



**MISSISSIPPI
INSURANCE
DEPARTMENT
Mike Chaney,
Commissioner of
Insurance**



MID

Medicare Supplement Shopper's Guide

Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West Street
Jackson, MS 39201
800-562-2957
www.mid.ms.gov



From the Commissioner

March, 2017

To Mississippi Consumers

Since 2002, the Mississippi Insurance Department (MID) has offered its Mississippi Medicare Supplement Shopper's Guide as a means of reaching out to you on Medicare.

We hope that this guide will be of assistance to you as you plan for your needs. MID is here to provide information and assistance on all areas of insurance. This is one of many consumer related publications we have available. You may find other information useful to you by contacting us or by visiting our web site at www.mid.ms.gov.

Our Consumer Services Division is available to provide any additional help you may need. Please contact them at 601-359-3569 in the Jackson area or statewide toll-free at 1-800-562-2957.

We look forward to assisting you in becoming an informed insurance consumer.

Sincerely,
Mike Chaney
Commissioner of Insurance

HOW TO USE THIS GUIDE

When comparing rates, you should keep in mind the following points.

- Premiums are subject to change and may increase whenever Medicare benefits change or as a result of increasing health care costs.
- For information on premiums for all ages, particularly for plans with attained age rates, you should contact a representative of the company.
- Most insurers offer more frequent methods of payment such as monthly or quarterly. For information regarding methods of payment, you should contact a representative of the company.
- The Affordable Care Act precludes insurers in the individual and group market from applying any pre-existing condition exclusions starting in 2014. Unfortunately, these protections do not extend to Medigap policies. Medigap policies will continue to be able to apply such exclusion to people age 65 and older who did not have other insurance for six months before their Medicare eligibility.
- The period during which pre-existing conditions will not be covered will vary by company; however, pre-existing conditions may not be excluded for more than six months. It is possible to shorten or eliminate the six month period by using creditable coverage from a prior health plan. For more information regarding any of the plans offered by a particular insurer, you should contact a representative of the company. If you have general questions regarding Medicare Supplement insurance, you may contact us at:

CONSUMER SERVICES

Mississippi Insurance Department

P.O. Box 79

Jackson, MS 39205

www.mid.ms.gov

Telephone:

601-359-3569 or

(800) 562-2957 (in state only)

In addition, counseling services are available to provide advice concerning your purchase of Medicare Supplement insurance and concerning Medicaid. This service is provided without charge. For information regarding counseling services, you may contact:

Division of Aging and Adult Services
Mississippi Department of Human Services
750 N. State Street
Jackson, MS 39202
www.mdhs.state.ms.us/aging-adult-services/

Telephone
(601) 359-4929 or
(800) 948-3090

More information about selecting a Medicare Supplement (Medigap) policy is available in the **GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE, "Choosing a Medigap Policy."**

To obtain your free copy, please call **1-800-633-4227**. For hearing and speech impaired call **TTY/TDD at 1-877-486-2048**. Please allow 3 weeks for delivery. You may also access information about Medicare on the federal website, **www.Medicare.gov**.

WHERE TO GO FOR HELP

State Health Insurance Assistance Program (SHIP) is a counseling program designed to answer seniors' questions about health insurance. Volunteers are trained to answer questions, compare policies, organize paperwork and help with claims and filing appeals on Medicare, Medicaid, supplemental insurance, and other coverage. There is no charge for the counseling services of SHIP volunteers. SHIP volunteers can help you:

- understand your Medicare benefits
- organize doctor and hospital bills
- file Medicare appeals
- review Medicare Supplemental Insurance (Medigap)
- evaluate Health Maintenance Organization options
- understand Medicaid eligibility
- explore long-term care options

To contact a SHIP volunteer in your community, you may call the Area Agency on Aging in your area.

Central

Copiah, Hinds,
Madison,
Rankin,
Simpson,
Warren, Yazoo

(601) 981-1511
(800) 315-3103

East Central

Clarke, Jasper,
Kemper,
Lauderdale,
Leake,
Neshoba,
Newton, Scott,
Smith

(601) 683-2401
(800) 264-2007

Golden Triangle

Choctaw, Clay,
Lowndes,
Noxubee,
Oktibbeha,
Webster,
Winston,

(662) 324-7860
(888) 324-9000

North Central

Attala, Carroll,
Grenada,
Holmes,
Leflore,
Montgomery,
Yalobusha,

(662) 283-2675
(888) 427-0714

North Delta

Coahoma,
DeSoto,
Panola,
Quitman,
Tallahatchie,
Tate, Tunica

(662) 561-4100
(800) 844-2433

Northeast

Alcorn, Benton,
Marshall,
Prentiss,
Tippah,
Tishomingo

(662) 728-7038
(800) 745-6961

South Delta

Bolivar,
Humphreys,
Issaquena,
Sharkey,
Sunflower,
Washington

(662) 378-3831
(800) 898-3055

Southern

Covington, For-
rest, George,
Greene,
Hancock,
Harrison,
Jackson,
Jefferson Davis,
Jones, Lamar,
Marion, Pearl
River, Perry,
Stone, Wayne

(228) 868-2326
(800) 444-8014

Southwest

Adams, Amite,
Claiborne,
Franklin,
Jefferson,
Lawrence,
Lincoln,
Pike, Walthall,
Wilkinson

(601) 446-6044
(800) 338-2049

Three Rivers

Calhoun,
Chickasaw,
Itawamba,
Lafayette, Lee,
Monroe,
Pontotoc,
Union

(662) 489-2415
(877) 489-6911

APPLYING FOR MEDICARE: SNOOZERS ARE LOSERS!

Three months before you reach age 65, you become eligible to apply for Medicare, whether or not you are still covered under an employer or union-sponsored health plan. If you aren't already receiving Social Security or Railroad retirement, you have to **apply** for Medicare. To apply for Medicare, call your local Social Security Office.

Your Medicare enrollment period **starts** three months before the month of your 65th birthday. If you continue working after your 65th birthday, the three months begin as soon as you retire. If you apply in these first three months, your Medicare coverage will start on the first day of the month you turn 65. Your enrollment period **ends** three months after the month of your 65th birthday. If you apply during your birthday month or the next three months, coverage will be delayed for 1-3 months.

If you miss your enrollment period, you will have to wait until the following January. You will not be covered until July, and you may have to pay more for coverage.

STILL WORKING? COVERED BY YOUR EMPLOYER?

Talk to your employer's health benefits office. You have a choice of joining Medicare now or waiting until you retire. Companies with over 20 workers must continue to offer you the same health benefits they offer younger workers.

RETIRED? COVERED BY YOUR RETIREMENT PLAN?

Review the retirement plan very carefully! Many plans **require** you to enroll in Medicare as soon as you are eligible. If you are a retired teacher or government employee, the retiree health plan will pay very little if you do not have Medicare. Many employers and unions have similar retirement plans.

WHAT MEDICARE COVERS

Medicare Part A, which is fully-funded by the federal government, covers **part** of your hospital expenses (except for large deductibles) for defined periods. Part A also covers care in a skilled-nursing facility for 20 days and **partial** costs up to 100 days, home health care, hospice expenses, and some blood transfusions.

Medicare Part B, covers **80%** of approved medical expenses (doctor bills, therapists, some tests). **You** (or your insurance company) pay any part of your bill that Medicare does not pay. Although the coverage provided by Medicare is basically sound, for many seniors, there will be wide, expensive **gaps** between this coverage and total costs, gaps that can cost thousands of dollars in medical bills.

MEDICARE GAPS: WHAT YOU PAY

Deductible: Amount you pay for Medicare approved expenses before Medicare starts to pay.

Coinsurance (co-payment): Part of each bill you must pay after you've paid the deductible.

Not Covered: Services Medicare does not pay for, but you do.

MEDICARE-APPROVED EXPENSES

Medicare has an “approved amount” for every Medicare-eligible service. Medicare often approves less than doctors can actually charge. Under Part B, Medicare usually pays 80% of the approved charge, leaving 20% for **you** to pay. The Mississippi Insurance Department publishes this guide to help you spot the gaps and find the solutions you can best afford. This guide should help you better understand your choices and make the decisions that best fit your needs. If you're still confused or need help with other health insurance problems, help is just a phone call away to the State Health Insurance Assistance Program (SHIP), Mississippi's free health insurance counseling service. A directory of local and toll-free SHIP phone numbers, as well as other sources of assistance, is available later in this publication.

FILLING THE MEDICARE GAPS

To fill the gaps in Medicare coverage, you can choose from one of several options:

- Purchase a Medicare Supplement insurance policy, also known as **Medigap** insurance.
- Purchase a Medicare Part C plan. (Refer to Medicare and You 2015 for more details on these plans.)
- Continue group coverage through your current or former employer or through your spouse's family plan.

DON'T THROW MONEY AWAY BY PAYING FOR MORE THAN ONE PLAN

In November, 1990, Congress passed legislation, which required all states to adopt regulations standardizing Medicare Supplement insurance policies. As a result, effective May 1, 1992, Mississippi regulation now requires that all Medicare Supplement insurance be sold only in ten standard benefit packages. The basic plan, Plan A, consists of a core benefit package and must be made available by all Medicare Supplement insurers. The other nine plans, Plans B through J, consisting of the core benefits, pay a variety of additional benefits and may or may not be offered by every company. A summary of the benefits of each of the ten standard plans is listed later in this publication. For additional information, you should consult the "Guide to Health Insurance for People with Medicare" which is available from your insurance company or from the federal government.

In July 1995, Congress allowed "Medicare SELECT" products to be marketed in Mississippi. Medicare SELECT policy is the same as a standard Medicare Supplement insurance policy in nearly all respects because you are really buying one of the ten standard Medicare supplement plans A through J.

The only difference is that under Medicare SELECT, each insurer has preferred providers that you must use, except in an emergency, in order to be eligible for full benefits. Benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose. You will generally see lower premiums under these policies due to the preferred provider arrangements. You may opt at any time to return to a standard Medicare Supplement insurance policy provided that one is available through your insurance company. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy, i.e., the time will count toward the pre-existing condition limitation under your new policy.

In 2005, two new Medicare Supplement plans, K and L, were introduced. They have additional benefits which differ from those found in Medigap Plans A through J. You will pay part of the cost-sharing of some covered services until you meet the annual out-of-pocket limit of \$4,960 for Plan K, or \$2,480 for Plan L. Please note, however, that the Part B deductible does not apply to the out-of-pocket limit.

Remember that Medigap policies sold after January 1, 2006, do not contain prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D) offered by private companies approved by Medicare.

MEDIGAP RIGHTS AND PROTECTIONS

(Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called “Medigap protections.” They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy. In these situations, an insurance company:

- **Cannot deny you Medigap coverage or place conditions on a policy (like making you wait for coverage to start),**
- **Must cover you for all pre-existing conditions, and**
- **Cannot charge you more for a policy because of past or present health problems.**

In many cases, these rights apply when your health care coverage changes. Medicare (www.medicare.gov or 1-800-633-4227) can give you more information on these guaranteed rights. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A,B,C,F,K,L from any insurance company that sells Medigap policies in Mississippi (if you are under age 65, you can purchase a policy from any company that sells Medigap policies in Mississippi). You can buy the policy at the best premium price available with no review of your medical records even if you have health problems.

ISSUE AGE OR ATTAINED AGE PREMIUM

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

MEDICARE SUPPLEMENT INSURANCE MEDIGAP PLANS

The chart below shows basic information about the different benefits Medigap policies cover.
If a percentage appears, the Medigap plan covers that percentage of the benefit, and
you're responsible for the rest.

Do not base your choice on a policy based solely on this guide, research the policy you are considering
carefully so that you are certain it meets all your needs.

CORE BENEFITS	A	B	C	D	F*	G	K	L	M	N
Medicare Part A - coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used.)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B - coinsurance or co-payment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% **
Blood—first three pints	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care - coinsurance and co-payment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care Co-insurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B Deductible			100%		100%					
Part B Excess Charges					100%	100%				
Foreign Travel Emergency (Up to plan limits)			80%	80%	80%	80%			80%	80%
Out of pocket limit in 2016							\$4,960 (\$5,120 in 2017)	\$2,480 (\$2,560 in 2017)		

***Plan F** also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,140 in 2017 before your Medigap plan pays anything.

*****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 don't result in an inpatient admission.

The out-of-pocket amounts for the items shown with asterisks will go toward the cost-sharing limit. PLEASE NOTE: The Part B deductible does not apply to the out-of-pocket limit.

CORE BENEFITS

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after a \$147 annual deductible, the patient's cost of a long hospital stay-\$322/day for days 61-90 (\$329 in 2017), \$644/day for days 91 and beyond, per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime (\$658 in 2017)).

Their benefits are:

A "basic" benefit with \$250 annual deductible, 50% coinsurance and a \$1,288 deductible for each benefit period (\$1,316 in 2017)(Plans H and I are no longer available).

HIGH DEDUCTIBLE OPTION

Insurance companies may offer a high deductible on Plan F. (Plan J is no longer available.) If you choose this option, you must pay a \$2,200 deductible per year before the plan pays anything.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible.

APPLYING FOR MEDIGAP INSURANCE

Applying for Medigap insurance is similar to applying for traditional health insurance. In most cases, you must meet a company's underwriting requirements, some of which may be stricter than others. Many insurance companies will reject your application if you have a serious health problem, but if you are a Medicare recipient 65 or older, you have an open enrollment period when a company cannot reject you because of poor health. Every company must accept you for **any** policy it sells at its lowest prices for customers in your age group. Your open enrollment period starts the first month you are at least 65 **and** enrolled in Medicare Part B and ends six months later.

OPEN ENROLLMENT UNDER 65

Persons under age 65 who qualify for Medicare due to disability also have an open enrollment period of six months starting the month they qualify for Medicare. In the event of retroactive Part B eligibility determination by Medicare, the six-month open enrollment period begins on the date of the Medicare determination. If you are under age 65 and bought a Medigap policy during your disability open enrollment, remember that you will have a new six month open enrollment period when you turn age 65. This is important because disability Medigap policies are usually priced higher (as much as 50%) than age 65 Medigaps.

WHAT IS OPEN ENROLLMENT?

Beginning the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have a six month open enrollment period for purchasing Medicare Supplement insurance. During this time, you may not be turned down for Medicare Supplement insurance based on your health. The insurer may, however, exclude pre-existing health conditions for up to six months. It is possible to shorten or eliminate this period by using creditable coverage from a prior health plan. Since you have only a limited open enrollment period, it is important to take advantage of it.

An insurer shall not deny or condition the issuance or effectiveness of any Medicare Supplement policy or certificate available for sale in this state, nor discriminate in the pricing of a policy or certificate because of the health status, claims experience, receipt of health care, or medical condition of an applicant in the case of an application for a policy or certificate that is submitted prior to or during the six month period beginning with the later of 1) the first day of the month in which an individual is enrolled for benefits under Medicare part B or 2) in the event of retroactive approval by Medicare, the date of approval.

Remember that you have a 30 day free look period which starts when your Medigap policy is first delivered to you. You can change your mind during this time and return your policy to the company for a refund.

IF YOU HAVE A MEDIGAP AND THEN GO ON MEDICAID

If you have a Medigap policy and go on Medicaid, you have the right to suspend the Medigap policy rather than dropping it while you are on Medicaid. If you do suspend your policy, you do not pay premiums and it will not pay benefits. You can only suspend a Medigap policy for up to two years. At the end of the suspension, you can start it up again without new medical underwriting or pre-existing condition waiting periods. Call your insurance company to find out how to suspend a policy.

WHEN YOU DON'T NEED TO BUY A MEDIGAP POLICY

If you are presently enrolled in a Medicare Advantage Plan or are covered by certain categories of Mississippi Medicaid, you do not need to buy a Medigap plan. If you are not certain of which Medicaid category you are in, call the State Medicaid Eligibility office at 601-359-6050 and ask them to guide you. Remember, if you already had a Medigap plan when you became eligible for Medicaid, you can ask your insurance company to suspend your Medigap plan for up to two years. In the event that you lose Medicaid eligibility during that two years, you can activate your policy again by paying the premium.

COMPARING RATES

Approval of a company's policy by the Mississippi Insurance Department does not constitute an endorsement by this department.

A company may withdraw or stop selling a policy at their option. This action does not affect policies previously issued, and benefits will remain as listed in the policy. You must sign a written agreement to cancel/terminate your current coverage because an agent is prohibited from selling a replacement policy without your signature. Unless you will receive much greater benefits at a significant reduction in premium, please consider the advantages and disadvantages of buying new coverage. **Do not cancel your existing policy until you review your new policy.** Check with the company whose Medigap you are dropping to see if you are entitled to any premium refund if you have paid an annual premium or you pay premiums more frequently than monthly. Some insurance companies may continue your coverage until the end of the term you paid for but will not refund premium.

WHAT SHOULD I LOOK FOR WHEN I COMPARISON SHOP?

Use the chart below to take notes as you are shopping for a medicare supplement policy. It is important to compare the same or similar coverage when you shop.

Before you call any insurance companies, figure out if you're in your Medigap Open Enrollment Period or if you have guaranteed issue right. If you have questions, call the Mississippi Department of Human Services – Division of Aging and Adult Services at (888)240-7539. This chart can help you keep track of the information you get.

Ask each insurance company...	Company 1	Company 2	Company 3
<p>“Are you licensed in Mississippi?” <i>NOTE: If the answer is NO, STOP right there and try another company.</i></p>			
<p>“Do you sell Medigap Plan ____?” (Say the letter of the Medigap Plan you are interested in.) <i>NOTE: Insurance companies usually offer some, but not all, Medigap policies. Make sure the company sells the plan you want. Also, if you're interested in a Medicare SELECT or a high-deductible Medigap policy, say so.</i></p>			
<p>“Do you use medical underwriting for this Medigap policy?” <i>NOTE: If the answer is NO, go to the next question. If the answer is YES, but you know you're in your Medigap Open Enrollment Period or have a guaranteed issue right to buy that Medigap policy, go to the next question. Otherwise, you can ask, “Can you tell me whether I am likely to qualify for the Medigap policy?”</i></p>			
<p>“Do you have a waiting period for pre-existing conditions?” <i>NOTE: If the answer is YES, ask how long the waiting period is and write it in the box.</i></p>			
<p>“Do you price this Medigap policy by using community-rating, issue-age-rating, or attained-age-rating?” <i>NOTE: Circle the one that applies for that insurance company.</i></p>	<p>Community Issue-age Attained-age</p>	<p>Community Issue-age Attained-age</p>	<p>Community Issue-age Attained-age</p>
<p>“I'm ____ years old. What would my premium be under this Medigap policy?” <i>NOTE: If it's attained-age, ask, “How frequently does the premium increase due to my age?”</i></p>			
<p>“Has the premium for this Medigap policy increased in the last 3 years due to inflation or other reasons?” <i>NOTE: If the answer is YES, ask how much it has increased and write it in the box.</i></p>			
<p>“Do you offer any discounts or additional (innovative) benefits?”</p>			

**Companies Selling Medicare Supplement Policies in
Mississippi (as of December 31, 2016)**

Company						Phone #
21st Century Premier Insurance Company	21st Century Plaza	3 Beaver Valley Road	Wilmington	DE	19803	(302) 252-2000
Aetna Life Insurance Company	151 Farmington Ave. - RW61		Hartford	CT	06156-9154	(860) 273-1439
American Continental Insurance Company	800 Crescent Center Drive	Suite 200	Franklin	TN	37067	(800) 264-4000
American Family Life Assurance Company of Columbus	1932 Wynnton Road		Columbus	GA	31999	(800) 992-3522
American General Life Insurance Company	P. O. Box 1591		Houston	TX	77019	(713) 831-3283
American Income Life Insurance Company	Post Office Box 2608		Waco	TX	76797	(254) 761-6400
American National Insurance Company	One Moody Plaza		Galveston	TX	77550	(409) 763-4661
American National Life Insurance Company of Texas	One Moody Plaza	Post Office Box 1780	Galveston	TX	77550	(409) 763-4661
American Republic Corp Insurance Company	PO Box 14510		Des Moines	IA	50306-3510	(515) 245-2000
American Republic Insurance Company	PO Box 1		Des Moines	IA	50306-0001	(515) 245-2000
American Retirement Life Insurance Company	P. O. Box 26580		Austin	TX	78755	(800) 854-3649
Assured Life Association	P.O. Box 3169		Englewood	CO	80155-3169	(303) 792-9777
Bankers Fidelity Assurance Company	P.O. Box 105185		Atlanta	GA	30348-5185	(404) 266-5600
Bankers Fidelity Life Insurance Company	P. O. Box 105185		Atlanta	GA	30348-5185	(404) 266-5600
Bankers Life and Casualty Company	111 East Wacker Drive	Suite 2100	Chicago	IL	60601	(312) 396-6000
Blue Cross & Blue Shield of Mississippi, A Mutual Insurance Co.	Post Office Box 1043		Jackson	MS	39215-1043	(601) 932-3704

Celtic Insurance Company	77 West Wacker Drive	Suite 1200	Chicago	IL	60606	(312) 619-3000
Central Reserve Life Insurance Company	11200 Lakeline Blvd.	Suite 100	Austin	TX	78717	(866) 459-4272
Central States Health & Life Co. of Omaha	Western at 96th	P. O. Box 34350	Omaha	NE	68134	(402) 397-1111
Central States Indemnity Co. of Omaha	1212 No. 96th St.	Post Office Box 34888	Omaha	NE	68134-0888	(402) 997-8000
Central United Life Insurance Company	10777 Northwest Freeway		Houston	TX	77092	(713) 529-0045
Colonial Penn Life Insurance Company	399 Market Street		Philadelphia	PA	19181	(215) 928-8000
Columbian Mutual Life Insurance Company	P. O. Box 1381		Binghamton	NY	13902-1381	(607) 724-2472
Combined Insurance Company of America	436 Walnut Street	PO Box 1000	Philadelphia	PA	19106	(215) 640-2434
Connecticut General Life Insurance Company	Corporate Accounting, TL18A	Two Liberty Place	Philadelphia	PA	19192-2362	(215) 761-1000
Constitution Life Insurance Company	1064 Greenwood Boulevard	Suite 260	Lake Mary	FL	32746	(407) 444-4634
Continental General Insurance Company	11001 Lakeline Blvd., Suite 120		Austin	TX	78717	(866) 830-0607
Continental Life Insurance Company of Brentwood, Tennessee	800 Crescent Center Drive	Suite 200	Franklin	TN	37067	(800) 264-4000
Equitable Life & Casualty Insurance Company	P. O. Box 2460		Salt Lake City	UT	84110	(800) 352-5150
Family Life Insurance Company	10777 Northwest Freeway		Houston	TX	77092	(713) 529-0045
First Health Life & Health Insurance Company	3200 Highland Avenue		Downers Grove	IL	60515	(630) 737-7900
Forethought Life Insurance Company	300 North Meridian Street	Suite 1800	Indianapolis	IN	46204	(317) 223-2700
Genworth Life Insurance Company	6604 W. Broad Street	Bldg 2, 7th Floor	Richmond	VA	23230	(804) 662-2458
Genworth Life and Annuity Insurance Company	6604 West Broad Street	Bldg 2, 7th Floor	Richmond	VA	23230	(800) 255-7836
Gerber Life Insurance Company	1311 Mamaroneck Avenue		White Plains	NY	10605	(914) 272-4000

Globe Life and Accident Insurance Company	3700 S. Stonebridge Dr.		McKinney	TX	75070	(405) 270-1400
Golden Rule Insurance Company	7440 Woodland Drive		Indianapolis	IN	46278-1719	(317) 290-8100
Government Personnel Mutual Life Insurance Company	Post Office Box 659567		San Antonio	TX	78265-9567	(800) 929-4765
Great American Life Insurance Company	301 East Fourth Street		Cincinnati	OH	45202	(513) 357-3300
Guarantee Trust Life Insurance Company	1275 Milwaukee Avenue		Glenview	IL	60025-2489	(847) 699-0600
Hartford Life Insurance Company	One Hartford Plaza		Hartford	CT	6155	(860) 547-5000
Heartland National Life Insurance Company	1600 N.E. Coronado Drive		Blue Springs	MO	64014	(816) 478-0120
Humana Insurance Company	P.O. Box 740026		Louisville	KY	40201-7426	(502) 580-3712
Individual Assurance Company, Life, Health & Accident	P.O. Box 30685		Edmond	OK	73003	(405) 285-0838
Jefferson National Life Insurance Company	10350 Ormsby Park Place		Louisville	KY	40223	(866) 667-0561
Kanawha Insurance Company	P.O. Box 740026		Louisville	KY	40201-7426	(502) 580-3712
Kansas City Life Insurance Company	Post Office Box 219139		Kansas City	MO	64121-9139	(816) 753-7000
Liberty National Life Insurance Company	3700 S. Stonebridge Drive		McKinney	TX	75070	(800) 333-0637
LifeSecure Insurance Company	10559 Citation Drive	Suite 300	Brighton	MI	48116	(810) 220-7700
Lincoln Heritage Life Insurance Company	4343 E. Camelback Road		Phoenix	AZ	85018	(800) 433-8181
Loyal American Life Insurance Company	P.O. Box 559004		Austin	TX	78755-9004	(800) 633-6752
Manhattan Life Insurance Company, The	10777 Northwest Freeway		Houston	TX	77092	(713) 529-0045
Medico Corp Life Insurance Company	PO Box 10482		Des Moines	IA	50306	(800) 228-6080

Medico Insurance Company	P. O. Box 10386		Des Moines	IA	50306-0386	(800) 228-6080
Mid-West National Life Insurance Company of Tennessee	9151 Boulevard 26		North Richland Hills	TX	76180	(800) 527-5504
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza		Omaha	NE	68175	(402) 342-7600
National Benefit Life Insurance Company	One Court Square, 44th Floor		Long Island City	NY	11120-0001	(718) 361-3636
National Health Insurance Company	4455 LBJ Freeway, Ste. 375		Dallas	TX	75244	(888) 781-0580
Nationwide Life Insurance Company	One Nationwide Plaza 1-04-701		Columbus	OH	43215-2220	(800) 882-2822
New Era Life Insurance Company	P. O. Box 4884		Houston	TX	77210-4884	(800) 713-4680
New York Life Insurance Company	51 Madison Ave. - Room 252		New York	NY	10010	(212) 576-7000
Old American Insurance Company	P. O. Box 218573		Kansas City	MO	64121-8573	(816) 753-7000
Omaha Insurance Company	Mutual of Omaha Plaza		Omaha	NE	68175	(402) 342-7600
Order of United Commercial Travelers of America, The	1801 Watermark Drive, Suite 100		Columbus	OH	43215	(800) 848-0123
Oxford Life Insurance Company	2721 North Central Avenue		Phoenix	AZ	85004	(602) 263-6666
PacifiCare Life and Health Insurance Company	5995 Plaza Drive		Cypress	CA	90630	(608) 783-8610
Pekin Life Insurance Company	2505 Court Street		Pekin	IL	61558	(309) 346-1161
Pennsylvania Life Insurance Company	2211 Sanders Road, NBT 9		Northbrook	IL	60062	(847) 559-4765
Philadelphia American Life Insurance Company	P.O. Box 4884		Houston	TX	77210	(800) 713-4680
Physicians Life Insurance Company	2600 Dodge		Omaha	NE	68131	(402) 633-1000
Physicians Mutual Insurance Company	2600 Dodge		Omaha	NE	68131	(800) 228-9100
Principal Life Insurance Company	711 High Street		Des Moines	IA	50392-0350	(515) 235-9192
Provident American Life & Health Insurance Company	17800 Royalton Road		Strongsville	OH	44136-5197	(440) 572-2400

Puritan Life Insurance Company of America	1720 W. Rio Salado Parkway, Suite A			Tempe	AZ	85281	(602) 385-3629
Pyramid Life Insurance Company, The	1064 Greenwood Boulevard	Suite 260		Lake Mary	FL	32746	(407) 444-4634
Reserve National Insurance Company	601 E. Britton Road			Oklahoma City	OK	73114	(405) 848-7931
Royal Neighbors of America	230-16th Street			Rock Island	IL	61201	(309) 788-4561
Shelter Life Insurance Company	1817 West Broadway			Columbia	M O	65218	(573) 214-4209
Shenandoah Life Insurance Company	PO Box 12847			Roanoke	VA	24029	(800) 848-5433
Standard Life and Accident Insurance Company	One Moody Plaza			Galveston	TX	77550	(409) 763-4661
Standard Life and Casualty Insurance Company	Post Office Box 510690			Salt Lake City	UT	84151-0690	(801) 538-0376
State Farm Mutual Automobile Insurance Company	One State Farm Plaza D2 Star			Bloomington	IL	61710-0001	(309) 766-5588
State Mutual Insurance Company	Post Office Box 153			Rome	GA	30162-0153	(800) 241-7598
Sterling Investors Life Insurance Company	10201 North Illinois Street	Suite 280		Indianapolis	IN	46290	(317) 814-8170
Sterling Life Insurance Company	8735 Henderson Road			Tampa	FL	33634	(800) 290-6200
Thrivent Financial for Lutherans	625 Fourth Avenue South	MS-Reg Financial		Minneapolis	M N	55415-1624	(612) 340-7000
Transamerica Life Insurance Company	4333 Edgewood Road, N.E.			Cedar Rapids	IA	52499	(800) 238-4302
Transamerica Premier Life Insurance Company	4333 Edgewood Road, NE			Cedar Rapids	IA	52499	(319) 355-8511
USAA Life Insurance Company	USAA Building			San Antonio	TX	78288	(800) 531-8000
Unified Life Insurance Company	P.O. Box 25326			Overland Park	KS	66225	(913) 685-2233

Union Fidelity Life Insurance Company	7101 College Blvd., Suite 1400		Overland Park	KS	66210	(913) 982-3700
United American Insurance Company	P. O. Box 8080		McKinney	TX	75070	(972) 529-3238
United Teacher Associates Insurance Company	11001 Lakeline Blvd., Suite 120		Austin	TX	78717	(866) 830-0607
United World Life Insurance Company	Mutual of Omaha Plaza		Omaha	NE	68175	(402) 342-7600
United of Omaha Life Insurance Company	Mutual of Omaha Plaza		Omaha	NE	68175	(402) 342-7600
UnitedHealthcare Insurance Company	185 Asylum Street		Hartford	CT	6103	(860) 702-5000
Universal Fidelity Life Insurance Company	13931 Quail Point Drive		Oklahoma City	OK	73134	(800) 366-8354
Washington National Insurance Company	11825 North Pennsylvania Street		Carmel	IN	46032	(317) 817-6100
Wilco Life Insurance Company	20 Glover Ave., 4th Floor		Norwalk	CT	6850	(203) 762-4400

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