

Royal Neighbors of America	Rural: \$105.08 (s) Rural: \$94.58 (ns) Urban: \$127.58 (s) Urban: \$114.92 (ns)	\$28.50 (s) \$25.75 (ns) \$34.67 (s) \$31.25 (ns)	\$10.08 (s) \$10.08 (ns) \$10.08 (s) \$10.08 (ns)	n/a	\$5.33 (s) \$4.75 (ns) \$6.42 (s) \$5.83 (ns)	\$4.08 (s) \$3.75 (ns) \$5.00 (s) \$4.50 (ns)	\$4.92 (s) \$4.58 (ns) \$5.92 (s) \$5.50 (ns)	\$252.00 (s) \$226.92 (ns) \$306.00 (s) \$275.58 (ns)
Sanford Health Plan	\$105.67 (t) \$95.08 (nt)	\$27.75 (t) \$25.00 (nt)	\$8.33 (s) \$8.33 (ns)	n/a	\$5.50 (t) \$4.08 (nt)	n/a	n/a	Call insurance company for current rates
State Farm Mutual	Rural: \$95.25 Urban: \$99.08	\$36.08 \$37.50	n/a	n/a	n/a	n/a	n/a	\$284.25 \$295.67
State Mutual Insurance Company	Rural: \$104.33 (s) Rural: \$93.92 (ns) Urban: \$134.08 (s) Urban: \$120.75 (ns)	\$25.75 (s) \$23.25 (ns) \$33.17 (s) \$29.83 (ns)	\$11.00 (s) \$11.00 (ns) \$11.00 (s) \$11.00 (ns)	n/a	\$4.83 (s) \$4.42 (ns) \$6.25 (s) \$5.67 (ns)	\$4.08 (s) \$3.67 (ns) \$5.25 (s) \$4.75 (ns)	\$4.58 (s) \$4.17 (ns) \$5.92 (s) \$5.42 (ns)	\$250.08 (s) \$225.25 (ns) \$321.50 (s) \$289.67 (ns)
Thrivent Financial for Lutherans	\$122.83 (t) \$111.67 (nt)	\$37.17 (t) \$33.75 (nt)	\$8.92 (t) \$8.92 (nt)	n/a	n/a	n/a	\$10.17 \$9.25	\$231.00 (t) \$210.00 (nt)
UniCare Life and Health Insurance Company	Rural: \$89.00 Urban: \$100.00	n/a	n/a	n/a	n/a	n/a	n/a	\$195.00 \$219.00
United American	\$101.42	\$22.67		\$0.58	\$0.58	\$7.50	\$2.50	Call insurance company for current rates
United HealthCare AARP	\$132.75 (t) \$114.75 (nt)	\$26.00 (t) \$26.00 (nt)	n/a	n/a	n/a	n/a	n/a	\$208.25 (t) \$179.75 (nt)
United National	\$122.75	\$31.83	\$7.67	n/a	\$12.08	n/a	n/a	\$270.67
United Teacher Associates Insurance	Rural: \$108.00 (s) Rural: \$90.00 (ns) Urban: \$120.00 (s) Urban: \$100.00 (ns)	\$27.00 (s) \$22.50 (ns) \$30.00 (s) \$25.00 (ns)	n/a	n/a	n/a	n/a	n/a	\$157.50 (s) \$131.25 (ns) \$175.00 (s) \$145.83 (ns)
United World Life Insurance Company	Rural: \$101.50 (s) Rural: \$88.33 (ns) Urban 1: \$109.33 (s) Urban 1: \$95.08 (ns) Urban 2: \$118.42 (s) Urban 2: \$103.00 (ns)	\$29.33 (s) \$25.58 (ns) \$29.33 (s) \$17.25 (ns) \$29.33 (s) \$25.58 (ns)	\$11.25 (s) \$11.25 (ns) \$11.25 (s) \$11.25 (ns) \$11.25 (s) \$11.25 (ns)	n/a	n/a	\$7.08 (s) \$6.17 (ns) \$7.08 (s) \$6.17 (ns) \$7.08 (s) \$6.17 (ns)	\$1.92 (s) \$1.67 (ns) \$1.92 (s) \$1.67 (ns) \$1.92 (s) \$1.67 (ns)	\$284.17 (s) \$247.25 (ns) \$306.08 (s) \$266.25 (ns) \$331.58 (s) \$288.50 (ns)

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Contact insurance company for urban and rural zip code designations.

(s) = Rates for Smoker
(ns) = Rates for Non-Smoker
(t) = Rates for Tobacco user
(nt) = Rates for Non-Tobacco user
n/a = rider is not offered by company

The information provided here changes frequently.

Please contact the individual insurance company or the Minnesota Department of Commerce
www.insurance.mn.gov,
or call 651/296-2488 or 800/657-3602 for the Market Assurance Division of the Commerce Department for current information.

The companies listed here offer Medigap policies in Minnesota. Additional riders can be added to the Basic policy for more coverage at a higher premium. All of these policies have standardized mandated coverage. Check with the company. The difference in the mandated coverage is the company selling the policy. Medigap plans must offer the same benefits to all members, no matter their age or health status.

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| Admiral Life | 866/398-9305 | Royal Neighbors of America..... | 877/815-8877 |
| American Family Mutual..... | 800/692-6326 | Sanford Health Plan..... | 888/605-9277 |
| Bankers Life and Casualty..... | 800/621-3724 | State Farm Mutual | State Farm Agent |
| Blue Cross and Blue Shield of MN | 877/662-2583 | State Mutual Insurance Company | 877/872-5500 |
| Combined Insurance of America | 800/225-4500 | Thrivent for Lutherans | 800/847-4836 |
| Continental General..... | 800/786-7557 | UniCare | 866/404-0604 |
| Continental Life | 800/264-4000 | United American Insurance Company | 800/331-2512 |
| Guarantee Trust Life | 800/338-7452 | United Health Care AARP | 800/523-5800 |
| Lincoln Heritage Life..... | 800/287-7319 | Union Bankers Insurance Company | 800/824-3577 |
| MN Comprehensive Health Association | 800/325-3540 | United National..... | 847/803-5252 |
| Mutual of Omaha..... | 800/228-9549 | United Teacher Associates Company | 512/451-2224 |
| Pennsylvania Life | 877/366-5433 | United World Life Insurance Company | 800/775-6000 |
| Physicians Life | 800/228-9100 | | |