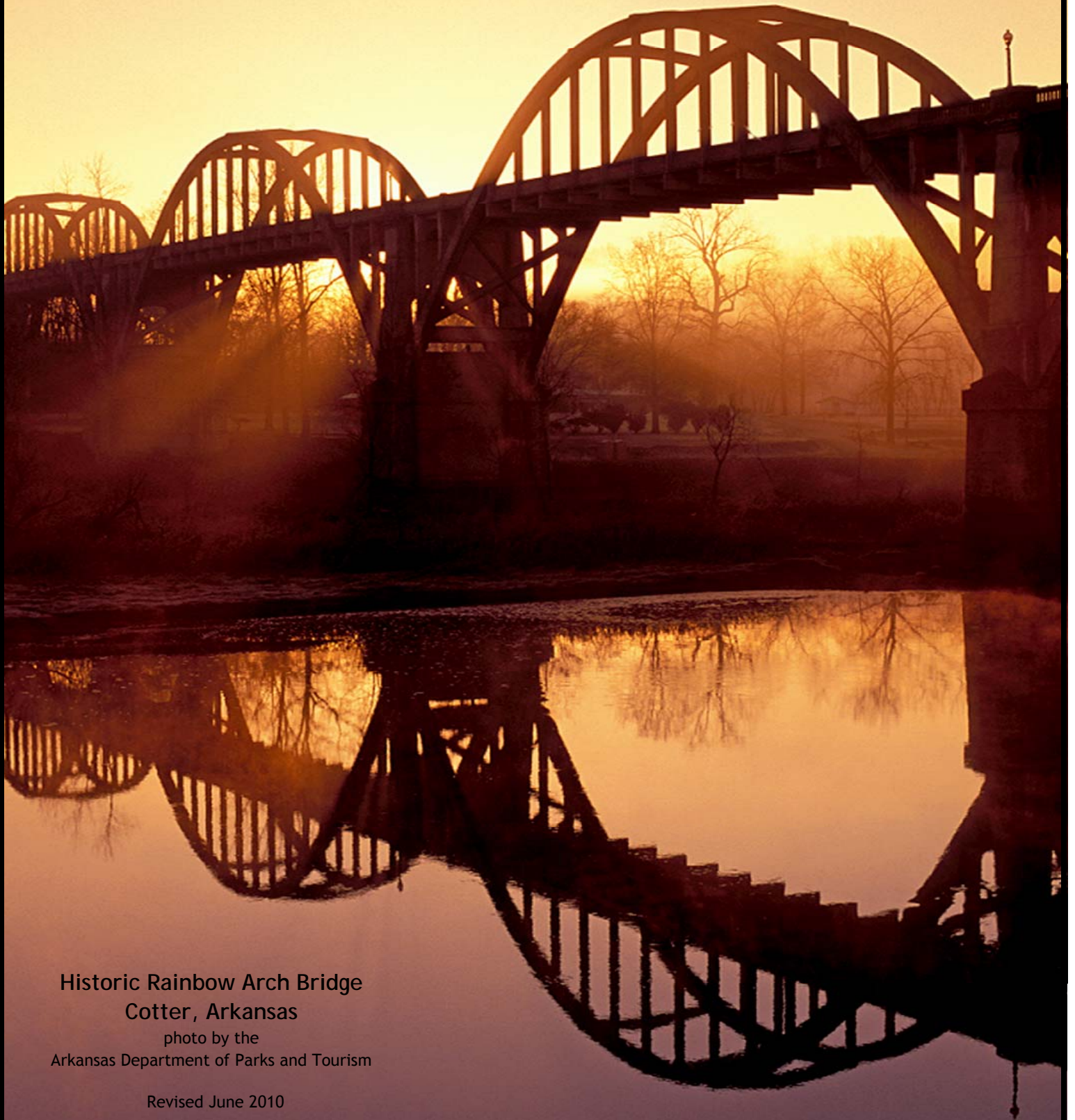


Bridging the Gap 2010

Medicare Supplement Comparison Guide

Provided by the Senior Health Insurance Information Program a Division of the Arkansas Insurance Department



Historic Rainbow Arch Bridge
Cotter, Arkansas

photo by the
Arkansas Department of Parks and Tourism

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My Medigap Information

Agent Name: _____

Company Name: _____

Company Address: _____

Phone Number: _____ Email: _____

Arkansas Insurance License Number: _____

Medigap Plan Choice (A-L): _____

Monthly Premium: \$_____ How do I pay? _____

Is my spouse covered? _____ Spouse Premium: \$_____

MEDICARE SUPPLEMENT INSURANCE/MEDIGAP

This guide is designed to assist you in selecting a Medicare Supplement Insurance Policy. To get a Medicare supplement, you must have Medicare Parts A and Part B. **MEDICARE SUPPLEMENT INSURANCE**, also known as **MEDIGAP**, is a private health insurance designed specifically to pay gaps or expenses not covered by Medicare (after Medicare pays). Medicare does not pay the full cost of all medical expenses, page 9 contains detail about the out-of-pocket costs of Medicare. To pay these costs or to fill the “gaps” in Medicare, people can purchase insurance coverage to supplement their Medicare benefits known as Medicare Supplement Insurance or Medigap.

This guide is designed to assist you in selecting a Medicare Supplement Insurance Policy. Federal and state laws regulate this insurance. A policy must be clearly identified as a Medicare Supplement insurance policy. Medicare Supplement Policies are sold by private insurance companies, most of which are listed in this directory.

MEDICARE SELECT (PREFERRED)

Medicare SELECT is the same as standard Medigap insurance in nearly all respects. In Arkansas, the only difference between Medicare SELECT and standard Medigap insurance is that each insurer has preferred providers that you must use, except in an emergency, in order to be eligible for full benefits. Medicare SELECT policies have lower premiums than standard Medigap plans for this reason. In general, Medicare SELECT policies are not required to pay any benefits if you do not use a preferred provider for non-emergency services. Medicare, however, will still pay its share of approved charges regardless of the provider you choose.

JOIN SUPPLEMENT INSURANCE

You may apply for a Supplement Policy at any time. However, there is an important enrollment period to take advantage of called the **MEDIGAP OPEN ENROLLMENT PERIOD**. It is a six-month period when an insurance company must issue a policy regardless of medical history, health status, or prior claims. The six-month period begins the first day of the month you enroll in Part B and are age 65 years or older.

Federal Law does not require that people under the age of 65 with Medicare Part B, as a result of disability or permanent kidney failure, be given an open enrollment period. However, when you turn 65, you will be given an open enrollment opportunity.

A list of companies that offer Medicare supplement insurance to people under 65 with Medicare is provided in the back of this directory.

GLOSSARY

Approved Charges, also known as allowable charges, Medicare eligible expenses, or Medicare covered charges, apply to the specific dollar amount on which Medicare will base its payment for every medical procedure under Part B. Medicare will pay 80% of this "approved" amount.

Assignment is the means by which doctors or suppliers receive payment directly from Medicare. When assignment is used, the provider of medical service agrees that his or her total charge for the covered Medicare Part B service will be the charge approved by the Medicare Carrier. Medicare then pays your doctor or supplier 80% of the approved charge, less any part of the \$155 annual deductible. You are responsible for the 20% of the approved amount not paid by Medicare plus the \$155 annual deductible. Accepting assignment means that the doctor or medical provider will not bill you for the difference between the actual charge and the Medicare approved amount. Find out in advance whether your doctor or medical provider will accept assignment. When assignment is not accepted, you will be responsible for any amount up to 15% above the charges approved by Medicare. Using doctors or suppliers who accept assignment will save you money. Any physician may take assignment on a claim-by-claim basis whether he is a "participating" provider or not.

Carrier is the Medicare Part B claims processor. In Arkansas, the Medicare "Carrier" is Pinnacle Business Solutions (www.arkmedicare.com). For questions about your Part B claims payments, telephone 1-800-633-4227.

Contestable Clause is a policy provision that gives an insurer the right to rescind your insurance policy in the event there are any material errors, omissions or misstatements on your insurance application or enrollment form. The contestable period is generally the two years following the effective date of the policy.

Coordination Of Benefits (COB) means that one of your health insurance policies may reduce its benefits if you are also covered by another insurance plan. Important! This usually applies only to employer-sponsored plans. Private Medicare supplements ordinarily do not have COB regardless of how many policies you have.

Co-payment is the amount that you or your insurance plan must pay to supplement Medicare's payments for Part A and Part B expenses. For example, for charges incurred in 2010, you will have a \$275 per day co-payment for days 61-90 and a \$550 per day co-payment for days 91-150 while in a hospital. There is also a co-payment of \$137.50 for skilled nursing days 21-100 and a co-payment of 20% for all Part B services after your annual deductible of \$155.

Deductible is the dollar amount that you will have to pay before either Medicare or your insurance plan will begin paying benefits. Your Medicare Part A deductible is \$1100 per benefit period for 2010. Your Medicare Part B deductible is \$155 of approved charges each calendar year.

Effective Date is the date your policy becomes effective. When you talk to your insurer, ask what the effective date will be. The effective date is printed on your insurance policy or certificate.

Exclusions or Exceptions is the list of specific conditions or circumstances that are not covered by the policy. The exceptions in Medicare supplements are limited by state law and cannot exclude or limit coverage for any specific health condition for more than six months. Other health insurance plans such as hospital indemnity or medical-surgical expense plans may have a 12-month exclusion for pre-existing conditions and/or permanent exclusions for certain health conditions.

Excess Charge are additional charges approved by Medicare if your doctor or provider does not accept Medicare Assignment (Medicare approved amount). The maximum excess charge is 115% of the Medicare approved amount.

Free Look is the time period after you receive the policy in which you can review its benefits. State law requires Medicare supplement insurers to give the consumer 30 days to review the policy. If you return the policy within the 30-day free look period, you will get a full refund. Other types of individually marketed health insurance plans are limited to a 10-day free look period.

Grace Period is the time period (usually 31 days) or the payment of an overdue premium, during which time the policy remains in force.

Hospice is a program for the terminally ill. Medicare does reimburse most Hospice expenses if the Medicare patient chooses to take Hospice benefits instead of regular Part A and Part B benefits. There may be a co-payment for outpatient drugs and inpatient respite care. Care must be provided through certified Hospice organizations.

Intermediary is the Medicare Part A claims processor. In Arkansas, the Medicare Part A "intermediary" is Pinnacle Business Solutions. For questions about Part A claims payments, contact Pinnacle Business Solutions at 1-866-799-2110.

Limiting Charge is the limit on the amount physicians who do not accept assignment can charge a Medicare beneficiary. In 2010, the limiting charge is no more than 15% over Medicare's approved amount. Limiting charge information appears on the Medicare Summary Notice (MSN) form.

Material Misrepresentation is a misrepresentation that was important or essential to the decision to issue or not issue an insurance policy.

Medicaid is a federal and state program that provides health insurance benefits for certain low-income, disabled or blind individuals, and families. There are strict income eligibility guidelines. Applications must be made at the local county office of the Department of Human Services. 1-800-482-8988

Medicare Crossover is one of the more significant service enhancements that insurance companies can offer. A "crossover" company has a contract with Medicare requiring Medicare to send the insured's remainder of the bill directly to the Medicare supplement insurance company.

Medicare Advantage is a part of the Balanced Budget Act (BBA) of 1997 that authorizes the Centers for Medicare & Medicaid Services to enter into contracts with insurance companies, managed care organizations, and other entities to give Medicare beneficiaries a choice in how they receive their Medicare benefits.

Participating Physicians are doctors who have contracted with Medicare to accept assignment for all Medicare patients, file all claims for Medicare patients, and agree to all Medicare rules. www.arkmedicare.com

Non-Participating Physicians have not signed a contract with Medicare to accept assignment, but may do so on a case-by-case basis. Non-participating physicians must still file all claims with Medicare.

Pre-Existing Conditions are health conditions for which you have been diagnosed, treated, or had symptoms during the time before your policy's effective date of coverage.

Pre-Existing Condition Waiting Period is the amount of time after your effective date of coverage during which your insurance plan will not cover any pre-existing conditions. Medicare supplement law in Arkansas says your waiting period cannot be any longer than six months. Many Medicare supplements offer plans with shorter waiting periods. When a Medicare supplement policy replaces an existing Medicare supplement policy, the replacing issuer must waive any time period applicable to pre-existing conditions.

Quality Improvement Organizations (QIO) are groups of doctors and health care professionals who are paid by the federal government to review Medicare hospital admissions and reimbursements and to monitor inpatient quality of care. QIO's have the authority to deny hospital payments if care is not medically necessary. They also handle patient appeals and complaints the patient makes regarding non-payment of service or quality of care. In Arkansas, the QIO is the *Arkansas Foundation For Medical Care*, located at 2201 Brooken Hill Drive, PO Box 180001, Fort Smith, AR 72918. If you have any questions, please contact them at 1-888-354-9100.

Underwriting is the method insurance companies use to evaluate risks and determine insurability.

Usual, Customary and Reasonable (UCR) typically means the fees most frequently charged in a geographic area by providers with similar training and experience for the same or like service or supply.

OTHER TYPES OF HEALTH INSURANCE

Accident Policies - These are specific policies offering coverage only if one incurs expenses due to an accident. Any expenses incurred through an illness are normally excluded. These policies can be very restrictive so be certain that you fully understand the benefits and exclusions.

Cancer Policies - These policies provide specific benefits for expenses related to actual treatment of cancer. Most cancer policies require that the cancer be pathologically diagnosed before benefits become payable. Benefits are not payable for related illnesses. Medicare and Medicare Supplement Policies pay benefits regardless of one's illness or diagnosis.

Long-Term Care Insurance Policies - A long-term care policy is designed to pay a specific amount per day while confined in a skilled, intermediate or custodial nursing care facility or while receiving home care. Policies vary in cost based on age, amount of daily benefit, the number of years for the benefit to be paid, and how soon the benefit will begin being paid. It is important to understand the limitations in these policies, especially how they define "levels of care" and covered facilities.

Major Medical Expense Coverage - This type of policy is designed to cover the high cost of serious injuries and illnesses. Benefits are paid for longer periods and dollar limits are generally higher than in basic policies. Usually expenses incurred out of the hospital, such as prescription drugs and doctor's visits, are also covered. Most major medical plans contain deductible and co-insurance provisions.

Medical-Surgical Expense Policies - This type of policy pays for charges made by a physician for surgical procedures. It may also pay for fees of the assistant surgeon and anesthesiologist. When an insured is hospitalized for care other than surgery, fees for the doctors' in-hospital visits may also be covered. The benefit payable for specific procedures is usually based on a surgical schedule included in the policy which lists the maximum amount paid for each procedure.



The Senior Health Insurance Information Program is a public service of the Arkansas Insurance Department. The purpose of SHIP is to provide information, education and counseling to people with Medicare.



SIGNIFICANT MEDICARE INSURANCE LAWS

- ▶ A free-look period of 30 days is required, during which time the applicant may return the policy to the insurance company and receive a full refund. The free-look period begins from the day the applicant receives the certificate or policy, not the day of the application.
- ▶ A pre-existing condition-waiting period may extend no longer than six months for health conditions diagnosed or treated within the six months immediately prior to the application. The medical questionnaire accompanying an application should have accurate information and should be completed by the applicant, not the agent.
- ▶ Should the applicant be replacing a Medicare supplement policy, no new waiting period is allowed by the replacing insurer for equivalent coverage.
- ▶ For replacement policies, the applicant is required to sign a replacement form indicating that he/she understands the hazards of changing.
- ▶ No agent in Arkansas may sell a new Medicare Supplement Policy to anyone who already has a Medicare Supplement unless the applicant agrees to drop his or her previous insurance.
- ▶ MEDIGAP OPEN ENROLLMENT= A Medicare supplement insurer may not deny an applicant a policy during the six months period (open enrollment) after first enrolled in Part B of Medicare regardless of a person's health status. In Arkansas, there is no open enrollment period for individuals who are not yet 65. However, they are entitled to a six-month open enrollment period when they reach age 65.
- ▶ All Medicare supplement policies must be guaranteed renewable.
- ▶ An insurer must suspend Medicare supplement premiums and benefits while the policyholder is entitled to Medicaid and the insurer must reinstate policy benefits upon request when Medicaid entitlement ends. This suspension may last up to two years. Policyholders are responsible for informing the insurer of their Medicaid eligibility.
- ▶ The 101st Congress (1990) passed strong federal legislation, which made uniform requirements to govern Medicare Supplement Insurance in each state. It should be noted that policyholders are not required to change from their old supplemental policies to a policy with the new standards unless they so choose.



FOUR PARTS OF MEDICARE

MEDICARE PART A

Medicare Part A is “Hospital Insurance” and is premium free for most beneficiaries. It pays the cost for a Medicare beneficiary during an inpatient hospital stay.

ENROLLING IN MEDICARE PART A

1. AUTOMATIC ENROLLMENT

If you are already getting Social Security or Railroad Retirement benefit payments, you will receive a Medicare Card in the mail automatically at age 65. This also applies to people with Medicare under age 65.

2. INITIAL ENROLLMENT PERIOD

If you do not receive Social Security or Railroad Retirement benefits, you can apply during a seven-month period which begins three months prior to your birthday month and ends three months after the month of your birthday. Sign up at the website www.ssa.gov or visit your local Social Security Field Office.

MEDICARE PART C

Medicare Advantage (Part C) replaces Medicare A & B coverage from the federal government. It offers the same benefits from a private insurance company. Some plans add benefits like dental, vision or hearing coverage.

ENROLLING IN MEDICARE PART C

1. INITIAL ENROLLMENT PERIOD

A seven-month period which begins three months before your birthday and ends three months after your birthday.

2. ANNUAL COORDINATED ELECTION PERIOD

Nov 15-Dec 31 each year allows an opportunity to join, disenroll, or switch coverage.

MEDICARE PART B

Medicare Part B is “Medical Insurance”. There is a monthly premium for Medicare Part B that may be deducted from your Social Security check each month. Part B pays costs like outpatient surgery, preventative screenings, diagnostic tests, durable medical equipment, etc.

ENROLLING IN MEDICARE PART B

1. GENERAL ENROLLMENT PERIOD

General Enrollment is held each year from January 1 until March 31. Your Medicare benefits will begin July 1 of the year that you enroll. There may be a premium surcharge for late enrollment.

2. SPECIAL ENROLLMENT PERIOD

If you are covered by an employer group health plan, you may be able to delay enrollment. You may sign up for Medicare during an eight-month period beginning with the month that you (or your spouse) stop working or are no longer covered by the employer group plan.

MEDICARE PART D

Medicare Part D is Prescription Drug Insurance. It helps pay the cost of medication.

ENROLLING IN MEDICARE PART D

1. INITIAL ENROLLMENT PERIOD

A seven-month period which begins three months before your birthday and ends three months after your birthday.

2. ANNUAL COORDINATED ELECTION PERIOD

Nov 15-Dec 31 each year allows an opportunity to join, disenroll, or switch.

3. SPECIAL ENROLLMENT PERIOD

May apply if you lose creditable coverage and lasts 63 days from date of coverage loss.

2010 COSTS OF MEDICARE

PART A HOSPITAL INSURANCE COVERED SERVICES

SERVICES	BENEFITS	MEDICARE PAYS	YOU PAY
Hospitalization Semiprivate room, general nursing, misc. services	First 60 days 61st to 90th day 91st to 150th day Beyond 150 days	All but \$1,100 All but \$275 per day All but \$550 per day Nothing	\$1,100 \$275 per day \$550 per day All charges
Skilled Nursing Facility Care	First 20 days 21st to 100th day Beyond 100 days	100% of approved All but \$137.50 per day Nothing	Nothing if approved \$137.50 per day All costs
Home Health Care Medically necessary skilled care, therapy	Part-time care as long as you meet guidelines	100% of approved	Nothing is approved
Hospice Care For the terminally ill	As long as doctor certifies need	All but limited costs for drugs & respite care	Limited costs for drugs & respite care
Blood	Blood	All but first 3 pints	First 3 pints

PART B MEDICAL INSURANCE COVERED SERVICES

SERVICES	BENEFITS	MEDICARE PAYS	YOU PAY
Medical Expense Physician services & medical supplies	Medical services in and out of the hospital	80% of approved amount (after \$155 deductible)	20% of approved amount (after \$155 deductible)
Clinical Laboratory	Diagnostic tests	100% of approved	Nothing if approved
Home Health Care Medically necessary skilled care, therapy	Part-time care as long as you meet guidelines	100% of approved	Nothing is approved
Outpatient Hospital Treatment	Unlimited if medically necessary	80% of approved	20% of approved amount (after \$155 deductible)
Durable Medical Equipment	Prescribed by doctor for use in home	80% of approved amount (after \$155 deductible)	20% of approved amount (after \$155 deductible)
Blood	Blood	All but first 3 pints	First 3 pints

MEDICARE SAVINGS PROGRAMS

Medicare beneficiaries (people with Medicare) with limited incomes and limited resources may get part or all out-of-pocket Medicare costs paid. Apply online through the Department of Human Services website access.arkansas.gov or call SHIP for help, 1-800-224-6330. The qualification levels appear below. These programs are also known by the following names;

- Medicare Savings Programs
- Medicare Buy-in, or
- Medicare Premium Payment Programs.



QUALIFIED MEDICARE BENEFICIARY (QMB)

MONTHLY INCOME: Individual= not more than \$923.00
Couple= not more than \$1,235.00

ASSET LIMIT: Individual= not more than \$6,600.00
Couple= not more than \$9,910.00
Home and vehicle do not count as assets.

MONEY IT SAVES: **Pays like a Medicare Supplement Policy**
Monthly Medicare Part B Premium
Medicare A & B Deductibles
20% Medicare Part B Coinsurance



SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLMB)

MONTHLY INCOME: Individual= not more than \$1,103.00
Couple= not more than \$1,477.00

ASSET LIMIT: Individual= not more than \$6,600.00
Couple= not more than \$9,910.00
Home and vehicle do not count as assets.

MONEY IT SAVES: Monthly Medicare Part B Premium



QUALIFIED INDIVIDUAL (QI-1)

MONTHLY INCOME: Individual= not more than \$1,239.00
Couple= not more than \$1,660.00

ASSET LIMIT: Individual= not more than \$6,600.00
Couple= not more than \$9,910.00
Home and vehicle do not count as assets.

MONEY IT SAVES: Monthly Medicare Part B Premium

EXTRA HELP WITH PRESCRIPTION MEDICATION

Medicare beneficiaries (people with Medicare) with limited incomes and limited resources may get part or all out-of-pocket Medicare Prescription Drug costs paid. The qualification levels appear below. Apply through the Social Security Administration online at www.ssa.gov\prescriptionhelp or call SHIP, 1-800-224-6330. The qualification levels appear below.



FULL BENEFIT A

MONTHLY INCOME: Individual= Not more than \$903.00
Couple= Not more than \$1,215.00

ASSET LIMIT: Individual= Not more than \$8,100.00
Couple= Not more than \$12,910.00
Home and vehicle do not count as assets.

MONEY IT SAVES: Monthly Medicare Part D Premium
Medicare D Deductible
All but Medicine Copayment up to \$3.30



FULL-BENEFIT B

MONTHLY INCOME: Individual= Not more than \$1,219.00
Couple= Not more than \$1,640.00

ASSET LIMIT: Individual= Not more than \$8,100.00
Couple= Not more than \$12,910.00
Home and vehicle do not count as assets.

MONEY IT SAVES: Monthly Medicare Part D Premium
Medicare D Deductible



PARTIAL BENEFIT

MONTHLY INCOME: Individual= not more than \$1,354.00
Couple= not more than \$1,822.00

ASSET LIMIT: Individual= Not more than \$12,510.00
Couple= Not more than \$25,010.00
Home and vehicle do not count as assets.

MONEY IT SAVES: Portion of Monthly Medicare Part D Premium
Portion of Medicare D Deductible
All but 15% Coinsurance per medication

BUYER BEWARE

When describing the benefits of Medicare Supplement Plans, all insurers use the same format, language, and definitions. They are also required to use a uniform chart and outline of coverage to summarize the benefits of the plans they offer. These requirements make it easier to compare policies from different insurers. As you shop for a policy, keep in mind that each company's products are standard, products compete based on price, service, and reputation.

- **PRICE.** While the benefits are identical for all Medicare Supplemental Plans of the same type, the premiums vary from one company to another and from area to area. The plan with the lowest price is not necessarily the best plan. The price should not be the only concern. You may prefer a particular schedule of payments. Some companies bill the premium each month, while others bill each quarter or once a year. In addition, prices are based in part on the services a company provides and on their reputation. Some plans add benefits but remember the basic coverage is the same from plan to plan based on federal law.
- **CUSTOMER SERVICES.** You should ask about the insurer's customer services. For example, some companies link their computers with the computers at the federal Medicare office to process your health insurance claims without additional paperwork. This is called Medicare Crossover. This and other available customer services may be important considerations in making a decision.
- **REPUTATION.** You should consider the reputation of the insurer before buying a policy. Find out about the company by asking for referrals, asking others about their experiences, and check out the number of complaints filed at this website <https://eapps.naic.org/cis/>

VARIABLES

POLICY FEE: Some policies add a one-time policy fee. These are not allowed in Arkansas.

UNDERWRITING: Most companies underwrite. However, a few policies are "guaranteed issue."

ZIP CODE: Several companies have zip code or county ratings. Since each has its own cluster, it is not practical to show the premiums for each zip code so some say "Rest of State".

PREMIUM TYPE: The premium for your policy may increase every year, primarily due to inflation in medical costs and the use of more advanced technology. The amount your premium goes up may depend upon the manner in which the company has reflected the aging of its policyholders in its rates. The general approach that companies use are described below. In Arkansas, the no age rating method is used.

1. **Attained Age:** In addition to medical inflation and advancing technology, your premium will also rise due to the increased use of medical services as people age.
2. **Issue Age:** The premium you pay will initially be somewhat higher than under the attained age approach because a portion of the initial premium is used to pre-fund the increased claims cost in later years. As a result, in subsequent years your premiums should be somewhat less than they would be under an attained age approach.
3. **No Age Rating:** Under this approach, the premium is the same for all customers who buy this policy, regardless of age.

DIRECT RESPONSE/AGENT: Premiums are basically the same when comparing a direct response sale to an agent-marketed sale.

NON-SMOKER: Few companies have non-smoker discounts.

MEDICARE CROSSOVER: This is one of the more significant service enhancements that companies can offer. A "crossover" company has a contract with Medicare requiring Medicare to send the policyholder's balance bills directly to the Medicare Supplement Insurance Company.

GUARANTEES ISSUE FOR MEDIGAP

A change in federal and state regulation guarantees acceptance into Medicare Supplement insurance (Medigap), in addition to the regular open enrollment period, if a Medicare beneficiary qualifies in one of six categories. In each case, the Medicare beneficiary has 63 days from the date of loss of coverage to take advantage of this guaranteed access to Medicare Supplement insurance. Also, no insurer may impose a pre-existing waiting period.

CATEGORY 1:

If a Medicare beneficiary is enrolled in an employer-sponsored plan and the plan terminates or ceases to provide some or all supplemental benefits to Medicare.

Then the Medicare beneficiary is entitled to Medigap plans A, B, C, F, K or L with any company selling these plans.

CATEGORY 2:

If a Medicare beneficiary is enrolled in a Medicare Advantage plan and

- the plan's certification is terminated, or
- the plan ceases to provide all services, or
- the enrollee moves out of the service area, or
- the plan violates the contract, misrepresents during marketing, or
- there are other circumstances as determined by HHS Secretary,

Then the Medicare beneficiary is entitled to Medigap plans A, B, C, F, K or L with any company selling these plans.

CATEGORY 3:

If a Medicare beneficiary is enrolled in a Medicare Risk, Cost, Demonstration, HCPP, or select plan, and

- the plan's certification is terminated, or
- the plan ceases to provide all services, or
- the enrollee moves out of the service area, or
- the plan violates the contract, misrepresents during marketing, or
- there are other circumstances as determined by HHS Secretary,

Then the Medicare beneficiary is entitled to Medigap plans A, B, C, F, K or L with any company selling these plans.

CATEGORY 4:

If a Medicare beneficiary is enrolled in a Medigap policy and any of the following occur:

- the Insurer becomes insolvent or bankrupt, or
- there is involuntary termination of coverage or enrollment, or
- there is material violation of the policy, or
- there is material misrepresentation during marketing,

Then the Medicare beneficiary is entitled to Medigap plans A, B, C, F, K or L with any company selling these plans.

CATEGORY 5:

If a Medicare beneficiary is enrolled in a Medigap policy, terminates it and enrolls for the first time in a Medicare Advantage Plan, Risk, Cost, Demonstration, HCPP, or Select plan, and disenrolls from the chosen coverage within the first 12 months as permitted under federal law,

Then the Medicare beneficiary is entitled to Medigap plans A, B, C, F, K or L with any company selling these plans or his/her prior Medigap plan, if it is still available.

CATEGORY 6:

If an individual is first eligible for Medicare Part A at the age of 65, and

- enrolls in a Medicare Advantage plan, and
- disenrolls within the first 12 months after enrollment as permitted by federal law,

Then the Medicare beneficiary is entitled to any Medigap plan sold by any insurer.

The Arkansas Insurance Department is committed to seeing that your rights are upheld in all circumstances pertaining to guaranteed acceptance into Medicare Supplement Insurance.

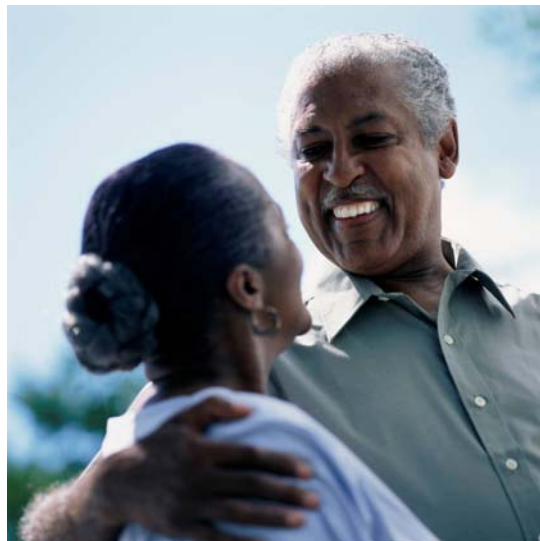
If you believe you fall into one of these categories and have been denied a policy, contact SHIIP

1-800-224-6330

or email insurance.shiip@arkansas.gov

INSURANCE COMPANY'S APPROVED POLICY SPECIFICS

- This section attempts to summarize the benefits of the Medicare Supplement Policies that have been approved by the Arkansas Insurance Department for sale in 2010. The staff of the Senior Health Insurance Information Program (SHIIP) compiled the information from approved filings.
- The premiums in this guide reflect the rates that were approved through the Life and Health Division for use at the time of printing. Every attempt is made to keep premium information up to date. Exact premiums should be verified from the company or agent prior to purchase.
- In addition, please be advised that some new policies may have entered the marketplace since this publication was printed and will not be included.
- Don't be alarmed if your Medicare Supplement Policy does not appear in this booklet. If you bought a policy before 1992, it may no longer be available to first time buyers. However, you may choose to keep the old policy as long as you pay the premium.
- Publication of this guide is for information purposes only. Please refer to the policy itself for the complete and actual terms of coverage since the policy constitutes the contract between the insurer and the insured and will ultimately be the basis of final determinations.
- Only monthly premiums are listed in this publication.
- Inclusion of information in this guide regarding a policy does not in any way constitute an endorsement of the policy or company by the Arkansas Insurance Department.



LEGAL REQUIREMENTS IN ARKANSAS

It is illegal under both federal and state law for an individual, agent or company to misuse the names, letters, symbols, or emblems of the Federal or State government.

- Premiums cannot be based on age and sex.
- All Medicare Supplements are guaranteed renewable if premiums are paid.
- There is a 30-day "Free Look" period during which a person may return the policy for a full refund if not fully satisfied.
- Insurance companies can limit your coverage for up to but no more than six months after the effective date of your policy due to pre-existing conditions.
- Insurance companies cannot limit or exclude coverage due to pre-existing conditions that occurred more than six months before the effective date of coverage.
- If replacement for a policy with similar benefits is involved, there can be no new waiting period. Credit must be given for the waiting period already satisfied.
- An insurance agent cannot sell a person a policy that will duplicate benefits.

Before You Buy...

- Be aware that policies to supplement Medicare are neither sold nor serviced by the state or federal government.
- There should NOT be any "fine print".
- Ask questions. Make sure you understand the policy.
- Look for an outline of coverage and read it carefully.
- Complete the application carefully. If someone completes the application for you, examine it carefully before signing.
- Check for pre-existing condition exclusions.
- Do not pay in cash.
- Keep agent's name, company name, addresses and telephone numbers.
- Beware of deceptive advertising.
- Policy delivery or refunds should be prompt.

HEALTH INSURANCE CONSIDERATIONS

- **SHOP WITH CAUTION.** Don't just buy the cheapest policy you can find without weighing other factors and determining the company's financial stability and reputation for resolving complaints.
- **AVOID HIGH PRESSURE SALES TACTICS.** Take your time and avoid being pushed into buying an insurance policy. Do not buy a policy under the pressure of limited enrollment periods or of "last chance to enroll." Be wary of agents and sales material that imply a policy is connected with or endorsed by the government. Medicare supplement insurance and long-term care insurance are not connected with or endorsed by the federal government.
- **DON'T BE MISLED BY ADVERTISING.** Only you can decide if a policy is the right one for you. Do not buy a policy because celebrities endorse it on television, radio, newspaper, or other advertisements. If you have questions, make sure you know the answers before you buy the policy.
- **BE CAREFUL HOW YOU PAY FOR POLICIES.** When purchasing Medicare Supplement Insurance, it is always best to pay by check, money order, or bank draft. Premium payments should always be made payable to the insurance company and not the agent. If you must pay in cash, be sure to get a company-authorized receipt signed by the agent.
- **KEEP RECORDS.** Make sure that you write down and keep the correct name, telephone number, and permanent address of the agent and the insurance company. Ask for a toll-free number in case you need to call long distance. Record important policy, company and agent information in the front of this booklet and keep it in a safe place. You can always refer to this booklet for your important information.
- **KEEP YOUR POLICY IN A SAFE PLACE.** Designate a friend or relative in advance to handle your affairs in case of illness and let that person know where your policy is kept.



Reading the chart: If a “x” mark appears in a column of this chart, the Medigap policy covers 100% of the desired benefit. If a column lists a percentage, then the policy covers that percentage of the described benefit. If a column is blank, then the policy does not cover that benefit.

Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

MEDIGAP PLAN OPTIONS

Medigap Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X**
Blood (First 3 Pints)	X	X	X	X	X	X	50%	75%	X	X
Part A Hospice Care Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X
Skilled Nursing Facility Care Coinsurance			X	X	X	X	50%	75%	X	X
Medicare Part A Deductible		X	X	X	X		50%	75%	50%	X
Medicare Part B Deductible			X		X					
Medicare Part B Excess Charges					X	X				
Foreign Travel Emergency (UP to Plan Limits)			X	X	X	X			X	X
Medicare Preventative Part B Coinsurance	X	X	X	X	X	X	X	X	X	X
*Plan F offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,000 in 2010 before Medigap high-deductible plan pays anything.										Out-of-Pocket Limit**
** After you meet the out-of-pocket yearly limit and yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay.										\$4,620
										\$2,310

MEDIGAP INSURANCE POLICY COMPARISON

Does the Policy Cover:

	Policy #1		Policy #2		Policy #3	
	YES	NO	YES	NO	YES	NO
Medicare Part A hospital deductible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare Part A hospital daily coinsurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hospital care beyond Medicare’s 150-day limit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Skilled nursing facility (SNF) daily coinsurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SNF care beyond Medicare’s limits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare Part B annual deductible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare Part B coinsurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physician & supplier charges in excess of Medicare’s approved amounts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare blood deductibles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

❖ Other Policy Considerations ❖

How much is the annual premium?	_____	_____	_____
How often can the company raise the premium?	_____	_____	_____
How long before existing health problems are covered?	_____	_____	_____
Does the policy have a waiting period before benefits will be paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, how long?	_____	_____	_____

Other Questions

MEDIGAP PLANS FOR PEOPLE AGE 65 PLUS

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
AARP (United Healthcare Insurance Company)	Standardized		
PO Box 130	Preferred		
Montgomeryville, PA 18936	Standard		
1-800-523-5800			
www.aarphealthcare.com	Select		
MONTGOMERYVILLE, PA 18936	Preferred		
	Standard		
Admiral Life Insurance Company of America	Select (Preferred)	Area 1	All zip codes not included in areas 2 and 3
		Area 2	Zip codes beginning with 727
Largo, FL 33773-1502		Area 3	Zip codes beginning with 722 and 723
1-866-398-9305			
	Standard	Area 1	All zip codes not included in areas 2 and 3
		Area 2	Zip codes beginning with 727
		Area 3	Zip codes beginning with 722 and 723
American Republic Insurance Company		Area 1	Zip codes 71700-71799, 72600-72999
P.O. Box 2780		Area 2	Zip codes 71800-71899, 72300-72599
Omaha, NE 68103-2780		Area 3	Zip codes 72200-72299
515-245-2131		Area 4	Rest of State
www.americanrepublic.com			

MEDIGAP PLANS FOR PEOPLE AGE 65 PLUS

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$92.50	\$135.50	\$159.00		\$159.75			\$71.25	\$101.75		\$117.00
\$101.75	\$149.05	\$174.90		\$175.72			\$78.37	\$111.92		\$128.70
		\$112.00		\$113.00						
		\$123.20		\$124.30						
\$90.17			\$114.92	\$124.25		\$115.92				
\$101.50			\$129.34	\$139.84		\$131.50				
\$112.75			\$143.75	\$155.25		\$146.92				
\$108.25			\$138.09	\$149.09		\$140.75				
\$121.75			\$155.25	\$167.75		\$159.42				
\$135.34			\$172.50	\$186.34		\$178.00				
\$133.37				\$182.97			\$94.61	\$130.71		
\$140.10				\$192.21			\$99.39	\$136.74		
\$154.92				\$212.54			\$109.90	\$133.46		
\$148.19				\$203.30			\$105.12	\$144.63		

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
American Continental Insurance Company	Select (Preferred)	Area 1	Rest of State
101 Continental Place		Area 2	Zip codes beginning with 722 and Zip Codes 72002,72053,72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
Brentwood, TN 37027		Area 3	Zip Code Areas: All other Zip Codes Beginning with 720 and 721
516-377-1300			
	Standard	Area 1	Rest of State
		Area 2	Zip codes beginning with 722 and Zip Codes 72002,72053,72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		Area 3	Zip Code Areas: All other Zip Codes Beginning with 720 and 721
Arkansas Blue Cross & Blue Shield		Area 1	Rest of State
P.O. Box 2181		Area 2	Clark, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, IZARD, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Perry, Pike, Pulaski, Saline, Sevier, Sharp, Van Buren
Little Rock, AR 72203		Area 3	All out of state business
1-800-392-2583			
www.arkansasbluecross.com			
Assured Life Association/ Woodmen of the world	Select (Preferred)	Area 1	Rest of State
8000 East Maplewood Ave., Suite 105		Area 2	Zip Codes Beginning with 718-721,755
Greenwood Village, CO 80111		Area 3	Zip Codes Beginning with 722-723
1-800-777-9777			
	Standard	Area 1	Rest of State
		Area 2	Zip Codes Beginning with 718-721,755
		Area 3	Zip Codes Beginning with 722-723

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$99.30	\$125.11			\$141.63	\$55.70	\$127.29				\$101.05
\$105.21	\$132.56			\$150.06	\$59.02	\$134.87				\$107.06
\$124.12	\$156.39			\$177.03	\$69.63	\$159.11				\$126.31
\$110.35	\$139.04			\$157.38	\$61.86	\$141.42				\$112.33
\$116.92	\$147.32			\$166.75	\$65.54	\$149.84				\$119.00
\$137.94	\$173.80			\$196.72	\$77.33	\$176.77				\$140.39
\$91.50				\$122.80		\$111.30				\$92.00
\$105.10				\$138.20		\$125.00				\$102.80
\$128.20				\$168.60		\$152.50				\$125.40
\$114.45	\$137.45	\$149.61	\$141.19	\$174.51		\$133.78				
\$124.87	\$149.94	\$163.18	\$154.11	\$190.34		\$145.94				
\$133.70	\$160.60	\$174.85	\$165.18	\$204.09		\$156.35				
\$142.94	\$171.85	\$187.01	\$176.68	\$218.33		\$167.27				
\$156.02	\$187.43	\$203.92	\$192.59	\$238.15		\$182.51				
\$167.10	\$200.92	\$218.58	\$206.42	\$255.06		\$195.51				

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Bankers Fidelity Life	Select (Preferred)	Area 1	Zip codes beginning with 720-722
4370 Peachtree Rd. NE		Area 2	Rest of state
Atlanta, GA 30319			
1-866-458-7500	Standard	Area 1	Zip codes beginning with 720-722
www.BFLIC.com		Area 2	Rest of state
Insurance Company & Contact Information	Standard or Select	Area	Service Area (Zip code or County)
Colonial Penn Life Insurance Company			
Admin. Address 600 West Chicago Ave.			
Chicago, IL 60654-2800			
(312)396-6000			
Combined Insurance Company of America	Select (Preferred)		
5050 North Broadway			
Chicago, IL 606040	Standard		
1-800-225-4500			
www.combined.com			
Continental General Insurance Company	Select (Preferred)	Area 1	Zip codes beginning with 720-722
P.O. Box 29136		Area 2	Zip codes beginning with 716-719,723-729
Shawnee Mission, KS 66201			
1-877-291-5434	Standard	Area 1	Zip codes beginning with 720-722
www.ContinentalGeneral.com		Area 2	Zip codes beginning with 716-719,723-729

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$112.00				\$154.00	\$54.00	\$131.00	\$77.00			
\$100.00				\$138.00	\$48.00	\$117.00	\$69.00			
\$134.00				\$185.00	\$65.00	\$157.00	\$92.00			
\$120.00				\$166.00	\$58.00	\$140.00	\$83.00			
Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$131.25	\$161.80			\$180.81	\$44.16	\$166.33	\$61.84	\$107.47	\$144.13	\$105.30
\$119.32				\$172.99						\$121.09
\$137.87				\$199.88						\$139.92
\$125.97				\$164.22		\$146.37				\$133.28
\$107.07				\$139.59		\$124.41				\$113.29
\$157.42				\$205.19		\$183.01				\$166.60
\$133.81				\$174.41		\$155.55				\$141.61

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Equitable Life & Casualty Insurance Company	Select (Preferred)		
3 Triad Center			
Salt Lake City, UT 84180	Standard		
1-800-352-5170			
www.EquiLife.com			
Family Life Insurance Company	Select (Preferred)	Area 1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
P.O. Box 924408		Area 2	All other zip codes beginning with 720 and 721
Houston, TX 77292-4408		Area 3	Rest of state
1-800-877-7705			
	Standard	Area 1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		Area 2	All other zip codes beginning with 720 and 721
		Area 3	Rest of state

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$140.83				\$207.54						\$150.92
\$187.71				\$276.57						\$201.11
\$107.79	\$131.17	\$151.99	\$137.53	\$155.47		\$138.16			\$105.19	\$92.52
\$102.35	\$124.62	\$144.39	\$130.66	\$147.70		\$131.26			\$117.57	\$103.40
\$91.57	\$111.50	\$129.20	\$116.90	\$132.15		\$117.44			\$123.75	\$108.84
\$119.72	\$145.70	\$168.85	\$152.69	\$172.80		\$153.60			\$116.81	\$102.85
\$113.74	\$138.42	\$160.41	\$145.06	\$164.18		\$145.92			\$130.55	\$114.95
\$101.77	\$123.85	\$143.53	\$129.79	\$146.88		\$130.56			\$137.42	\$121.00

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Gerber Life Insurance Company		Area 1	Zip codes beginning with 716-719, 723-729
1311 Mammaronck Avenue		Area 2	Zip codes 72001,72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72045, 72079-72089, 72101, 72102, 72104-72108, 72110-72112
White Plains, NY 10605 (914)272-4000 Neil.sandhoefner@mutualofomaha.com		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113, 72114
Globe Life & Accident Insurance Company			
P.O. Box 2440			
Mckinney, TX 75070			
1-800-654-5433			
www.GlobeOnTheWeb.com			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$96.25				\$136.50		\$116.50				
\$107.80				\$152.88		\$130.48				
\$118.39				\$167.90		\$143.30				
\$94.00	\$157.00	\$180.00		\$181.50						

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Humana Insurance Company	Select (Preferred)	Area 1	Pulaski
P.O. Box 14601		Area 2	Arkansas, Clark, Conway, Faulkner, Garland, Grant, Hot Springs, Jackson, Lonoke, Monroe, Montgomery, Perry, Pike, Polk, Prairie, Saline, Van Buren, White, and Woodruff
Lexington, KY 40512		Area 3	Rest of State
1-800-866-0581			
www.humana.com	Standard	Area 1	Pulaski
		Area 2	Arkansas, Clark, Conway, Faulkner, Garland, Grant, Hot Springs, Jackson, Lonoke, Monroe, Montgomery, Perry, Pike, Polk, Prairie, Saline, Van Buren, White, and Woodruff
		Area 3	Rest of State
Liberty National Life Insurance Company	Select (Preferred)		
P. O. Box 2612 (35202)			
Birmingham, AL 35233			
1-800-288-7222			
www.libertynationallife.com			
Loyal American Life Insurance Company	Select (Preferred)	Area 1	Areas not included in area 2
P.O. Box 559004		Area 2	Zip code beginning with 720-722
Austin, TX 78755			
1-800-633-6752	Standard	Area 1	Areas not included in area 2
www.loyalamerican.com		Area 2	Zip code beginning with 720-722

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$190.00	\$200.00	\$231.00		\$233.00	\$91.00		\$112.00	\$161.00		
\$182.00	\$192.00	\$222.00		\$223.00	\$88.00		\$107.00	\$155.00		
\$167.00	\$177.00	\$204.00		\$205.00	\$81.00		\$99.00	\$143.00		
\$283.00	\$297.00	\$346.00		\$348.00	\$139.00		\$167.00	\$242.00		
\$271.00	\$285.00	\$332.00		\$334.00	\$133.00		\$160.00	\$232.00		
\$249.00	\$262.00	\$305.00		\$308.00	\$122.00		\$147.00	\$214.00		
\$140.00	\$203.00			\$237.00	\$84.00					
\$97.16	\$114.05	\$138.06	\$119.59	\$140.98		\$120.21				\$98.66
\$113.35	\$133.06	\$161.06	\$139.52	\$164.27		\$140.24				\$115.11
\$107.95	\$114.05	\$153.37	\$132.90	\$156.60		\$133.59				\$109.66
\$125.94	\$133.06	\$178.93	\$155.05	\$182.70		\$155.86				\$127.94

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Marquette National Life Insurance Company	Standardized	Area 1	Zip Codes beginning with 716,717,719,723-729
411 N Baylen Street		Area 2	Zip Codes beginning with 718,720,721
Pensacola, FL 32502		Area 3	Zip Codes beginning with 722
1-800-934-8203			
www.marquettenationallife.com	Select	Area1	Zip Codes beginning with 716,717,719,723-729
		Area 2	Zip Codes beginning with 718,720,721
		Area 3	Zip Codes beginning with 722
Medico Insurance Company	Select (Preferred)	Area 1	Zip codes beginning with 717-719, 724-729
1515 South 75th Street		Area 2	Zip codes beginning with 716, 720-723
Omaha, NE 68124			
(800)695-5976	Standard	Area 1	Zip codes beginning with 717-719, 724-729
		Area 2	Zip codes beginning with 716, 720-723
Mutual of Omaha Insurance Company		Area 1	Zip codes beginning with 716-719
Mutual of Omaha Plaza		Area 2	72001, 72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72075, 72079-72089, 72101, 72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136, 72137, 72139-72141, 72143, 72145, 72149, 72150, 72152, 72153, 72156-72158, 72160, 72165-72170, 72173, 72175, 72176, 72178, 72179, 72181, 72182, 72189
Omaha, NE 68175		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
1-800-316-0842			
www.MutualofOmaha.com			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$115.81			\$142.73	\$162.45		\$150.98				
\$122.24			\$150.66	\$171.48		\$159.37				
\$128.67			\$158.58	\$180.50		\$167.75				
			\$128.33	\$147.45		\$135.98				
			\$135.46	\$155.64		\$143.53				
			\$142.58	\$163.83		\$151.08				
\$84.91			\$117.82	\$126.77						
\$95.67			\$132.76	\$142.84						
\$97.59			\$135.43	\$145.71						
\$109.96			\$152.60	\$164.18						
\$98.88		\$131.88	\$114.74	\$135.26		\$117.68				
\$103.70		\$138.32	\$120.64	\$141.84		\$123.42				
\$118.17		\$157.62	\$137.13	\$161.63		\$140.64				

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Order of United Commercial Travelers of America	Select (Preferred)	Area 1	Zip codes beginning with 722
PO Box 159019		Area 2	Zip codes beginning with 720 and 721
631 North Park Street		Area 1	Zip codes beginning with 716-719, 723-729
Columbus Street, OH 43215-8619			
1-800-848-0123	Standard	Area 1	Zip codes beginning with 722
		Area 2	Zip codes beginning with 720 and 721
		Area 3	Zip codes beginning with 716-719, 723-729
Physicians Life Insurance Company		Area 1	Zip codes 716-718, 723-729
2600 Dodge		Area 2	Zip codes 719-721
Omaha, NE 68131		Area 3	Zip codes 722
1-800-228-9100			
www.physiciansmutual.com			

The Rider provides a premium discount for as long as this Rider is in force, both before and after the High Deductible Elimination Date. The premium you pay for the Policy with this Rider will always be less than our standard Plan F policy premium for policies of this form and class where you live. Your premium with or without this Rider is subject to the Premium Changes provision of your policy.

Reserve National Insurance Company	Select (Preferred)		
6100 North West Grand Blvd.			
Oklahoma City, OK 73118	Standard		
1-800-654-9106			
www.reservenational.com			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$149.49	\$180.64			\$207.63		\$183.73				\$145.34
\$134.55	\$162.58			\$186.87		\$165.36				\$130.81
\$127.07	\$153.55			\$176.49		\$156.17				\$123.54
\$186.93	\$225.88			\$259.63		\$229.40				\$181.74
\$168.24	\$203.29			\$233.67		\$206.46				\$163.57
\$158.90	\$192.00			\$220.69		\$194.99				\$154.48
\$116.79				207.54 * F Rider -62.26	\$76.86	\$160.41				
\$122.94				218.46 * F Rider -65.53	\$80.90	\$168.85				
\$135.25				240.31 * F Rider -72.09	\$88.99	\$185.74				

\$121.45		\$176.10		\$157.85	\$50.30					\$124.40
\$139.65		\$202.50		\$181.55	\$57.80					\$143.05

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Royal Neighbors of America	Select (Preferred)	Area 1	Zip Codes beginning with 726-729
11360 Redmond Circle		Area 2	All other zip codes
Rome, GA 30165		Area 3	Zip Codes beginning with 719
1-877-217-4040		Area 4	Zip codes beginning with 720-722
www.AIMC-ATL.COM			
	Standard	Area 1	Zip Codes beginning with 726-729
		Area 2	All other zip codes
		Area 3	Zip Codes beginning with 719
		Area 4	Zip codes beginning with 720-722
Standard Life & Accident Insurance CO.		Area 1	Zip codes beginning with 727, 729
One Moody Plaza		Area 2	Zip codes beginning with 718, 723
Galveston, TX 77550		Area 3	Zip codes beginning with 716-717, 719-722, 724-726, 728
1-888-350-1488			
www.AINCO.com			
State Farm Mutual Automobile INS.CO.			
One State Farm Plaza			
Bloomington, IL 61710			
www.statefarm.com			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$117.54	\$148.35	\$173.41	\$139.21	\$173.97		\$139.70				
\$125.84	\$158.82	\$185.65	\$149.03	\$186.25		\$149.56				
\$131.37	\$165.80	\$193.81	\$155.59	\$194.44		\$156.14				
\$138.28	\$174.52	\$204.01	\$163.77	\$204.67		\$164.35				
\$130.50	\$164.70	\$192.45	\$154.50	\$193.09		\$155.07				
\$139.72	\$176.33	\$206.04	\$165.41	\$206.72		\$166.02				
\$145.86	\$184.08	\$215.09	\$172.68	\$215.81		\$173.31				
\$153.53	\$193.76	\$226.41	\$181.76	\$227.16		\$182.43				
\$197.65	\$225.04	\$255.85	\$154.17	\$210.40	\$30.59	\$155.34				\$101.74
\$244.15	\$277.98	\$316.05	\$190.44	\$259.90	\$37.79	\$191.89				\$125.35
\$220.90	\$251.51	\$285.95	\$172.30	\$235.15	\$34.19	\$173.62				\$113.41
\$121.89		\$183.85		\$185.72						

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
State Mutual Insurance Company	Select (Preferred)	Area 1	All zip codes not included in areas 2 and 3
1360 Redmond Circle		Area 2	All other zip codes beginning with 720 and 721 not listed in area 3
Rome, GA 30165		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
1-800-321-0102			
www.AIMC-ATL.com	Standard	Area 1	All zip codes not included in areas 2 and 3
		Area 2	All other zip codes beginning with 720 and 721 not listed in area 3
		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
Sterling Investors Life Insurance Company	Select (Preferred)	Area 1	All zip codes not included areas 2 and 3
1360 Redmond Circle		Area 2	All other zip codes beginning with 720 and 721 not listed in area 3
Rome, GA 30165		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
1-800-321-0102			
www.AIMC-ATL.com	Standard	Area 1	All zip codes not included areas 2 and 3
		Area 2	All other zip codes beginning with 720 and 721 not listed in area 3
		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$89.38	\$102.06	\$123.13	\$106.96	\$126.02	\$49.62	\$107.47			\$96.28	\$88.19
\$98.17	\$114.67	\$138.34	\$120.17	\$141.59	\$55.75	\$120.75			\$108.17	\$99.09
\$103.08	\$120.41	\$145.26	\$126.18	\$148.67	\$58.54	\$126.79			\$113.58	\$104.05
\$97.09	\$113.34	\$136.77	\$118.82	\$140.04	\$55.11	\$119.42			\$106.96	\$98.06
\$109.09	\$127.34	\$153.67	\$133.50	\$157.34	\$61.92	\$134.17			\$120.17	\$110.17
\$114.55	\$133.71	\$161.36	\$140.18	\$165.21	\$65.02	\$140.88			\$126.18	\$115.68
\$102.43	\$119.71	\$144.41	\$125.42	\$147.74	\$58.16	\$126.02			\$112.89	\$103.40
\$115.09	\$134.50	\$162.25	\$140.92	\$166.00	\$65.34	\$141.59			\$126.84	\$116.17
\$120.85	\$141.23	\$170.37	\$147.97	\$174.30	\$68.61	\$148.67			\$133.19	\$121.98
\$113.85	\$132.92	\$160.36	\$139.37	\$164.21	\$64.61	\$140.04			\$125.42	\$114.97
\$127.92	\$149.34	\$180.17	\$156.59	\$184.50	\$72.59	\$157.34			\$140.92	\$129.17
\$134.32	\$156.81	\$189.18	\$164.42	\$193.73	\$76.22	\$165.21			\$147.97	\$135.63

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
Sterling Life Insurance Company	Standardized	Area 1	Benton, Craighead, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Miller, Pulaski, Saline, Sebastian, and Washington
P.O. Box 5348 Bellingham, WA 98227-5348		Area 2	Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Cross, Dallas, Desha, Drew, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, IZard, Jackson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Madison, Marion, Mississippi, Montgomery, Monroe, Nevada, Newton, Ouachita, Phillips, Perry, Pike, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, White, Woodruff, and Yell
1-888-858-8572	Select	Area 1	Benton, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Pulaski, Saline, Sebastian, and Washington
www.sterlingplans.com		Area 2	Clark, Cleburne, Cross, Franklin, Garland, Grant, Hot Spring, Jackson, Logan, Madison, Montgomery, Perry, Pike, Poinsett, Prairie, Scott, St. Francis, Van Buren, White, Woodruff, and Yell
Thrivent Financial For Lutherans	Select (Preferred)	Area 1	Zip codes beginning with 720-721
4321 North Ballard Road Appelton, WI 54919		Area 2	Zip codes beginning with 716-719, 723-729
1-800-847-4836		Area 3	Zip codes beginning with 722
www.thrivent.com	Standard	Area 1	Zip codes beginning with 720-721
		Area 2	Zip codes beginning with 716-719, 723-729
		Area 3	Zip codes beginning with 722
Transamerica Life Insurance Company			
4333 Edgewood Road. N.E. Cedar Rapids, IA 52499			
(410)685-5500			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$146.32	\$182.25	\$209.55		\$194.00		\$179.22	\$96.83			
\$139.30	\$178.17	\$206.03		\$190.72		\$176.94	\$94.73			
137.86	\$141.45	\$168.76		\$156.26		\$141.49	\$73.64			
133.81	\$147.42	\$175.28		\$162.28		\$148.49	\$77.60			
\$120.21	\$152.05	\$201.03	\$170.90	\$201.76	\$65.95	\$172.85		\$121.68	\$157.17	
\$107.56	\$136.05	\$179.87	\$152.91	\$180.52	\$59.01	\$154.65		\$108.87	\$140.63	
\$126.54	\$160.06	\$211.61	\$179.89	\$212.38	\$69.43	\$181.94		\$128.08	\$165.44	
\$132.23	\$167.24	\$221.18	\$187.95	\$221.91	\$72.53	\$190.15		\$133.86	\$172.93	
\$118.31	\$149.64	\$197.89	\$168.17	\$198.55	\$64.90	\$170.13		\$119.77	\$154.73	
\$139.19	\$176.04	\$232.82	\$197.85	\$233.59	\$76.35	\$200.16		\$140.90	\$182.03	
\$113.00	\$153.00	\$180.00	\$167.00	\$183.00		\$170.00	\$84.00	\$124.00	\$153.00	\$144.00

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
United American Insurance Company			
P.O. Box 8080			
Mckinney, TX 75070			
1-800-331-2512			
www.UnitedAmerican.com			
United of Omaha Life Insurance Company	Select (Preferred)	Area 1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
Mutual of Omaha Plaza		Area 2	Zip codes 72001, 72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72075, 72079-72089, 72101, 72102, 72104, 72105, 72106-72108, 72110-72112, 72121-72123, 72125, 72126-72134, 72136, 72137, 72139-72141, 72143, 72145, 72149, 72150, 72152, 72153, 72156-72158, 72160, 72165-72170, 72173, 72175, 72176, 72178, 72179, 72181, 72182, 72189
Omaha, NE 68175		Area 3	Zip codes beginning with 716-719, 723-729
1-800-775-6000			
www.MutualofOmaha.com	Standard	Area 1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		Area 2	Zip codes 72001, 72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72075, 72079-72089, 72101, 72102, 72104, 72105, 72106-72108, 72110-72112, 72121-72123, 72125, 72126-72134, 72136, 72137, 72139-72141, 72143, 72145, 72149, 72150, 72152, 72153, 72156-72158, 72160, 72165-72170, 72173, 72175, 72176, 72178, 72179, 72181, 72182, 72189
		Area 3	Zip codes beginning with 716-719, 723-729

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$132.00	\$192.00	\$225.00	\$212.00	\$226.00	\$80.00	\$213.00	\$138.00	\$195.00		\$183.00
\$101.32				\$146.84		\$124.82			\$116.73	\$109.39
\$88.92				\$128.86		\$109.53			\$102.44	\$96.00
\$84.78				\$122.86		\$104.44			\$97.67	\$91.53
\$109.54				\$158.74		\$134.94			\$126.20	\$118.27
\$96.13				\$139.31		\$118.42			\$110.75	\$103.79
\$91.66				\$132.83		\$112.91			\$105.60	\$98.96

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
United National Life Insurance	Select (Preferred)	Area 1	Zip codes beginning with 716-719, 723-729
1275 Milwaukee Ave.		Area 2	Zip codes beginning with 720-722
Glenview, IL 60025			
1-800-207-8050	Standard	Area 1	Zip codes beginning with 716-719, 723-729
		Area 2	Zip codes beginning with 720-722
United Teachers Associates	Select (Preferred)	Area 1	All zip codes not included in area 2
P.O. Box 26580		Area 2	Zip codes beginning with 720-722
Austin, TX 78755			
1-800-880-8824	Standard	Area 1	All zip codes not included in area 2
www.UTAIC.com		Area 2	Zip codes beginning with 720-722
United World Insurance Company		Area 1	Zip codes beginning with 716-719, 723-729
3316 Farnam Street		Area 2	Zip codes 72001, 72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72075, 72079-72089, 72101, 72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136, 72137, 72139-72141, 72143, 72145, 72149, 72150, 72152, 72153, 72156-72158, 72160, 72165-72170, 72173, 72175, 72176, 72178, 72179, 72181, 72182, 72189
Omaha, NE 68175		Area 3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
1-877-845-0892			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$84.56			\$111.12	\$120.96		\$113.44				
\$98.31			\$129.18	\$140.62		\$131.88				
\$93.96			\$123.47	\$134.40		\$126.05				
\$109.22			\$143.53	\$156.24		\$146.53				
\$97.16	\$113.38	\$137.25	\$118.89	\$140.15		\$119.50				\$98.08
\$113.35	\$132.27	\$160.12	\$138.70	\$163.51		\$139.41				\$114.42
\$107.95	\$126.00	\$152.47	\$132.12	\$155.69		\$132.81				\$109.02
\$125.94	\$174.00	\$177.88	\$154.14	\$181.63		\$154.94				\$127.19
\$98.88	\$121.06			\$135.26		\$117.69				
\$103.70	\$126.97			\$141.86		\$123.43				
\$118.17	\$144.68			\$161.66		\$140.65				

Insurance Company & Contact Information	Standard or Select (Preferred)	Area	Service Area (Zip code or County)
USSA Life Insurance Company	Select (Preferred)		
9800 Fredericksburg Road			
San Antonio, TX 78288	Standard		
1-800-531-8000			
www.USAA.com			
World Corp Insurance Company		Area 1	Zip codes 71700-71799, 72600-72999
1000 World Corp Plaza, North Park		Area 2	Zip codes 71800-71899, 72300-72599
PO Box 3160		Area 3	Zip codes 72200-72299
Omaha, NE 68103-0160		Area 4	Rest of State
1-402-496-8000			

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$118.83				\$142.63						
\$130.73				\$156.57						
\$118.24				\$159.92	\$66.85					
\$124.21				\$168.00	\$70.24					
\$137.35				\$185.76	\$77.65					
\$131.38				\$177.69	\$74.28					

MEDICARE SELECT PARTICIPATING HOSPITAL LISTS

AARP
(United Healthcare Insurance Company)
PO BOX 130
MONTGOMERYVILLE, PA 18936
1-800-523-5800
www.aarphealthcare.com

Atlanta Memorial Hospital - Atlanta, TX - (903) 799-3000
Christus St. Michael Health Care Center - Texarkana, TX - (903) 614-1000
Dallas County Hospital - Fordyce - (870) 352-6300
DeWitt Hospital - DeWitt- (870) 946-3571
Five Rivers Medical Center - Pocahontas - (870) 892-6000
Freeman Neosho Hospital - Neosho, MO - (417)455-4352
Fulton County Hospital - Salem - (870) 895-2691
Good Shepherd Medical Center - Linden, TX - (903) 756-5561
Health Park Hospital - Hot Springs - (501) 520-2000
Little River Memorial Hospital - Ashdown - (870) 898-5011
Living Hope New Boston Medical Center - New Boston, TX - (903) 628-5531
National Park Medical Center - Hot Springs - (501) 321-1000
Northwest Arkansas Hospital -Willow Creek Women's Hospital - Johnson - (479) 684-3000
Northwest Arkansas Hospital of Benton County - Bentonville - (479) 553-1000
Northwest Medical Center of Washington County - Springdale - (479) 751-5711
St. Francis Hospital - Memphis, TN - (901) 765-1000
St. Francis Hospital - Barlett- Memphis, TN - (901) 820-7000
Stuttgart Regional Medical Center - Stuttgart - (870) 673-3511
Tri-Ward General Hospital - Bernice, LA - (318) 285-9066
UAMS, Little Rock - (501) 686-7000
Wadley Regional Medical Center - Texarkana, TX - (903) 798-8000

BANKERS LIFE & CASUALTY
222 MERCHANDISE MART PLAZA
CHICAGO, IL 60654
1-800-621-3724
www.bankerslife.com

Baptist Memorial Hospital - Collierville, TN - (901) 861-9000
Baptist Memorial hospital - Covington, TN - (901) 476-2621
Baptist Memorial Hospital - Memphis, TN - (901) 226-5000
Baptist Memorial Hospital - Ripley, TN - (731) 221-2200
Baptist Memorial Hospital For Women - Memphis, TN - (901) 227-9000
Baptist Memorial Restorative Care Hospital - Memphis, TN - (901) 226-1400
Baptist Rehabilitation - Germantown, TN - (901) 757-1350

MARQUETTE NATIONAL LIFE INSURANCE COMPANY
411 N BAYLEN STREET
PENSACOLA, FL 32502
1-800-934-8203
www.marquettenationallife.com

Arkansas Heart Hospital - Little Rock - (501) 219-7000
Central Arkansas Hospital - Searcy - (501) 278-3100
Crawford Memorial Hospital - Van Buren - (479) 474-3401
DeWitt Hospital and Nursing Home - DeWitt - (870) 946-3571
Doctors Hospital Little Rock - Little Rock - (501) 552-6000
Five Rivers Medical Center - Pocahontas- (870) 892-6070
Fulton County Hospital - Salem - (870) 895-2691
Healthpark Hospital - Hot Springs - (501) 520-2000
Healthsouth Rehabilitation Hospital - Fayetteville - (501) 444-2200
Healthsouth Rehabilitation Hospital - Fort Smith - (479) 785-3300
Healthsouth Rehabilitation Hospital - Jonesboro - (870) 932-0440
Lawrence Memorial Hospital - Walnut Ridge - (870) 886-2600
Little River Memorial Hospital - Ashdown - (870) 898-5011
National Park Medical Center - Hot Springs - (501) 321-1000
Nea Baptist Memorial Hospital - Jonesboro - (870) 972-7000
Rivendell Behavioral Health Services - Benton - (501) 794-1255
River Valley Medical Center - Dardanelle - (479) 229-4677
Select Specialty Hospital Fort Smith Inc - Fort Smith - (479) 441-3980
Select Specialty Hospital Little Rock Inc - Little Rock - (501) 552-8325
St Vincent Rehabilitation Hospital - Sherwood - (501) 834-1800
St Vincent Infirmiry Medical Center - Little Rock - (501) 552-3000
St Vincent Medical Center North - Sherwood - (501) 552-7100
Timber Ridge Ranch Neuro Rehabilitation - Benton - (800) 697-5953
UAMS Medical Center - Little Rock - (501) 686-6700

MUTUAL OF OMAHA
MUTUAL OF OMAHA PLAZA
OMAHA, NE 68175
1-800-316-0842
www.MutualOfOmaha.com

Central Arkansas Hospital - Searcy - (501) 278-3100
Crawford Memorial Hospital - Van Buren - (479) 474-3401
National Park Medical Center - Hot Springs - (501) 321-1000
Regional Medical Center Of N.E. Arkansas - Jonesboro - (870) 972-7000
Wadley Regional Medical Center - Texarkana, TX - (903) 798-8000

PHYSICIANS LIFE INSURANCE COMPANY
 2600 DODGE
 OMAHA, NE 68131
 1-800-228-9100
www.physiciansmutual.com

- Arkansas Heart Hospital - Little Rock - (501) 219-7000
- Central Arkansas Hospital - Searcy - (501) 278-3100
- Crawford Memorial Hospital - Van Buren - (479) 474-3401
- DeWitt Hospital and Nursing Home - DeWitt - (870) 946-3571
- Doctors Hospital Little Rock - Little Rock - (501) 552-6000
- Five Rivers Medical Center - Pocahontas - (870) 892-6070
- Fulton County Hospital - Salem - (870) 895-2691
- Healthpark Hospital - Hot Springs - (501) 520-2000
- Healthsouth Rehabilitation Hospital - Fayetteville - (501) 444-2200
- Healthsouth Rehabilitation Hospital - Fort Smith - (479) 785-3300
- Healthsouth Rehabilitation Hospital - Jonesboro - (870) 932-0440
- Lawrence Memorial Hospital - Walnut Ridge - (870) 886-2600
- Little River Memorial Hospital - Ashdown - (870) 898-5011
- National Park Medical Center - Hot Springs - (501) 321-1000
- Nea Baptist Memorial Hospital - Jonesboro - (870) 972-7000
- Rivendell Behavioral Health Services - Benton - (501) 794-1255
- River Valley Medical Center - Dardanelle - (479) 229-4677

STANDARD LIFE & ACCIDENT INSURANCE CO.
 ONE MOODY PLAZA
 GALVESTON, TX 77550
 1-888-350-1488
www.AINCO.com

- Dardanelle Hospital - Dardanelle - (479) 229-4677
- DeWitt Hospital - DeWitt - (870) 946-3571
- Eureka Springs Hospital - Eureka Springs - (501) 253-7400
- Fulton County Hospital - Salem - (870) 895-2691
- Healthpark Hospital - Hot Springs - (501) 520-2000
- Lawrence Memorial Hospital - Walnut Ridge - (870) 886-8699
- Little River Memorial Hospital (Little River County) - (870) 898-5011
- Mena Medical Center - Mena - (501) 394-6100
- National Park Medical Center - Hot Springs - (501) 321-1000
- Randolph County Medical Center - Pocahontas - (870) 892-4511

STATE MUTUAL INSURANCE COMPANY
 1360 REDMOND CIRCLE
 ROME, GA 30165
 1-800-321-0102
www.AIMC-ATL.com

- National Park Medical Center - Hot Springs - (501) 321-1000
- North East Arkansas Medical Center - Jonesboro - (870) 972-7000

Helpful Telephone Numbers

Arkansas Insurance Department	1-501-371-2600
Toll-Free	1-800-282-9134
Arkansas Foundation for Medical Care	1-888-354-9100
Arkansas Attorney General's Office	1-800-482-8982
Tricare	1-866-773-0404
Medicaid	1-800-482-5431
Medicare Part A	1-800-Medicare (633-4227)
Medicare Part B	1-800-Medicare (633-4227)
Social Security Administration	1-800-772-1213
Veterans Administration	1-800-827-1000

National Do Not Call Registry

Call 1-888-382-1222 to register phone numbers
 Visit the website www.donotcall.org to register phone numbers

Do Not Mail Registry

Mail written removal request to Mail Preference Service and ask that your name, address, and phone number be deleted from all mailing and marketing lists. Be sure to include three (3) variations or spellings of your name.

Medicare Plans Change. People Change. Shop & Compare Nov 15–Dec 31



Comparing Medicare drug plans can save money.
Provide a list of current medications and SHIIP
uses the Medicare website to
compare plans www.medicare.gov

Call 1-800-224-6330 for information

SHIIP PROVIDES MEDICARE INFORMATION

Example topics include

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Medicare Claims
Medicare Complaints
Insurance Agent Complaints
Long-term Care Insurance
Limited Income Subsidy Programs = Medicare Savings Programs
(QMB, SLMB, & QI-1) & Extra Help



Jay Bradford, Commissioner
Dan Honey, Deputy Commissioner
Melissa Simpson, Director

1200 W 3rd St
Little Rock, Arkansas 72201
Toll Free: 1-800-224-6330



www.insurance.arkansas.gov



LOCAL HELP FOR PEOPLE WITH MEDICARE

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