

2009

**MEDICARE
SUPPLEMENT
INSURANCE
(MEDIGAP)**



RATE GUIDE

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

DIVISION OF INSURANCE

ALASKA MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) RATE GUIDE



MAY 2009

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

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The State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance complies with Title II of the Americans with Disabilities Act of 1990. This publication is available in alternative communication formats upon request. Please contact the Division of Insurance's Administrative Manager at (907) 465-2597 or TDD (907) 465-5437 to make any necessary arrangements.

Introduction

This publication was developed by the Alaska Division of Insurance to provide information on Medicare Supplement insurance policies available for purchase in the State of Alaska. The Alaska Division of Insurance does not promote a specific insurance company or insurance producer.

The rate information in this guide is provided by health insurers offering Medicare Supplement Insurance in Alaska and is not warranted for accuracy by the State of Alaska, nor is it intended for use as a commercial marketing guide. The rates listed may differ from the rates currently offered by the insurance company. Be sure to check with the insurance company or a producer to find out what the current rates are in Alaska.

The Senior Information Office provides counseling and outreach on the Medicare program, Medicare Supplement Insurance, Medigap, and Prescription Drug Programs. The Senior Information Office is located within Senior & Disabilities Services of the Alaska Department of Health & Social Services and is available by telephone and in-person to assist Medicare recipients, family, or providers with questions about Medicare. The toll free helpline is 1-800-478-6065 or in Anchorage (907) 269-3680.

This publication does not provide specific information on Medicare or what Medicare covers. It is intended for use as a reference with, and in addition to, the *2009 Choosing a Medigap Policy: Guide to Health Insurance for People with Medicare* (Guide) jointly developed by the National Association of Insurance Commissioners and the Centers for Medicare and Medicaid Services (CMS) in the U.S. Department of Health and Human Services. The Guide provides valuable information about Medicare Supplement Insurance. Paper copies of the Guide are available through the Alaska Division of Insurance and through the Senior Information Office in the Alaska Division of Senior & Disabilities Services. An electronic version of the Guide is available through the CMS website at www.medicare.gov and the Alaska Division of Insurance website at www.commerce.state.ak.us/insurance/consumerinfo.htm. To obtain paper copies of this rate guide and the Guide from the Division of Insurance, please call consumer services toll free at **1-800-467-8725** or the Anchorage Division of Insurance office at **(907) 269-7900**.

CMS is a federal agency within the U.S. Department of Health and Human Services. CMS administers the Medicare program and can answer your questions regarding the Medicare Program. The CMS website at www.medicare.gov contains valuable information regarding Medicare including a handbook on Medicare entitled *Medicare & You 2009* that provides detailed information on Medicare program benefits, rights, and obligations. You may also contact CMS directly with your questions regarding the Medicare program by calling toll free **1-800-MEDICARE (1-800-633-4227)**.

What is Medicare?

Medicare is a federally health insurance program for those individuals aged 65 or older, individuals of any age with permanent kidney failure, and disabled individuals under age 65 who meet social security eligibility guidelines. In this rate guide, all of these individuals are referred to as Medicare beneficiaries. The Medicare program is administered by Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services.

This rate guide provides rate information for Medicare supplement (Medigap) insurance policies available to Alaskans who are covered under the **original Medicare program**. Original Medicare program is run by the federal government and provides coverage for hospital (Part A) and medical (Part B) care. See [Medicare & You 2009](#) and the [2009 Choosing a Medigap Policy: Guide to Health Insurance for People with Medicare](#) for information on **original Medicare program**. Medicare supplement insurance policies supplement the coverage provided under the **original Medicare program**.

Private fee-for-service plans are Medicare approved private insurance plans. These plans are available through insurance companies that have contracted with Medicare to provide health insurance coverage. Medicare pays the insurance companies premiums to cover Medicare covered services. These plans cover all benefits provided under the original Medicare program, but generally provide coverage in addition to the Medicare covered services. If you have a private fee-for-service plan you do not need and can not use a Medicare supplement insurance policy as described in this rate guide. Information on private fee-for-service plans available in Alaska may be obtained from the Senior Information Office at 1-800-478-6065 or in Anchorage (907) 269-3680 or from Medicare at www.medicare.gov or **1-800-MEDICARE (1-800-633-4227)**.

What is Medicare Supplement Insurance?

Medicare Supplement Insurance, often referred to as “MediGap” insurance, is private insurance designed to supplement **original Medicare coverage**. Medicare supplement insurance pays some of the deductible and coinsurance amounts and some services and medical supplies that Medicare does not cover. In other words, it fills in some of the “gaps” in Medicare coverage. Medicare supplement insurance is available in 12 different standardized plans, standardized Plans A-L. Medicare supplement insurance policies must comply with federal and state laws. Each type of standardized plan policy must provide the same benefits regardless of which insurance company sells the policy. See pages 10 and 11 for an outline of the benefits provided under each plan. See [2009 Choosing a Medigap Policy: Guide to Health Insurance for People with Medicare](#) for more detailed information.

The best time to buy a Medicare Supplement insurance policy is during your Medicare Supplement Open Enrollment Period. The Open Enrollment Period (for a Medicare Supplement insurance policy) is the period of time (6 months starting from the first day of the month in which you are both 65 years of age and enrolled in Medicare Part B) during which the an insurance company must sell you a policy even if you have health problems and can not charge you more for the policy because of health problems. An insurance company may require that you wait a period of time up to 6 months before coverage of a health condition is provided.

If you apply for a Medicare supplement policy outside of the Open Enrollment Period and do not otherwise meet the requirements for guarantee issue under federal and state law, an insurance company can refuse to sell you a Medicare supplement policy. If you have a pre-existing health condition and/or have been denied health coverage by an insurance company you may be eligible for coverage through the **Alaska Comprehensive Health Insurance Association (ACHIA)**. Detailed information regarding ACHIA, including a description of eligibility, benefits, application forms, and premium rates is available by contacting BMI, the ACHIA plan administrator, at 1-888-290-0616 or through the ACHIA website at www.achia.com.

OUTLINE OF BENEFITS IN STANDARDIZED MEDI GAP PLANS

Insurers may offer only the standardized Medicare supplement insurance Plans A through L as defined by federal law. Insurers must attract your business by competing with each other on price, quality of service, handling of claims, and quality/reputation. Based on your needs and wants, you may decide that the service and reputation of a certain insurer are worth paying an additional premium.

The insurer's charts are in alphabetical order and represent most Medicare supplement insurers in Alaska. There are insurers offering Medicare supplement insurance that are not listed because they insure a very small number of Alaskans, sometimes only one or two. The other insurers not listed are group insurers that offer the Medicare supplement insurance coverage only to members of a group, such as members of an association or employees of an employer.

After selecting one or more of the standardized Medicare supplement plans, compare the prices and services offered by the different insurers. Call the insurers or producers to discuss the plan/s and services they provide. It is a good idea to shop and compare.

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11

Sample Insurance Company
Rates effective 1/2003
 Individual Market - Attained Age
Female - Smoker - Standard

TOLL FREE:
 800-123-4567

WEBSITE: www.sample.com
Marketed Through:
 ~Agent Solicitation
 Agents in Anchorage, Fairbanks, Juneau

AGE - A

	<65	65	70	75	80	85
A	NA	XX	XX	XX	XX	XX
B	NA	XXX	XXX	XXX	XXX	XXX
C	NA	XXX	XXX	XXX	XXX	XXX
D	NA	XXX	XXX	XXX	XXX	XXX
E	NA	XXX	XXX	XXX	XXX	XXX
F	NA	XXX	XXX	XXX	XXX	XXX
G	NA	XXX	XXX	XXX	XXX	XXX

Waiting period for preexisting conditions and look back period are waived

**The above rates are for the Anchorage Area Only

Reading the Chart

Shown on the previous page is a sample of the charts that are located in this guide. The explanations below are numbered according to the sample.

- 1** **Who offers Medicare Supplement Insurance and how do I contact them?** The company name and telephone number for each insurer listed in the guide is displayed here. The telephone numbers are customer service numbers provided for your use by the insurer. Call them with any questions you have. Also noted is the Website for the company, if available.
- 2** **How often will rates change?** Insurers generally evaluate their experience and modify their rates on an annual basis. Note the effective date provided by each insurer. The rates are likely to change one year from the listed effective date. You may want to call the insurance company and ask them when they anticipate a change in rates.
- 3** **What is the difference between the group and individual policies?** Most of the plans listed are for the individual market. This means it is open to any Medicare qualified person who wishes to purchase Medicare Supplement insurance. Group plans are limited to those who are eligible for employer sponsored plans and association plans are available for those who are members of specific organizations such as the American Association of Retired Persons (AARP) or a union. Some associations offer group rates which can be less expensive.
- 4** **Does the insurer charge different rates for males and females?** Some insurers offer different rates based on gender. If an insurer does vary rates for males and females, both a male and female chart will be shown. Unisex means that the same rate applies to both males and females.
- 5** **Does tobacco use effect the rate?** Some companies have different rates for tobacco users. If an insurer does vary rates for tobacco use, it is noted in the rate schedule as smoker, non-smoker, tobacco, or non-tobacco. Note that tobacco use includes smokeless tobacco.

6

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

Issue Age means that premiums are based on your age at the time you purchase the policy. While premiums may periodically increase due to benefit changes, inflation, or increases in medical costs, they will not increase due to advancing age.

Attained Age means that premiums are based on your age on the last policy anniversary date. Premiums are scheduled to increase at predetermined intervals (for example, every year or every five years). These increases are in addition to premium increases because of benefit changes, inflation, or increasing medical costs.

Community Rated means that premiums do not depend on your age, either at the time the policy is issued or upon renewal. Premiums depend on other factors and may increase because of benefit changes or overall premium adjustments.

7

Does the insurer offer reduced rates based on health status? Reduced rates may be offered to those individuals who present a lower health risk. If an insurer offers reduced rate policies, it is also noted in this section. Standard means the rate schedule is for those considered by the company to be a higher risk. Preferred means schedule is for those considered by the company to be a lower risk. The term "Both" is used when companies do not have separate rates based on life style or other risk factors.

8

What do the numbers mean? The premium rates listed in the chart represent **monthly** premiums rounded to the nearest dollar amount. Your premium rate may be higher or lower than those listed. While we have attempted to make this chart as up-to-date as possible and provide the most current date the rates became effective, some of the insurers may have changed their rates since this rate guide was printed.

9

Does the insurer charge different rates depending on where you live? Some insurers vary premium rates based on your place of residence. For example, health care may cost more in Juneau than Anchorage thus insurers may charge a higher rate to someone who lives in Juneau. If an insurer does vary rates based on your place of residence, it is noted in this section.

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How is the insurance marketed? The insurer can give you the names and locations of their representatives, agents, or brokers who sell Medicare Supplement Insurance policies in Alaska. Under “Marketed Through” in the Medicare Supplement Insurance Premium Comparison Chart the avenues available for obtaining a policy are listed. If agent or broker solicitation is indicated, the town(s) where they are located will be listed. If the insurance is sold by direct mail, the box will say Direct Response. To reach an insurer that sells by direct mail, simply call the telephone number listed with the insurer name. All business connected with the sale and service of the policy will be handled over the telephone and through the mail. Upon request, the insurer will also provide you with an outline of the various plans they offer.

When available, talk with a company representative who is licensed to sell Medicare supplement insurance policies for the insurer you have chosen. The representative should have a broad knowledge of Medicare and Medicare supplement insurance benefits and should be able to answer most of your questions.

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Does the insurer have a preexisting condition waiting period? This information is found in this section.

Look-back is the number of months the insurer looks back from the effective date of your coverage for a preexisting condition in order to apply a preexisting condition waiting period.

Waiting period is the number of months after your insurance coverage becomes effective that you may be required to wait before the insurer will pay for a claim resulting from a preexisting condition. (Note exceptions in the guarantee issue and open enrollment sections in the Guide to Health Insurance for people with Medicare.)

Alaska regulations allow an insurer to apply a maximum 6-month look-back and 6-month waiting period.

For example, “6-month look back and 2-month waiting period” in the comments means that the insurer looks at the 6 months before your effective date for any health condition you may have for which medical advice was given or treatment was recommended during that 6-month period. If you have such a health condition, the insurer will not pay claims related to that condition for 2 months after the effective date of your policy.

Overview of Medicare Supplement Plans A through L

Medicare supplement policies can only be sold as standardized plans. This chart gives you a quick look at the MediGap Plans A through L and their benefits. All insurance companies must make Plan A available if it offers any other plan. If no percentage or X appears in the following chart it means that the Medicare supplement plan does not cover the benefit listed in the far left column. Note that Medicare supplement policies cover coinsurance only after you have paid the deductible, unless the Medicare supplement policy also covers the deductible.

	Medicare Supplement Plans A through L											
Medicare Supplement Benefits	A	B	C	D	E	F*	G	H	I	J*	K	L
Medicare Part A Coinsurance and all costs after hospital benefits are exhausted	X	X	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment for other than preventive services	X	X	X	X	X	X	X	X	X	X	50%	75%
Blood (First 3 Pints)	X	X	X	X	X	X	X	X	X	X	50%	75%
Hospice Care Coinsurance of Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			X	X	X	X	X	X	X	X	50%	75%
Medicare Part A Deductible		X	X	X	X	X	X	X	X	X	50%	75%
Medicare Part B Deductible			X			X				X		
Medicare Excess Charges						X	80%		X	X		
Foreign Travel Emergency (Up to Plan Limits)**			X	X	X	X	X	X	X	X		
At-home Recovery (Up to Plan Limits)				X			X		X	X		
Medicare Preventive Care Part B Coinsurance	X	X	X	X	X	X	X	X	X	X	X	X
Preventive Care not Covered by Medicare (up to \$120)					X					X		
	2009 out-of-pocket limit											
	\$4,620*** \$2,310***											

*Insurance companies may offer a high deductible option for Plans F and J. If you choose this option, you must pay for Medicare-covered costs up to the high-deductible amount (\$2,000 in 2009) before the policy pays.

** You must also pay a separate deductible for foreign travel emergency (\$250 per year).

*** After you meet the out-of-pocket annual limit and the annual Part B deductible (\$135 in 2009), the plan pays 100% of covered services for the rest of the calendar year.

RATE CHARTS**AARP/United Healthcare Ins. Co.**

Rates effective 01/01/2009

Group Market – Community Rated

3-Month look-back and 3-month waiting period for preexisting conditions

TOLL FREE:**800-523-5800****WEBSITE:** www.aarphealthcare.com

Marketing Methods: Direct Response

Agent Solicitation*

Unisex – Smoker/Non-Smoker

	<65	65 ^a	70 ^b	75 ^c	80 ^c	85 ^c
A	NA	66	103	113	113	113
B	NA	90	140	154	154	154
C	NA	101	156	172	172	172
D	NA	92	144	158	158	158
E	NA	92	144	158	158	158
F	NA	101	158	173	173	173
G	NA	93	145	159	159	159
H	NA	90	140	154	154	154
I	NA	91	141	155	155	155
J	NA	103	160	176	176	176
K	NA	46	73	80	80	80
L	NA	67	105	115	115	115

*Agent Solicitation began in 2008; please call toll free at (800) 387-7550 for additional information.

^aRates for individuals age 65 and older applying for coverage within 3 years of their Medicare Part B effective date or 65th birthday. Rates include discounts for the Early Enrollment Discount Program, Multi-insured (i.e. Spouse), and EFT.^bRates for individuals 65 and older applying for coverage more than 3 years but less than 6 years after their Medicare Part B effective date or 65th birthday and meeting underwriting requirements.^cRates for individuals 65 and older applying for coverage more than 6 years after their Medicare Part B effective date or 65th birthday and meeting underwriting requirements.

Bankers Life and Casualty Co.
 Rates effective 01/01/2009
 Individual Market – Attained Age

TOLL FREE:
800-621-3724

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

Unisex – Standard – Smoker/Non-Smoker

	<65	65	70	75	80	85
A	NA	149	169	197	234	234
B	NA	207	244	295	360	360
C	NA	390	461	559	689	689
D	NA	213	255	313	391	391
E	NA	227	269	327	403	403
F	NA	212	257	313	383	383
High F	NA	35	41	49	59	59
G	NA	183	226	279	347	347
J	NA	201	248	306	382	382
K	NA	91	112	138	172	172
L	NA	129	159	196	244	244

Genworth Life & Annuity Ins. Co.
 Rates effective 05/01/2006
 Individual Market – Attained Age

TOLL FREE:
888-436-9678

WEBSITE: www.genworth.com

Marketing Methods: Agent Solicitation
 ~Brokers in Anchorage, Anchor Point,
 Big Lake, Bryant, Eagle River,
 Fairbanks, Haines, Homer, Juneau,
 Kenai, Ketchikan, Kodiak, North Pole,
 Palmer, Petersburg, Seward, Sitka,
 Soldotna, and Wasilla

Male – Standard – Tobacco

Male – Preferred – Non-Tobacco

	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	117	144	168	184	194	A	NA	105	130	151	166	175
B	NA	140	175	206	230	246	B	NA	126	157	186	207	221
C	NA	170	208	242	269	287	C	NA	153	187	218	242	259
D	NA	141	176	208	232	249	D	NA	126	158	187	209	224
E	NA	141	177	209	233	251	E	NA	127	159	188	210	226
F	NA	175	214	250	277	296	F	NA	157	193	225	249	266
High F	NA	69	84	98	109	116	High F	NA	62	76	88	98	105
G	NA	144	180	213	238	255	G	NA	130	162	192	214	230

Female – Standard – Tobacco

Female – Preferred – Non-Tobacco

	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	102	126	146	160	169	A	NA	91	113	131	144	152
B	NA	122	152	179	200	214	B	NA	110	137	161	180	193
C	NA	148	181	211	234	250	C	NA	133	163	190	210	225
D	NA	122	153	181	202	217	D	NA	110	138	162	182	195
E	NA	123	154	182	203	218	E	NA	111	138	163	183	196
F	NA	152	186	217	241	257	F	NA	137	168	195	217	232
High F	NA	60	73	85	95	101	High F	NA	54	66	77	85	91
G	NA	126	157	185	207	222	G	NA	113	141	167	186	200

Globe Life and Accident Ins. Co. TOLL FREE: **800-801-6831** WEBSITE: www.globecaremedsupp.com
 Rates effective 01/19/2009 Marketing Methods: Direct Response
 Individual Market – Attained Age ~No brokers available in Alaska
 6-month look-back and 2-month waiting period for preexisting conditions

Unisex – Standard – NA

	<65	65	70	75	80	85
A	NA	67	89	95	95	95
B	NA	99	127	142	143	143
C	NA	134	142	164	172	172
F	NA	115	143	165	173	173

Golden Rule Insurance Co.
 Rates effective 01/01/2009
 Individual Market – Attained Age
 6-month look-back and 6-month waiting period for preexisting conditions

TOLL FREE:
800-474-4467

WEBSITE: www.goldenrule.com
 Marketing Methods: Broker Solicitation
 ~Brokers in Anchorage only

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

Male – Tobacco							Male – Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	151	187	217	251	290	A	NA	151	169	197	228	264
C	NA	212	263	305	354	410	C	NA	212	239	277	321	373
F	NA	187	232	270	311	362	F	NA	187	210	244	283	328
G	NA	156	194	224	260	301	G	NA	156	176	204	237	274

Female – Tobacco							Female – Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	136	168	196	227	263	A	NA	136	153	178	206	239
C	NA	193	239	276	320	371	C	NA	193	217	251	290	337
F	NA	169	210	243	282	327	F	NA	169	190	221	256	297
G	NA	141	175	204	235	273	G	NA	141	158	184	213	248

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

Male – Tobacco							Male – Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	144	179	207	239	277	A	NA	144	162	188	217	252
C	NA	203	251	291	338	392	C	NA	203	228	265	307	356
F	NA	179	222	257	297	345	F	NA	179	201	233	270	313
G	NA	149	185	214	248	288	G	NA	149	168	194	226	261

Female – Tobacco							Female – Non-Tobacco						
	<65	65	70	75	80	85	<65	65	70	75	80	85	
A	NA	130	161	187	216	251	A	NA	130	146	170	196	228
C	NA	194	228	264	306	354	C	NA	194	207	239	277	321
F	NA	162	201	232	269	312	F	NA	162	182	211	245	284
G	NA	134	167	194	225	260	G	NA	134	151	175	204	236

Humana Insurance Company
 Rates effective 01/01/2009
 Individual Market – Attained Age

TOLL FREE:
800-310-8482
 800-833-3301(TTY/TDD)

WEBSITE: www.humana.com
 Marketing Methods: Other
 ~Brokers available in
 Anchorage, Eagle River,
 Fairbanks, Kenai, Ketchikan,
 North Pole, Palmer, Soldotna,
 and Wasilla

3-month look-back and 3-month waiting period for preexisting conditions

Male – Standard – Tobacco							Male – Preferred – Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	152	169	195	215	231	A	NA	102	114	131	145	155
B	NA	160	178	205	227	243	B	NA	108	120	138	153	163
C	NA	186	207	238	263	282	C	NA	125	139	160	177	189
F	NA	287	208	239	265	284	F	NA	126	140	161	178	190
High F	NA	75	83	96	106	113	High F	NA	51	56	65	71	76
K	NA	92	102	118	130	139	K	NA	62	69	79	87	94
L	NA	133	147	170	187	201	L	NA	89	99	114	126	135

Female – Standard – Tobacco							Female – Preferred – Non-Tobacco						
	<65	65	70	75	80	85		<65	65	70	75	80	85
A	NA	144	169	195	215	231	A	NA	97	114	131	145	155
B	NA	151	178	205	227	243	B	NA	102	120	138	153	163
C	NA	175	207	238	263	282	C	NA	118	139	160	177	189
F	NA	176	208	239	265	284	F	NA	119	140	161	178	190
High F	NA	71	83	96	106	113	High F	NA	48	56	65	71	76
K	NA	87	102	118	130	139	K	NA	59	69	79	87	94
L	NA	125	147	170	187	201	L	NA	84	99	114	126	135

Mutual of Omaha Ins. Co.
 Rates effective 05/01/2008
 Individual Market – Attained Age

TOLL FREE: WEBSITE: www.mutualofomaha.com
800-693-6093 Marketing Methods: Direct Response
 and Agent Solicitation
 ~Brokers in Fairbanks, Soldotna, Palmer

Male –Tobacco

	<65	65	70	75	80	85
A	NA	98	116	135	155	155
C	NA	139	164	191	220	220
D	NA	123	146	170	196	196
F	NA	134	159	185	212	212

Male –Non-Tobacco

	<65	65	70	75	80	85
A	NA	85	101	117	135	135
C	NA	121	143	166	191	191
D	NA	107	127	148	170	170
F	NA	116	138	161	185	185

Female –Tobacco

	<65	65	70	75	80	85
A	NA	85	101	117	135	135
C	NA	121	143	166	191	191
D	NA	107	127	148	170	170
F	NA	116	138	161	185	185

Female –Non-Tobacco

	<65	65	70	75	80	85
A	NA	74	88	102	118	118
C	NA	105	124	145	167	167
D	NA	93	111	129	148	148
F	NA	101	120	140	161	161

Premera Blue Cross
Blue Shield of Alaska
 Rates effective 01/01/2007
 Individual Market – Attained Age
 6-Month look-back and 6-month waiting period for preexisting conditions

TOLL FREE: WEBSITE: www.premera.com
888-669-2583 Marketing Methods: Direct Response
 and Agent Solicitation state-wide

Unisex – Standard – Smoker/Non-Smoker*

	<65	65	70	75	80	85
A	86	90	99	107	114	114
C	151	162	174	188	200	200
F	153	165	179	191	206	206
I	155	166	179	192	205	205
J	208	223	241	257	276	276

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

State Farm Mutual Automobile Ins. Co. TOLL FREE: WEBSITE: www.statefarm.com
 Rates effective 06/01/2009 866-855-1212 Marketing Methods: Agent
 Individual Market – Attained Age Solicitation

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

Unisex – Smoker/Non-Smoker

	<65	65	70	75	80	85
A	NA	95	120	139	157	163
C	NA	152	192	222	250	260
F	NA	154	194	224	252	263

Sterling Life Insurance Co.
 Rates effective 10/01/2008
 Individual Market – Attained Age

**TOLL FREE:
 800-688-0010**

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

Unisex – Standard –Rate Area I (Municipality of Anchorage)

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

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

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

USAA Life Insurance Co.
 Rates effective 05/01/2009
 Individual Market – Attained Age

TOLL FREE:
800-531-8722

WEBSITE: www.usaa.com
 Marketing Methods: Direct Response
 ~No brokers available in Alaska

Unisex – Smoker/Non-Smoker

	<65	65	70	75	80	85+
A	95	95	112	133	155	171
D	124	124	145	174	201	222
F	109	109	127	152	176	195
G	124	124	146	174	201	223

If You Have a Problem or Complaint

If you are not satisfied with the service you receive, contact your producer and/or insurer. If you do not receive satisfactory results from them, call, write, e-mail, or visit the Anchorage office of the Alaska Division of Insurance.

Alaska Division of Insurance

Consumer Services Section

Robert B. Atwood Building

550 West 7th Avenue, Suite 1560

Anchorage, AK 99501-3567

1 (800) 467-8725 • **If you are in Anchorage, call (907) 269-7900**

E-mail: insurance@alaska.gov

You may be asked to file a consumer complaint. A copy of the consumer complaint form is included in this booklet. You can also file a consumer complaint on-line through the Division of Insurance Website at: <http://commerce.state.ak.us/insurance/>



STATE OF ALASKA
DEPARTMENT OF
COMMERCE
COMMUNITY AND
ECONOMIC DEVELOPMENT

Division of Insurance

Sarah Palin, Governor
Emil Notti, Commissioner
Linda S. Hall, Director

Dear Consumer:

This letter responds to your request for assistance in resolving your insurance concerns. The mission of the Division of Insurance is to protect the public. We have the authority to take appropriate administrative action against any violator of the Alaska Insurance Laws. We investigate complaints to ensure that anyone conducting insurance business in our state complies with those insurance laws.

Please complete the Insurance Inquiry/Complaint Form we have provided. If you need more space to explain your concern, please use extra sheets of paper and sign each page. Your signature authorizes the division to investigate your complaint. Attach copies of all correspondence, policies, and other items relating to your problem. Itemized medical bills, explanation of benefits sheets, property loss forms, vehicle appraisals, and police reports are examples of other items you might include. The division will not be able to process your complaint without complete documentation.

Once you return this form, the consumer service specialist assigned to your complaint will contact you. We will need approximately 30 days to complete our investigation. Thank you for this opportunity to assist you with your insurance concerns.

Sincerely,

A handwritten signature in cursive script that reads "Linda S. Hall".

Linda S. Hall
Director of Insurance

DIVISION OF INSURANCE
CONSUMER SERVICES SECTION550 West Seventh Avenue, Suite 1560, Anchorage, AK 99501-3567
Telephone: (907) 269-7900 • Within Alaska (800) INSURAK
Fax: (907) 269-7910**INSURANCE INQUIRY/COMPLAINT FORM**

YOUR NAME: _____

DAYTIME TELEPHONE NO.: _____ ALTERNATE TELEPHONE NO.: _____

ADDRESS: _____
Street City Zip CodeINSURED'S NAME AND ADDRESS: _____
(If different from above)

YOUR AGE Under 25 _____ 25 to 49 _____ 50 to 64 _____ 65+ _____

INSURANCE COMPANY: _____
(Give name exactly as shown on policy)

EFFECTIVE DATE: _____

POLICY TYPE: _____ POLICY NUMBER(S): _____
(Auto, Health, Life, etc.)

NAME OF AGENT OR ADJUSTER: _____

DATE OF LOSS: _____ DATE CLAIM SUBMITTED: _____
(If applicable)

GROUP INSURANCE MEMBERSHIP OR CERT. NO.: _____

EMPLOYER: _____

Please give a **FACTUAL STATEMENT OF THE PROBLEM**. Enclose a copy of your policy and any related material as described in the letter on the reverse side. If more space is required, use an additional sheet of paper and sign each page.

Signature: _____

Date: _____

OTHER RESOURCES & INFORMATION AVAILABLE THROUGH THE ALASKA DIVISION OF INSURANCE

The Division of Insurance publishes several guides and an annual report that you may find helpful. The following is a list and short description of each of these publications. Copies of these guides and the annual report are available on the Division of Insurance website at www.commerce.state.ak.us/insurance/ or by contacting the Division of Insurance directly at the numbers and address at the bottom of this page:

1. The ***Insurance Consumer Guide*** is designed to provide the consumer with a general overview helpful for anyone wishing to purchase auto insurance, homeowners insurance, life insurance, or health insurance. It is also designed to help consumers better understand their insurance rights. It explains some of the insurance basics that will be useful in determining what types of coverage may be needed periodically. This brochure is distributed to consumers as a newspaper supplement. Additional copies of this guide are available by contacting the Division in Juneau or Anchorage.
2. The ***Long-Term Care Consumer Guide*** complements the National Association of Insurance Commissioners (NAIC) *A Shopper's Guide to Long-Term Care Insurance*. The division prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the NAIC publication, available from our website or Consumer Services.
3. The ***Homeowners Insurance Rating Examples*** booklet explains homeowners coverage and compares the rates from various companies.
4. The ***Workers' Compensation Rating Guide*** explains how the premium charge for a workers' compensation insurance policy is determined and provides guidelines for settling disputes between the employer and the insurance company over the amount of the premium.
5. The ***Private Passenger Auto Insurance Rating Examples*** booklet explains auto insurance coverage and compares the rates from various companies.
6. The ***Annual Insurance Report*** is published every year. This report is a summary of all the insurance business written in the state, premium taxes collected, license statistics, consumer complaints, and disciplinary actions.

Contact: Alaska Division of Insurance
CONSUMER SERVICES SECTION
550 West Seventh Avenue, Suite 1560
Anchorage, AK 99501-3567
Telephone: (907) 269-7900 • Within Alaska (800) 478-6065
Fax: (907) 269-7910
E-mail: insurance@commerce.state.ak.us
Website: www.commerce.state.ak.us/insurance/

The State of Alaska, Department of Commerce, Community, and Economic Development, Division of Insurance complies with Title II of the Americans with Disabilities Act of 1990. This publication is available in alternative communication formats upon request. Please contact the Division of Insurance's Administrative Manager at (907) 465-2597 or TDD (907) 465-5437 to make any necessary arrangements.