Year 2021

South Dakota Consumer's Guide to Medicare Supplement Policies

SD DEPT OF HUMAN SERVICES
DIVISION OF LONG TERM SERVICES AND SUPPORTS

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senior health information & insurance education

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SENIOR MEDICARE PATROL

The South Dakota SMP can help you prevent, detect, and report Medicare fraud.

PROTECT
- Protect yourself against Medicare fraud.
Treat your Medicare and Social Security numbers like your credit cards. Never give these numbers to a stranger!

DETECT
- Detect possible fraud, errors, and abuse.
Review your Medicare statement for mistakes by comparing them to your personal records.

REPORT
- Report suspected fraud, errors, and abuse.
If you think you have been a target of fraud, report it.

South Dakota SMP
Empowering Seniors To Prevent Healthcare Fraud

Contact the South Dakota SMP at your regional **SHIINE** office or call 1-800-536-8197

LANGUAGE ASSISTANCE

Español (Spanish) - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.305.9673 (TTY: 711).

Deutsch (German) - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.800.305.9673 (TTY: 711).

繁體中文 (Chinese) - 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1.800.305.9673（TTY: 711）

Aren (Karen) - erh>uwdRAunDAusdmtCdAusdmtw>rRpXRvXAwvXmbl.vXmphRAeDwrHRb.ohM. vDRIAud; 1.800.305.9673 (TTY: 711). 1.800.305.9673 (TTY: 711)

Tiếng Việt (Vietnamese) - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1.800.305.9673 (TTY: 711).

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Srpsko-hrvatski (Serbo-Croatian) - OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1.800.305.9673 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

አማርኛ (Amharic) - ማስታወሻ: የሚናገሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1.800.305.9673 (መስማት ለተሳናቸው: 711).

Sudanic Adamawa (Fulfulde) MAANDO: To a waawi [Adamawa], e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1.800.305.9673 (TTY: 711).

Tagalog (Tagalog – Filipino) - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1.800.305.9673 (TTY: 711).

한국어 (Korean) - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1.800.305.9673 (TTY: 711)번으로 전화해 주십시오.

Русский (Russian) - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.800.305.9673 (телетайп: 711).

Cushite Oroomiffa (Oromo) - XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1.800.305.9673 (TTY: 711).

Український (Ukrainian) - УВАГА: Якщо ви говорити українською мовою, перекладацькі послуги, безкоштовно, доступні для вас. Телефонуйте. Телефонуйте 1.800.305.9643 (TTY: 711).

Français (French) - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1.800.305.9673 (ATS : 711).

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4 STEPS TO CHOOSING A MEDICARE SUPPLEMENT (MEDIGAP) POLICY

1 Decide which benefits you want and then decide which of the Medigap plans (A – N) meet your needs.

- Decide which benefits you need and want while considering your current and future health care needs. You might not be able to switch policies later.
- Select which type of Medigap plan (A-N) will meet your needs.

2 Find out which insurance companies sell Medigap policies in your state.

Do any of the following:

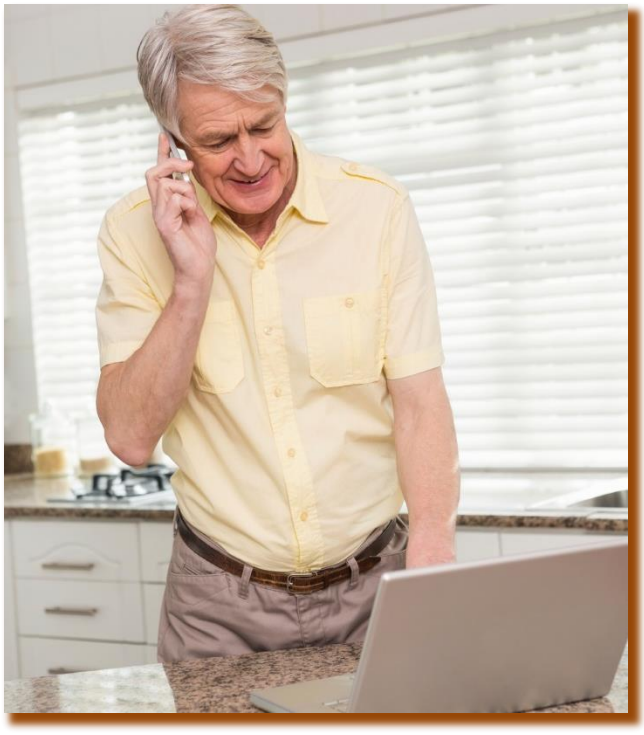
- Use this guide to view the companies that offer plans in South Dakota.
- Consider any complaints against the insurance company when deciding which Medigap policy is right for you.
- To view the complaints filed against insurance companies visit the Consumer Information Source at www.NAIC.org or call the South Dakota Division of Insurance for assistance (605) 773-3563.
- Look online for information about the insurance companies.
- Talk to someone you trust, like:
  - A family member
  - Your insurance agent
  - A friend
- Call the insurance companies.

3 Learn about the insurance companies selling the Medigap policies you're interested in and compare costs.

- The costs listed in this guide are estimates; companies can change their rates at any time. Plan to contact more than one insurance company selling the Medigap plan you are interested in.
- Before you contact any insurance companies, figure out if you're in your Medigap open enrollment period or if you have a guaranteed issue right.

4 Buy the Medigap policy.

- Apply for the Medigap policy from the provider you have chosen. Your agent or insurance company can assist you.
- Answer required questions carefully and truthfully.
- The insurance company must give you a clearly worded summary of your policy. Make sure you read it carefully. If you don't understand it, ask questions.



WHAT IS A MEDICARE SUPPLEMENT POLICY?

Medicare Supplement Insurance, or Medigap, is sold by private insurance companies and their designated agents throughout South Dakota. Original Medicare (Parts A and B) pays about 80 percent of Medicare's authorized expenses including hospital, doctor bills, lab tests and more. Medigap plans help pay all or a portion of the remaining 20 percent of health care costs, excluding prescription drugs and the costs associated with them.

If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for each covered health care cost and then your Medigap policy automatically pays its share. If your Medigap plan does not pay all of the costs after Medicare has paid its share, you will be billed directly by the provider.

WHAT YOU NEED TO KNOW ABOUT MEDIGAP POLICIES

You must have both Medicare Part A and Part B to purchase a Medigap plan.

During your first six months of enrollment in Medicare Part B, you have an Open Enrollment period (also called a Guaranteed Issue Right) where all companies selling Medigap plans in South Dakota must accept you regardless of your health history.

If you do not buy a Medigap plan during your first six months of enrolling in Part B, companies will require health underwriting of your health background, health history and perform various health tests. The insurance company can legally deny your coverage based on these results. Any time you want to switch insurance companies outside of your Open Enrollment period, you also will have health underwriting requirements.

A person who is younger than 65 and begins Medicare due to a disability OR begins Medicare at age 65 OR is older than 65 and just leaving employer group health coverage they or a spouse has, is entitled to Open Enrollment for a Medigap policy whenever they are within the first 6 months of starting Part B.

You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium paid to Medicare. A Medigap policy only covers one person.

Medigap plans **DO NOT** include prescription drug coverage. You should purchase a Medicare Part D plan for drugs if you are purchasing a Medigap plan, or risk possible future penalties. Your **SHIINE** (Senior Health Information and Insurance Education) counselor can help you enroll

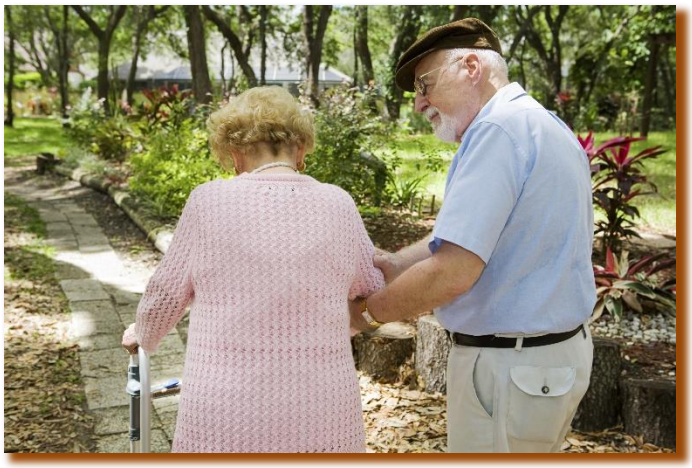
into a Part D plan, when you have Part A and/or Part B, during Part D Open Enrollment (Oct 15-Dec 7) and other specific circumstances.

You can buy a Medigap policy from any insurance company and/or their local life/health agent who is licensed to sell in South Dakota by the Division of Insurance (DOI). This guide lists the rates for companies that responded to our request for information for 2021. Companies may change their prices at any time, if approved by the South Dakota DOI. Call the insurance companies or agents directly to obtain the most current rates. Telephone numbers, websites and rates are listed in this guide for companies selling Medigap plans in South Dakota.

WHAT TYPES OF MEDIGAP POLICIES ARE AVAILABLE?

Medigap plans are nationally standardized and include plans A, B, D, G, (also a High Deductible G), K, L, M and N. Companies choose which plans they wish to offer in each state. Standardized means a Plan A from one company must offer the same benefits as Plan A from all other companies, and so forth for each respective plan.

Each Medigap plan offers specific benefits and coverage listed in the chart at the end of this guide. Cost is usually the most significant difference between Medigap policies with the same letter sold by different insurance companies but some may offer discounts or other incentives.



CHANGES IN MEDIGAP POLICIES

Medigap plans C, F and F High Deductible will no longer be sold in the United States after December 31, 2019. New federal law prohibits the sale of Medigap plans that cover Part B deductible to newly eligible Medicare beneficiaries on or after January 1, 2021. Anyone who has a Plan C, F, or F High Deductible prior to December 31, 2019, is grandfathered in and will not need to make any change. They will continue in their respective plan for as long as they pay the premium on time.

Anyone who purchases a Medigap plan on or after January 1, 2021, will be required to pay the Part B deductible ($198 in 2021).

It is expected starting in 2020, a High Deductible Plan G will be offered in addition to a regular Plan G. Insurance companies will decide if they wish to offer these plans.

Consumers who have Medigap plans C, F, or F High Deductible are not expected to see significant premium increases in the near future even though the pool of members will eventually decrease. Part B deductible amount will increase over time but is not expected to be dramatic in any given year.

WHEN CAN I SIGN-UP FOR A MEDIGAP POLICY?

The best time to purchase a Medigap policy is during your Medigap Open Enrollment period also known as Guarantee Right Period. This period begins when you first enroll and start paying for Medicare Part B. The key to guarantee issue right is when you begin paying for Part B, whether on Medicare due to a disability, turning 65 and beginning Medicare, or when you or spouse no longer have employer group health coverage, even if you are older than 65.

The Open Enrollment Period starts when you enroll in Medicare Part B and ends 6 months later. If you or your spouse continues working past age 65 and you are covered by creditable employer group health coverage by you or spouse, you do not have to enroll in Part B at that time.

If you apply for a Medigap policy after the 6 month window of when Part B begins, you will go through health underwriting and the company can legally refuse coverage.

Every new Medicare beneficiary who is age 65 or older with Part A and B has a guaranteed right to buy a Medigap policy during "Open Enrollment." An insurance company cannot reject you and it cannot charge you more than anyone else your age for any policy it sells.

WHAT IS A LOOK-BACK PERIOD?

Coverage for a pre-existing condition can be excluded by the plan only if the condition was first diagnosed within 6 months before the Medigap plan started. This is called the "Look-Back" period for Medicare covered services, Original Medicare will still cover the condition even if the Medigap policy won't, but you are responsible for the Medicare co-insurance or co-payments. After 6 months the Medigap policy will cover the recently diagnosed pre-existing condition. Be sure to find out prior to purchase if your desired plan has a look-back clause.

WHAT IF I KEEP WORKING PAST AGE 65 AND KEEP EMPLOYER HEALTH INSURANCE?

If you are on your spouse's employer health insurance and you turn 65, or if you continue working past 65 and are on your employer health insurance, be sure to talk to the health insurer to see how it works with Medicare. You do not have to enroll in part B nor get a Medigap policy when turning 65 if you already have credible coverage, which includes a prescription drug plan.

In the above case, your 6 month issue right for a Medigap plan begins when you or your spouse retire or stop working and you no longer have employer health coverage, and you have enrolled and started paying for your Medicare Part B premium.

WHICH PLANS ARE BEST FOR ME?

This really varies by person! Consider these:

Which insurance benefits are most important to you?

What is the monthly premium?

Level of risk for future medical expenses you are willing to accept?

What are the member services?

Are discounts or incentives offered?

What plan do family or friends have?

Is there a rate increase each year?

Are there major complaints of the company?

What is the financial or customer service rating?

You cannot predict what your health status will be 15-25 years from when you first obtain a Medigap plan. The most popular plans in South Dakota have included Plans F, G, N, and C.

CAN I CHANGE MY MEDIGAP POLICY?

Unless you move to another state, or the insurance company no longer sells the Medigap policy in your state, you can keep the same company and policy for the rest of your life. You may apply for another Medigap policy at any time if you choose. However, after the 6-month Open Enrollment has expired, companies will likely require applicants to go through underwriting, a process where a person's health history is reviewed and various medical tests will be conducted. The company will pay for the reviews and tests but may deny plan acceptance for any health reason. **DO NOT CANCEL** your current Medigap policy until you are officially accepted by the new company and have the policy in-hand.

Some companies **MAY** offer their own Open Enrollment opportunities where a Medigap policy can be issued or changed to anyone who applies during that timeframe without any health underwriting.

HOW DO INSURANCE COMPANIES SET PRICES FOR MEDIGAP POLICIES?

Each insurance company decides how it will set the price, or premium, for its Medigap policies. It is important to ask how an insurance company prices its policies as it affects how much you pay now and in the future. Medigap policies can be priced in 3 ways and the company can change its method:

Community-rated, also called no-age rated.

- Generally the same monthly premium is charged to everyone who has the Medigap policy in a geographic area, regardless of age. Premiums may go up because of inflation and other factors but not because of your age.

Issue-age rated, also called entry age-rated.

- The premium is based on the age you are when you buy, or are issued, the Medigap policy. Premiums are lower for people who buy at a younger age and won't change as you get older. Premiums may go up because of inflation and other factors but not because of your age.

Attained-age rated.

- The premium is based on your current age, the age you have attained, resulting in your premium increasing as you get older. They may be the least expensive at first, but they can eventually become the most expensive. Premiums may also go up because of inflation and other factors.

The cost of the Medigap policy may also depend on whether the company offers discounts, such as: discounts for women, non-smokers, people who are married, those who pay yearly, pay premiums using electronic funds transfers or other reasons.

CAN MY MEDIGAP INSURANCE COMPANY DROP ME?

In most cases, a Medigap insurance company cannot drop you because the policy is guaranteed renewable. Your insurance company can only drop you if one of these happens:

- You are delinquent in paying your premium.
- You were not truthful on the Medigap application.
- The insurance company becomes bankrupt or insolvent or no longer sells policies in your state through no fault of your own.
  - You then have the right to buy Medigap Plan A, B, D, K, or L sold in South Dakota by any insurance company without any insurance health underwriting.
  - **NOTE:** If this is the case, you must get a new policy within 63 calendar days from the date your coverage ended.

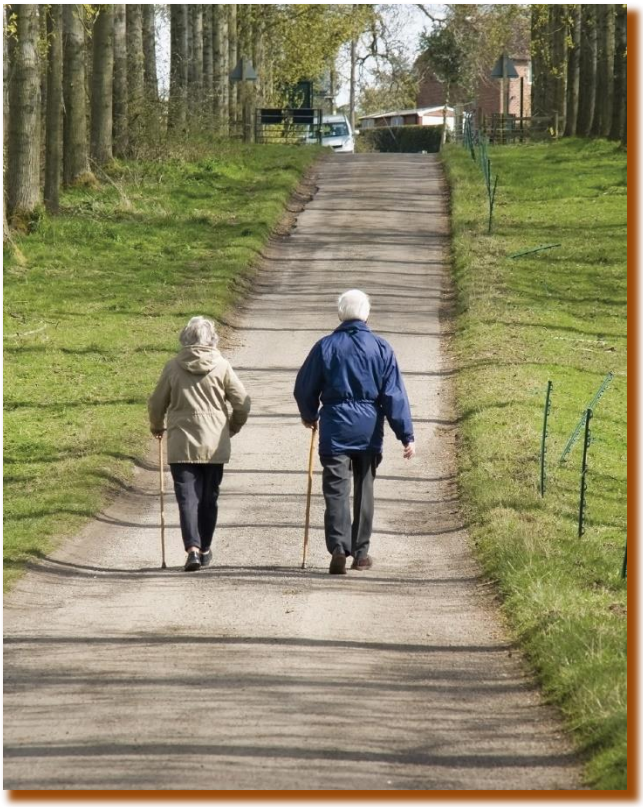
WHAT ARE THE DIFFERENCES BETWEEN SELECT, STANDARD, AND PREFERRED MEDIGAP PLANS?

Medicare SELECT is a type of Medigap policy sold in some states, including two companies in South Dakota. These plans follow the same rules as the standard policies but require you to use hospitals within its network to be eligible for full insurance benefits. Avera Health Plans and Sanford Health Plans both offer SELECT policies which are the lowest cost policies each health system offers. Elective procedures or those planned in advance, such as a hip surgery, are to be conducted at a network hospital unless a travel benefit option is offered where a procedure can be handled at a non-network hospital. Check with your company regarding the travel benefit if you have a SELECT policy. If you have an emergency procedure, such as an injury while vacationing or have emergency gallbladder removed while in another state, you are taken to an emergency room for treatment. Emergency cases are covered with your SELECT plan.

Both Standard and Preferred policies cover the same Medicare benefits according to the standardized letter of the plan. For example, Plan A Standard covers the same benefits as Plan A Preferred but at two different premiums. You previously read how a company sets prices by community rated, attained-age rated, and issue-age rated. A company can charge different amounts for a Standard or Preferred policy based upon individual company criteria.

Preferred Medigap policies are when you have Part A, are enrolled in Part B during your Medigap Open Enrollment Period within 6 months of turning 65 OR over the age 65 when you or spouse retire and you no longer have credible group health coverage **AND** you have enrolled in Part B within the past six months. You may also qualify if you meet a special enrollment period which is very limited in scope. Preferred policies are priced at lower rates than Standard rates.

Criteria for Standard Medigap policies vary by company and it would be best to find out what criteria the company uses. The variable criteria can include but are not limited to tobacco use, height-weight charts, degree of health risk or whether a person is beyond open enrollment and changing companies.



CAN I KEEP THE SAME DOCTOR?

Medigap plans do not place limits on the doctors or hospitals you can choose unless you have a SELECT Plan. You simply choose any provider that accepts Medicare assignment and your Medicare Supplement plan will pay as stated in your policy.

BENEFICIARIES WITH DIABILITIES

Medicare beneficiaries under age 65 with a disability or End State Renal Disease have access to Medigap policies.

Upon enrolling in Medicare Part A and Part B, a disabled beneficiary has a 6-month open enrollment period to purchase a Medigap policy. This is guaranteed coverage with no health underwriting. That period begins the day Part B coverage becomes effective and ends 6 months later. The disabled beneficiary cannot be turned down because of the disability, provided the company offers plans to beneficiaries under age 65. Another 6-month open enrollment period will apply when the disabled Medicare beneficiary turns 65.

DO I NEED A MEDIGAP POLICY IF I HAVE RETIREE, VA, OR OTHER COVERAGE?

- ***Retiree Plans –*** Each retiree plan is different and offers different benefits. It is important to check with the retiree plan to determine the exact benefits. Typically, a retiree plan and a supplement are not needed at the same time. Retiree plans are NOT guaranteed renewable, meaning the coverage can be changed or dropped at any time by your former employer.
- ***Federal Employee Health Benefits (FEHB) For Retirees –*** Retiree FEHB typically works like a Medigap plan. Medicare will pay primary and FEHB will pay secondary. There is usually no need to have both FEHB and a Medigap plan.
- ***VA Benefits –*** If the veteran receives care outside the VA system and doesn't meet the Choice Program eligibility, enrolling in Part A and B and getting a Medigap plan would be an option. The VA is required to bill private veteran's non service-connected conditions. Generally, VA cannot bill Medicare but it can bill Medigap plans for covered services.
- ***TRICARE for Life and CHAMPVA for Life –*** Both TRICARE for Life and CHAMPVA FOR Life act like a Medigap plan. Beneficiaries do not need to enroll in a separate Medigap plan.

IS IT HARD TO FILE CLAIMS?

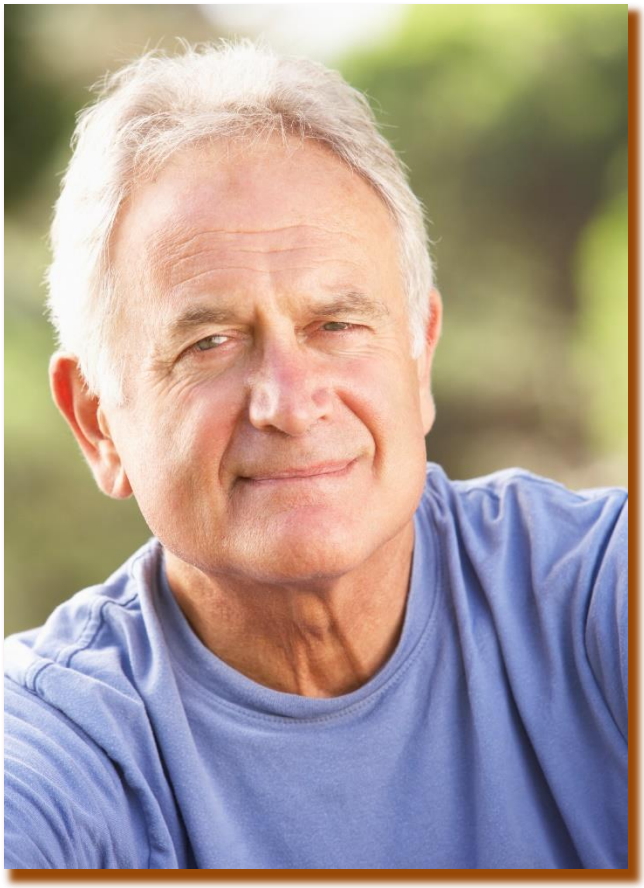
Filing a claim is not hard. Most Medigap insurance plans use a very easy and mostly automated claims process. Typically your Medigap insurance company is linked directly to Medicare so there is rarely a need for you or your doctor to file a claim for outpatient services.

WHAT IS A MEDICARE SUMMARY NOTICE (MSN)?

It is a notice people with Original Medicare receive in the mail every 3 months for their Medicare Part A and Part B covered services. The MSN shows all services or supplies providers and suppliers billed to Medicare during the 3-month period, the amount Medicare paid to each and the maximum amount you may owe the provider either through your Medigap plan or out of pocket. Keep your receipts and bills and compare them to your MSN to be sure you got all the services, supplies or equipment listed. If an item or service is denied, call your provider's office to make sure they submitted the claim correctly. If not, the office may resubmit. If you disagree with any decisions made, you can file an appeal.

WHAT ARE MEDICARE PART B EXCESS CHARGES?

If you are on Medicare and happen to go to a doctor who does not accept Medicare assignment (full payment by Medicare) the doctor is allowed to have an "excess charge." This is the amount above and beyond what Medicare approves for a specific procedure or doctor office visit. A doctor is allowed to charge up to 15 percent higher if she or he does not accept Medicare assignment. Both Plan F and G will pay 100 percent of any excess charges you may incur. However, you can prevent any excess charges by selecting only doctors who accept Medicare assignment.



MEDIGAP TERMS AND DEFINITIONS

TERM	DEFINITION
Assignment	An agreement by your doctor, provider, or supplier to accept payment directly from Medicare for services rendered in the amount approved by Medicare, without billing you more than your Medicare deductible and coinsurance.
Coinsurance	The percentage of the cost you pay for a covered health care service after meeting your deductible. For example, you may pay 25% for each drug or 20% for durable medical equipment.
Copayment	The set dollar amount you pay for each drug on a tier level or a doctor visit. For example, you may pay a lower copayment for generic drugs than brand name drugs.
Crossover	Automatic submission from Medicare to a Medicare Supplement insurance company for processing a Medigap Plan's portion of a claim.
Deductible	The amount you must pay each year for your Part A, B, or D, before your Medigap plan pays its share of your costs. Depending on the Medigap plan you select, it may eliminate deductible costs you have for Parts A and B, but it will not reduce any deductible found in your Part D Prescription drug plan.
Guaranteed Issue Rights	Rights you have when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company cannot deny you a Medigap policy, or place conditions on a Medigap policy, such as exclusions for pre-existing conditions and cannot charge you more for a Medigap policy, because of a past or present health problem.
Medicare Part C Plans	Medicare Part C Plans (Medicare Advantage and Medicare Cost Plans) are **NOT** Medigap Plans/Medicare Supplement Plans. They are private health insurance plans, like HMOs or PPOs, with a network of doctors, health care providers and hospitals, which can provide your basic Medicare coverage. Plans have an annual out-of-pocket deductible and may include some coverage for drugs, dental, vision and hearing.

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

A list of licensed insurance companies who sell Medicare Supplement plans in South Dakota for 2021 and volunteered their information follows. Because prices can change at any time with approval by South Dakota Division of Insurance, **always check rates with the company or agent and get specific questions answered prior to purchasing a plan**. **Don't forget** to have your prescription drug plan checked annually during Part D Open Enrollment: **October 15 – December 7**. Make an appointment at your **SHIINE** office.

The charts list the monthly premiums for the standardized plans each company offers in South Dakota; organized alphabetically then by policy type. For means of comparison, charts detail rates for a male, non-smoker in 5-year increments. Most policies have lower rates for females and non-smokers. Other company discounts and incentives are listed per policy type. "< 65" refers to beneficiaries on Medicare due to disability and younger than 65. Several companies have maximum rates starting at a certain age, for example 80.

Example format:

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Insurance Company Name	<65	Rate			Rate					Rate			Rate		**PRICING METHOD**
Phone	65	Rate			Rate					Rate			Rate		Discounts
Web address	70	Rate			Rate					Rate			Rate		
POLICY TYPE	75	Rate			Rate					Rate			Rate		
	80	Rate			Rate					Rate			Rate		
	85	Rate			Rate					Rate			Rate		
	90	Rate			Rate					Rate			Rate		
	95	Rate			Rate					Rate			Rate		

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
AARP United Healthcare Insurance Company 1-800-523-5800 aarpmedicaresupplement.com AARP Membership Required STANDARD	<65	$273	$420		$517		$180	$306		$388		$537	$542		**COMMUNITY RATED** Electric funds transfer discount Annual payer discount Non-smoker discount
	65	$105	$144		$143		$59	$107		$121		$184	$186		
	70	$115	$158		$157		$65	$117		$133		$202	$204		
	75	$189	$260		$257		$107	$192		$219		$332	$335		
	80	$189	$260		$257		$107	$192		$219		$332	$335		
	85	$189	$260		$257		$107	$192		$219		$332	$335		
	90	$189	$260		$257		$107	$192		$219		$332	$335		
	95	$189	$260		$257		$107	$192		$219		$332	$335		

***Plan F and C are not available if your Part B start date is on or after 1/1/2021*

AARP United Healthcare Insurance Company 1-800-523-5800 aarpmedicaresupplement.com AARP Membership Required PREFERRED	<65	$248	$382		$470		$164	$278		$353		$489	$493		**COMMUNITY RATED** Electric funds transfer discount Annual payer discount Non-smoker discount
	65	$95	$131		$130		$54	$97		$110		$167	$169		
	70	$105	$144		$143		$59	$107		$121		$184	$185		
	75	$172	$236		$234		$97	$175		$199		$302	$304		
	80	$172	$236		$234		$97	$175		$199		$302	$304		
	85	$172	$236		$234		$97	$175		$199		$302	$304		
	90	$172	$236		$234		$97	$175		$199		$302	$304		
	95	$172	$236		$234		$97	$175		$199		$302	$304		

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AARP United Healthcare Insurance Company 1-800-750-2407 aarpmedicaresupplement.com AARP Membership Required STANDARD	<65	$198	$305		$376		$130	$221		$281		$391	$394		**COMMUNITY RATED** 24-hour nurse healthline electric funds transfer discount Vision discounts Non-smoker discount
	65	$84	$123		$122		$49	$90		$103		$158	$159		
	70	$92	$135		$134		$54	$100		$114		$173	$175		
	75	$113	$166		$164		$67	$122		$139		$213	$214		
	80	$135	$196		$195		$80	$145		$165		$252	$254		
	85	$139	$203		$201		$82	$150		$171		$260	$262		
	90	$139	$203		$201		$82	$150		$171		$260	$262		
	95	$139	$203		$201		$82	$150		$171		$260	$262		

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2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
American Continental Insurance Company An Aetna Company 1-800-750-2407 www.aetnaseniorproducts.com	<65	$188	$237		$155					$144			$276	$85	**ATTAINED AGE** Non-smoker discount One-time Policy Fee: $20 per application For additional charges: Final Expense, Cancer and Heart Attack or Stroke, Dental, Vision, Hearing (DVH) or Hospital Indemnity Flex
	65	$142	$179		$117					$109			$214	$66	
	70	$161	$203		$132					$123			$240	$74	
	75	$188	$237		$155					$144			$276	$85	
	80	$207	$261		$170					$159			$298	$91	
	85	$221	$278		$182					$169			$317	$97	
	90	$232	$293		$191					$178			$332	$102	
	95	$240	$303		$198					$184			$342	$105	

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Assured Life Association 1-800-667-2937 STANDARD	<65	$172			$186					$123			$241		**ATTAINED AGE** Non-smoker, EFT, and household discounts offered
	65	$130			$141					$93			$182		
	70	$144			$155					$103			$201		
	75	$172			$186					$123			$241		
	80	$199			$142					$142			$278		
	85	$221			$239					$158			$309		
	90	$236			$255					$169			$330		
	95	$243			$262					$174			$340		

Assured Life Association 6030 Greenwood Plaza Blvd Suite 100 Greenwood Village, CO 80111 1-877-223-3666 assuredlife.org/	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Avera Health Plans 1-888-322-2115 www.averahealthplans.com SELECT	<65	$147	$164		$152		$89	$132		$148		$171	$183		**ATTAINED AGE**
	65	$89	$100		$93		$54	$80		$90		$104	$111		
	70	$113	$127		$118		$69	$102		$115		$132	$141		
	75	$147	$164		$152		$89	$132		$148		$171	$183		
	80	$178	$199		$185		$108	$161		$180		$207	$222		
	85	$178	$199		$185		$108	$161		$180		$207	$222		
	90	$178	$199		$185		$108	$161		$180		$207	$222		
	95	$178	$199		$185		$108	$161		$180		$207	$222		
Avera Health Plans 1-888-322-2115 www.averahealthplans.com STANDARD	<65	$301	$348		$367		$210	$313		$368		$405	$432		**ATTAINED AGE**
	65	$215	$249		$262		$150	$223		$263		$289	$308		
	70	$247	$286		$302		$172	$257		$303		$333	355		
	75	$301	$348		$367		$210	$313		$368		$405	$432		
	80	$355	$412		$433		$248	$370		$435		$479	$511		
	85	$355	$412		$433		$248	$370		$435		$479	$511		
	90	$355	$412		$433		$248	$370		$435		$479	$511		
	95	$355	$412		$433		$248	$370		$435		$479	$511		
Bankers Fidelity Life Insurance Company 4370 Peachtree Road NE Atlanta, GA 30319 1-866-458-7504 www.bankersfidelity.com/ PREFERRED	<65	✓			✓		✓			✓			✓	✓	
	65	✓			✓		✓			✓			✓	✓	
	70	✓			✓		✓			✓			✓	✓	
	75	✓			✓		✓			✓			✓	✓	
	80	✓			✓		✓			✓			✓	✓	
	85	✓			✓		✓			✓			✓	✓	
	90	✓			✓		✓			✓			✓	✓	
	95	✓			✓		✓			✓			✓	✓	
Bankers Fidelity Life Insurance Company 4370 Peachtree Road NE Atlanta, GA 30319 1-866-458-7504 www.bankersfidelity.com/ STANDARD	<65	✓			✓		✓			✓			✓	✓	
	65	✓			✓		✓			✓			✓	✓	
	70	✓			✓		✓			✓			✓	✓	
	75	✓			✓		✓			✓			✓	✓	
	80	✓			✓		✓			✓			✓	✓	
	85	✓			✓		✓			✓			✓	✓	
	90	✓			✓		✓			✓			✓	✓	
	95	✓			✓		✓			✓			✓	✓	

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Capitol Life Insurance Company 1605 LBJ Freeway, Suite 700 Dallas, TX 75234 1-844-770-2400 www.libertybankerslife.com/	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		
Central States Health & Life Company of Omaha 1212 North 96th Street Omaha, NE 68114 1-800-826-6587 www.cso.com/	<65	✓			✓					✓		✓	✓		
	65	✓			✓					✓		✓	✓		
	70	✓			✓					✓		✓	✓		
	75	✓			✓					✓		✓	✓		
	80	✓			✓					✓		✓	✓		
	85	✓			✓					✓		✓	✓		
	90	✓			✓					✓		✓	✓		
	95	✓			✓					✓		✓	✓		
Cigna Health & Life Insurance Company 1-800-750-2407 www.cigna.com	<65	$161			$162					$135			$200	$58	**ATTAINED AGE** Household discount Non-smoker discount Flexible choice: Cancer, Heart Attack, and Stroke, Hospital Indemnity (Cancer Treatment, Accident Treatment, and Individual Whole Life)
	65	$128			$127					$108			$159	$46	
	70	$138			$138					$116			$171	$50	
	75	$161			$162					$135			$200	$58	
	80	$185			$187					$160			$234	$68	
	85	$199			$205					$178			$260	$76	
	90	$222			$230					$201			$290	$85	
	95	$248			$257					$226			$323	$94	
Combined Insurance Company of America 8750 W Bryn Mawr Chicago, IL 60631 1-800-225-4500 www.combinedinsurance.com/us-en/	<65	✓	✓		✓					✓			✓		
	65	✓	✓		✓					✓			✓		
	70	✓	✓		✓					✓			✓		
	75	✓	✓		✓					✓			✓		
	80	✓	✓		✓					✓			✓		
	85	✓	✓		✓					✓			✓		
	90	✓	✓		✓					✓			✓		
	95	✓	✓		✓					✓			✓		

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2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Everence Medicare Supplement 1-800-348-7468 www.everence.com	<65	$210			$196			$124					$271		**ISSUE AGE** Non-smoker discount gym membership, drug discount card available
	65	$185			$170			$106					$236		
	70	$200			$184			$116					$255		
	75	$210			$196			$124					$271		
	80	$223			$210			$134					$293		
	85	$223			$210			$134					$293		
	90	$233			$219			$145					$316		
	95	$233			$219			$145					$316		
Everence Medicare Supplement 1-800-348-7468 www.everence.com	<65									$146		$352			**ATTAINED AGE** Non-smoker discount gym membership, drug discount card available
	65									$108		$265			
	70									$129		$313			
	75									$146		$352			
	80									$160		$380			
	85									$171		$403			
	90									$182		$424			
	95									$194		$447			
Globe/United American Insurance Company 1-888-678-3403 www.globecaremedsupp.com	<65	✓	✓	✓	✓	✓				✓		✓	✓	✓	**ATTAINED AGE** Bank draft discount Early enrollment discount
	65	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	70	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	75	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	80	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	85	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	90	✓	✓	✓	✓	✓				✓		✓	✓	✓	
	95	✓	✓	✓	✓	✓				✓		✓	✓	✓	
Great Southern Life Insurance Company PO Box 410288 Kansas City, MO 64141 1-888-220-7074 www.americo.com/insurance-solutions/medicare-supplement/	<65	✓			✓					✓			✓	✓	
	65	✓			✓					✓			✓	✓	
	70	✓			✓					✓			✓	✓	
	75	✓			✓					✓			✓	✓	
	80	✓			✓					✓			✓	✓	
	85	✓			✓					✓			✓	✓	
	90	✓			✓					✓			✓	✓	
	95	✓			✓					✓			✓	✓	

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Guarantee Trust Life Insurance Company 1275 Milwaukee Avenue Glenview, IL 60025 1-800-338-7452 www.gtlic.com/	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		
Heartland National Life Insurance Company 1-800-750-2407 www.heartlandnational.net	<65	$135			$135					$119					**ATTAINED AGE** Household discount Non-smoker discount One-time Policy Fee: $25
	65	$108			$108					$95					
	70	$113			$113					$99					
	75	$135			$135					$119					
	80	$163			$165					$145					
	85	$173			$190					$163					
	90	$186			$217					$185					
	95	$202			$249					$213					
Humana 1-800-750-2407 www.humana.com STANDARD	<65	$247	$296		$387	$104	$157	$227		$256		$411	$419	$110	**ATTAINED AGE** Household discount ACH discount, gym membership, Rx discount, Vision and Hearing discount, 24-hour nurse healthline For additional charge: Vision and Hearing Insurance
	65	$168	$200		$262	$71	$107	$154		$174		$278	$284	$75	
	70	$204	$243		$318	$90	$130	$187		$211		$338	$345	$90	
	75	$247	$296		$387	$104	$157	$227		$256		$411	$419	$110	
	80	$292	$349		$457	$122	$185	$268		$302		$485	$495	$129	
	85	$338	$404		$529	$141	$215	$310		$350		$562	$573	$149	
	90	$338	$404		$529	$141	$215	$310		$350		$562	$573	$149	
	95	$338	$404		$529	$141	$215	$310		$350		$562	$573	$149	

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2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Humana 1-800-750-2407 www.humana.com PREFFRRED	<65														**ATTAINED AGE** Household discount ACH discount, gym membership, Rx discount, Vision and Hearing discount, 24-hour nurse healthline For additional charge: Vision and Hearing Insurance
	65	$113	$135		$176	$48	$72	$104		$117		$187	$190	$51	
	70	$137	$164		$213	$58	$87	$126		$142		$227	$231	$61	
	75	$166	$199		$259	$70	$106	$153		$172		$275	$281	$74	
	80	$196	$234		$306	$82	$125	$180		$203		$325	$332	$87	
	85	$227	$271		$355	$95	$144	$208		$235		$376	$394	$101	
	90	$227	$271		$355	$95	$144	$208		$235		$376	$394	$101	
	95	$227	$271		$355	$95	$144	$208		$235		$376	$394	$101	
Kemper Health 1-800-873-1244 www.renaissancefamily.com	<65	✓		✓	✓					✓		✓	✓	✓	**ATTAINED AGE** Monthly bank draft discount Non-smoker discount
	65	✓		✓	✓					✓		✓	✓	✓	
	70	✓		✓	✓					✓		✓	✓	✓	
	75	✓		✓	✓					✓		✓	✓	✓	
	80	✓		✓	✓					✓		✓	✓	✓	
	85	✓		✓	✓					✓		✓	✓	✓	
	90	✓		✓	✓					✓		✓	✓	✓	
	95	✓		✓	✓					✓		✓	✓	✓	
Lumico Life Insurance Company 1-800-750-2407 www.lumico.net	<65	$143			$145					$122			$185		**ATTAINED AGE** Household discount Non-smoker discount One Time Policy Fee: $25
	65	$113			$114					$96			$151		
	70	$124			$125					$105			$160		
	75	$143			$145					$122			$185		
	80	$166			$168					$142			$215		
	85	$193			$195					$164			$249		
	90	$223			$226					$190			$289		
	95	$259			$262					$220			$335		

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2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS												COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
National Guardian Life Insurance Company 1-800-750-2407 www.nglic.com	<65	$169			$156					$134			$198		**ATTAINED AGE** Household discount Non-smoker discount One Time Policy Fee: $25
	65	$136			$122					$105			$158		
	70	$143			$129					$111			$166		
	75	$169			$156					$134			$198		
	80	$194			$186					$161			$234		
	85	$223			$225					$198			$281		
	90	$251			$264					$234			$328		
	95	$286			$313					$279			$389		
National Health Insurance Company PO Box 2070 Milwaukee, WI 53201 1-888-781-0586 www.natgenhealth.com	<65	✓			✓					✓			✓	✓	
	65	✓			✓					✓			✓	✓	
	70	✓			✓					✓			✓	✓	
	75	✓			✓					✓			✓	✓	
	80	✓			✓					✓			✓	✓	
	85	✓			✓					✓			✓	✓	
	90	✓			✓					✓			✓	✓	
	95	✓			✓					✓			✓	✓	
Omaha Insurance Company 1-800-667-2937 www.mutualofomaha.com/states STANDARD	<65	$167			$208	$56				$130			$324	$68	**ATTAINED AGE** Household discount Non-smoker discount ELECTRIC FUNDS TRANSFER discount
	65	$134			$166	$43				$104			$259	$54	
	70	$144			$179	$47				$111			$278	$58	
	75	$167			$208	$56				$130			$324	$68	
	80	$197			$244	$67				$153			$380	$80	
	85	$222			$276	$77				$172			$429	$90	
	90	$245			$304	$86				$189			$473	$100	
	95	$266			$330	$94				$206			$514	$108	

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2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Oxford Life Insurance Company 2721 N Central Avenue Phoenix, AZ 85004 1-866-641-9999 www.oxfordlife.com	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		
Philadelphia American Life Insurance Company 1-800-750-2404 www.newerlife.com	<65	$137			$146	$45				$124			$200	$48	**ATTAINED AGE** Household discount Non-smoker discount One-time Policy Fee: $20
	65	$105			$102	$31				$89			$151	$36	
	70	$115			$113	$37				$99			$159	$39	
	75	$132			$146	$45				$124			$200	$48	
	80	$141			$163	$52				$135			$217	$55	
	85	$151			$186	$55				$150			$242	$58	
	90	$159			$204	$62				$160			$258	$66	
	95	$168			$215	$65				$165			$266	$69	
Physicians Life Insurance Company 1-800-325-6300 www.physiciansmutual.com STANDARD	<65	$143			$174	$68							$198	$68	**ISSUE AGE** Additional innovative benefits for preventive care and hearing loss testing, Deductible Discount Rider on Plans F and G.
	65	$143			$167	$68							$190	$68	
	70	$143			$173	$76							$198	$76	
	75	$143			$186	$91							$213	$91	
	80	$143			$191	$97							$217	$97	
	85	$143			$195	$106							$227	$106	
	90	$143			$195	$106							$227	$106	
	95	$143			$195	$106							$227	$106	

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Physicians Life Insurance Company 1-800-325-6300 www.physiciansmutual.com STANDARD	<65				$173	$68							$198	$68	**ATTAINED AGE** Additional innovative benefits for preventive care and hearing loss testing, Deductible Discount Rider on Plans F and G.
	65				$134	$50							$158	$50	
	70				$150	$55							$171	$55	
	75				$174	$68							$198	$68	
	80				$189	$85							$216	$85	
	85				$195	$106							$222	$106	
	90				$195	$106							$222	$106	
	95				$195	$106							$222	$106	
Puritan Life Insurance Company of America 1720 W Rio Salado Pkwy Tempe, AZ 85281 1-888-474-9519 www.puritanlifeinsurance.com	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		
Renaissance Life & Health Insurance Company of America 1-844-202-4150 www.renaissancefamily.com PREFERRED	<65	✓			✓					✓			✓		**ATTAINED AGE** Household discount Non-smoker discount
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		

** Plan A – Community Rated*

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Reserve National Insurance Company 601 E Britton Road Oklahoma City, OK 73114 1-800-654-9106 www.reservenational.com/products/medicare_supplement_insurance.aspx PREFERRED	<65	✓			✓					✓		✓	✓	✓	
	65	✓			✓					✓		✓	✓	✓	
	70	✓			✓					✓		✓	✓	✓	
	75	✓			✓					✓		✓	✓	✓	
	80	✓			✓					✓		✓	✓	✓	
	85	✓			✓					✓		✓	✓	✓	
	90	✓			✓					✓		✓	✓	✓	
	95	✓			✓					✓		✓	✓	✓	
Reserve National Insurance Company 601 E Britton Road Oklahoma City, OK 73114 1-800-654-9106 www.reservenational.com/products/medicare_supplement_insurance.aspx STANDARD	<65	✓			✓					✓		✓	✓	✓	
	65	✓			✓					✓		✓	✓	✓	
	70	✓			✓					✓		✓	✓	✓	
	75	✓			✓					✓		✓	✓	✓	
	80	✓			✓					✓		✓	✓	✓	
	85	✓			✓					✓		✓	✓	✓	
	90	✓			✓					✓		✓	✓	✓	
	95	✓			✓					✓		✓	✓	✓	
Sanford Health Plan 1-888-605-9277 www.sanfordhealthplan.com STANDARD	<65	$171		$227	$228	$96				$191		$239	$256	$115	**ATTAINED AGE** Electronic Funds Transfer discount Non-smoker discount Careington Advantage discount program Fitness center reimbursement program
	65	$105		$139	$140	$59				$117		$146	$157	$70	
	70	$141		$186	$187	$79				$157		$195	$210	$94	
	75	$171		$227	$228	$96				$191		$239	$256	$115	
	80	$187		$248	$249	$105				$209		$159	$280	$126	
	85	$192		$255	$256	$108				$215		$269	$287	$129	
	90	$193		$256	$257	$108				$216		$270	$289	$130	
	95	$193		$256	$257	$108				$216		$270	$289	$130	
Sanford Health Plan 1-888-605-9277 www.sanfordhealthplan.com PREFERRED	<65	$112		$148	$149	$62				$125		$156	$167	$75	**ATTAINED AGE** Electronic Funds Transfer discount Non-smoker discount Careington Advantage discount program Fitness center reimbursement program
	65	$68		$91	$91	$38				$76		$95	$102	$46	
	70	$92		$122	$122	$51				$102		$127	$137	$62	
	75	$112		$148	$149	$62				$125		$156	$167	$75	
	80	$122		$162	$163	$68				$136		$169	$182	$82	
	85	$126		$166	$167	$70				$140		$175	$187	$84	
	90	$126		$167	$168	$70				$141		$176	$188	$85	
	95	$126		$167	$168	$70				$141		$176	$188	$85	

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Sentinel Security Life Insurance Company PO Box 27248 Salt Lake City, UT 84127 1-800-247-1423 www.sslco.com	<65	✓	✓	✓								✓	✓		
	65	✓	✓	✓								✓	✓		
	70	✓	✓	✓								✓	✓		
	75	✓	✓	✓								✓	✓		
	80	✓	✓	✓								✓	✓		
	85	✓	✓	✓								✓	✓		
	90	✓	✓	✓								✓	✓		
	95	✓	✓	✓								✓	✓		
Transamerica Life Insurance Company 4333 Edgewood Road NE Cedar Rapids, IA 52499 1-800-797-2643 www.transamerica.com/	<65	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	65	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	70	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	75	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	80	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	85	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	90	✓	✓		✓		✓	✓	✓	✓		✓	✓		
	95	✓	✓		✓		✓	✓	✓	✓		✓	✓		
United American Insurance Company 1-844-593-8913 www.unitedamerican.com PREFERRED	<65	✓	✓	✓	✓					✓		✓	✓	✓	**ATTAINED AGE**
	65	✓	✓	✓	✓					✓		✓	✓	✓	
	70	✓	✓	✓	✓					✓		✓	✓	✓	
	75	✓	✓	✓	✓					✓		✓	✓	✓	
	80	✓	✓	✓	✓					✓		✓	✓	✓	
	85	✓	✓	✓	✓					✓		✓	✓	✓	
	90	✓	✓	✓	✓					✓		✓	✓	✓	
	95	✓	✓	✓	✓					✓		✓	✓	✓	
USAA Life Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288 1-800-531-8722 www.usaa.com/	<65	✓			✓					✓			✓		
	65	✓			✓					✓			✓		
	70	✓			✓					✓			✓		
	75	✓			✓					✓			✓		
	80	✓			✓					✓			✓		
	85	✓			✓					✓			✓		
	90	✓			✓					✓			✓		
	95	✓			✓					✓			✓		

2021 SOUTH DAKOTA MEDIGAP PROVIDERS

INSURANCE COMPANY	AGE	STANDARDIZED MEDICARE SUPPLEMENT PLANS – MONTHLY PREMIUMS													COMMENTS/DISCOUNTS
		A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)	
Wellmark Blue Cross & Blue Shield MedicareBlue Supplement 1-877-877-8411 www.wellmark.com STANDARD	<65	$208		$287	$291	$117				$230			$324		**ATTAINED AGE** Non-smoker discount Household discount Vision and Hearing plans
	65	$141		$194	$197	$79				$156			$219		
	70	$176		$242	$246	$98				$194			$273		
	75	$208		$287	$291	$117				$230			$324		
	80	$230		$317	$322	$129				$254			$357		
	85	$250		$344	$349	$140				$275			$388		
	90	$250		$344	$349	$140				$275			$388		
	95	$250		$344	$349	$140				$275			$388		
Wellmark Blue Cross & Blue Shield of South Dakota 1-877-877-8411 www.wellmark.com PREFERRED	<65			$225	$228	$91				$180			$253		**ATTAINED AGE** Non-smoker discount Household discount Vision and Hearing plans
	65			$152	$154	$62				$122			$171		
	70			$190	$193	$77				$152			$214		
	75			$225	$228	$91				$180			$253		
	80			$248	$252	$101				$199			$280		
	85			$269	$273	$109				$216			$304		
	90			$269	$273	$109				$216			$304		
	95			$269	$273	$109				$216			$304		

Medigap Plans Range	A	B	D	G	G(HD)	K	L	M	N		C	F	F(HD)
65 year old male that does not use tobacco. (Medicare.gov)	$76-$244	$118-$320	$114-$254	$102-$396	$31-$79	$52-$150	$88-$237	$104-$183	$85-$269		$140-$410	$138-$413	$28-$95

2021 DENTAL, VISION, AND HEARING PLAN PROVIDERS

Original Medicare, Parts A and B, does **NOT** cover routine dental, vision, and hearing devices and exams such as teeth cleanings, fillings, dentures, glasses, contacts, hearing aids, and fittings, etc. However, some Medicare Advantage, Medicaid, or Medigap plans may offer this coverage. **NOTE:** Original Medicare, Parts A and B, may cover certain **medically-necessary** dental, vision, and hearing costs such as a tooth extraction prior to cardiac surgery, yearly eye exams for people with or at high risk for diabetes, or diagnostic hearing and balance exams, etc. In any case, individuals can purchase dental, vision, and hearing policies from the open market to obtain their desired coverage. Your dental, vision, or hearing professional may have a recommendation.

To assist Medicare beneficiaries interested in finding information on these types of policies **SHIINE** has compiled the following list of providers. **SHIINE** provides this resource as a courtesy and does not express the list as complete or comprehensive. Availability may be limited by geographic region or zip code.

COMPANY	DENTAL	VISION	HEARING	PHONE	WEB ADDRESS
American Family Life Assurance Company of Columbus	X	X		1-800-992-3522	www.aflac.com
Ameritas Life	X	X	X	1-800-745-1112	www.ameritas.com
Amplifon			X	1-888-784-6050	www.amplifonusa.com
BEST Life and Health Insurance Company*	X			1-800-433-0088	www.bestlife.com
Chesapeake Life Insurance Company (The)	X			1-800-815-8535	www.chesapeakeplus.com
Colonial Life and Accident Insurance Company	X	X		1-800-325-4368	www.coloniallife.com
Davis Vision		X		1-800-999-5431	www.davisvision.com
Delta Dental	X			1-877-841-1478	www.southdakota.deltadental.com
EyeMed Vision Care		X		1-844-225-3107	www.eyemed.com
Golden Rule Insurance Company	X	X		1-800-657-8205	www.myuhc.com
Hearing Care of AARP*			X	1-800-203-7048	www.aarphearingcare.com
Humana Insurance Company	X	X		1-877-877-1051	www.humana.com
Independence American Insurance Company	X			1-212-355-4141	www.healthedeals.com
Mutual of Omaha Insurance Company	X			1-800-775-6000	www.mutualofomaha.com
Physicians Mutual	X			1-888-920-9601	www.physiciansmutual.com
Renaissance Dental	X			1-888-791-5995	www.renaissancedental.com
Senior Benefit Services	X	X	X	1-800-924-4727	www.srbenefit.com
Spectra		X		1-800-638-3120	www.myspectera.com
Starmount Life Insurance Company	X	X		1-225-926-2888	www.alwayscarebenefits.com

COMPANY	DENTAL	VISION	HEARING	PHONE	WEB ADDRESS
United Healthcare	X	X		1-800-273-8115	www.uhone.com
VSP		X		1-800-877-7195	www.vsp.com

*Must have AARP membership

2021 DENTAL, VISION, AND HEARING FOUNDATIONS & ORGANIZATIONS

Additionally, the following list includes some foundations or organizations that help pay for hearing and vision costs based on income. Again, **SHIINE** provides this courtesy as a resource and does not express the list as comprehensive or complete. Geographic region or zip code may limit availability.

COMPANY	DENTAL	VISION	HEARING	PHONE	WEB ADDRESS
Foundation for Sight and Sound			X	1-888-580-8886	www.helpamericahear.org
Hear in America			X	1-800-286-6149	www.hearinamerica.com
Hearing Loss Association of America			X	1-301-657-2248	www.hearingloss.org
Miracle Ear Foundation			X	1-877-675-0949	www.miracle-ear.com/foundation
Starkey Hearing Foundation			X	1-800-328-8602	www.starkeyhearingfoundation.org

STANDARDIZED MEDICARE SUPPLEMENT PLANS

How to read this chart:

- If a percentage appears, the Medigap plan covers that percentage of the benefit and you must pay the rest.
- If a row is blank, the plan doesn't cover that benefit and you pay the total cost.
- **NOTE:** The Medigap plan covers coinsurance only after you have paid the deductible (unless the Medigap plan also covers the deductible).

MEDIGAP BENEFITS	MEDICARE SUPPLEMENT – MEDIGAP PLANS												
	A	B	D	G[1]	G(HD)[1]	K	L	M	N	C	F[1]	F(HD)[1]
Medicare Part A Coinsurance and Hospital Costs[2]	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B Copayment or Coinsurance[3]	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	100%
Blood (First 3 Pints)	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	100%
Part A Hospice Care Coinsurance or Copayment	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	100%
Skilled Nursing Facility Care Coinsurance[4]			100%	100%	100%	50%	75%	100%	100%	100%	100%	100%
Medicare Part A Deductible[5]		100%	100%	100%	100%	50%	75%	50%	100%	100%	100%	100%
Medicare Part B Deductible[6]										100%	100%	100%
Medicare Part B Excess Charges				100%	100%						100%	100%
Foreign Travel Emergency[7] (up to plan limits)			80%	80%	80%			80%	80%	80%	80%	80%
Out-of-Pocket Limit						$6220	$3110					

[1] Plans F and G also have a high deductible option which require first paying a plan deductible of [$2,370 in 2021] before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible Plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2] Up to an additional 365 Days after Medicare benefits are used up.

[3] Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an impatient admission.

[4] $185.50/days 21 – 100 (2021)

[5] $1,484/60 day benefit period (2021).

[6] $203 in 2021.

[7] Pays 80% of certain medically necessary emergencies, up to a $50,000 lifetime limit, after you pay a yearly $250 deductible.

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ship state health insurance assistance programs NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIINE senior health information & insurance education

South Dakota SMP Empowering Seniors To Prevent Healthcare Fraud

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