

# **Medigap Supplement Insurance Policies**

## **Pennsylvania Approved Medicare Supplement Plans**

**Glenda A. Radical**  
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**1515 Lansdowne Ave.**  
**Darby, PA. 19023**  
**484-494-3769**

**APRIL 2019**

## How do I compare Medigap policies?

The chart below shows basic information about the different benefits that Medigap policies cover for 2018. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest.

Benefits	Medicare Supplement Insurance (Medigap) plans									
	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 copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			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 2018**			
							\$5,240	\$2,620		

\* 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 (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,240 in 2018 before your policy pays anything.

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$183 in 2018), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\* Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

PENNSYLVANIA MEDICARE SUPPLEMENT AVAILABLE PLANS

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This is a listing of Insurers who offer Medicare Supplement Plans for purchase in Pennsylvania. The reference to "group" on this list indicates that the product is available only on a group basis. This list is periodically updated to reflect changes in the current Medicare Supplement market.

American Continental Insurance Company  
101 Continental Place  
Brentwood, TN 37027  
800-264-4000  
Individual 2010 Plans A, B, F, F (high deductible)  
G and N

American National Life Insurance Company of Texas  
One Moody Plaza  
Galveston, TX 77550  
888-350-1488  
Individual 2010 Plans A, B, F, F (high deductible), G and N

American Retirement Life Insurance Company  
11200 Lakeline Blvd, Suite 100  
Austin, TX 78717  
866-459-4272  
Individual 2010 Plans A, B, F, G and N

Americo Financial Life and Annuity Insurance Company  
PO Box 1234  
Clearwater, FL 33257-1234  
800-231-0801  
Individual 2010 Plans A, B, F, F (high deductible), G and N

Assured Life Association (Fraternal Benefit Only)  
9777 S. Yosemite, Suite 200  
Lone Tree, CO 80124  
800-777-9777 (General Information) OR  
866-797-1270 (Marketing)  
Individual 2010 Plans A, B, C, D, F and G  
Individual 2010 Select Plans B, C, D, F and G

Atlantic Coast Life Insurance Company  
1565 Sam Rittenberg Blvd.  
Charleston, SC 29407  
888-805-8680  
Individual 2010 Plans A, B, C, G and N

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Avalon Insurance Company  
PO Box 779519  
Harrisburg, PA 17177-9519  
866-267-9874  
Individual 2010 Plans A, B, C, F and N

Bankers Fidelity Assurance Company  
4370 Peachtree Road, N.E.  
PO Box 105185  
Atlanta, GA 30348-5185  
866-458-7500  
Individual 2010 Plans A, B, F and N

Bankers Fidelity Life Insurance Company  
4370 Peachtree Road N. E.  
PO Box 190240  
Atlanta, GA 31119-0240  
800-241-1439  
Individual 2010 Plans A, B, F, F (high deductible), G, K and N

Blue Cross of Northeastern PA  
70 North Main Street  
Wilkes-Barre, PA 18711  
800-829-8599  
Individual 2010 Plans A, B, C, F, F (high deductible) and N

Capital Blue Cross/Capital Advantage Insurance  
2500 Elmerton Avenue  
Harrisburg, PA 17110  
888-732-4968  
Individual 2010 Plans A, B, C, F, G and N

CIGNA Health and Life Insurance Company  
PO Box 26580  
Austin, TX 78755-0580  
866-459-4272  
Individual 2010 A, B, F, F (high deductible), G and N

Colonial Penn Life Insurance Company  
11825 North Pennsylvania Street  
Carmel, IN 46032  
800-800-2254  
Individual 2010 Plans A, B, F, F (high deductible), G, K, L, M and N

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Columbian Mutual Life Insurance Company  
4704 Vestal Parkway East  
Binghamton, NY 13902-1381  
800-423-9765  
Individual 2010 Plans A, B, C, D, F and G  
Individual 2010 Select Plans C, D, F and G

Combined Insurance Company of America  
5050 Broadway Avenue  
Chicago, IL 60640  
800-544-5531  
Individual 2010 Plans A, B, F, G and N

Companion Life Insurance Company  
PO Box 100102  
Columbia, SC 29202-3102  
888-220-0466  
Individual 2010 Plans A, B, F and G

Erie Family Life Insurance Company  
100 Erie Insurance Place  
Erie, PA 16530  
800-458-0811  
Individual 2010 Plans A, B, F, G and N

Everence Association, Inc.,  
1110 North Main Street  
Goshen, IN 46526  
800-348-7468  
Individual 2010 Plans A, B, C, F, L and N

Everest Reinsurance Company  
PO Box 10879  
Clearwater, FL 33757-8879  
844-301-0395  
Individual 2010 Plans A, B, C, D, F, G and N

First Health Life and Health Insurance Company  
800 Crescent Centre Dr, Suite 200  
Franklin, TN 37067  
800-264-4000  
Individual 2010 Plans A, B, F, F (high deductible), G and N

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Geisinger Indemnity Insurance Company  
Geisinger Gold Customer Service Team  
100 North Academy Avenue  
Danville, PA 17822-3229  
800-918-2647  
Individual 2010 Plans A, B, C, F, F (high deductible), M and N

Gerber Life Insurance Company  
1311 Mamaroneck Avenue  
White Plains, NY 10605  
914-272-4000  
Individual 2010 Plans A, B, C, D, F and G  
Individual 2010 SELECT Plans C, D, F and G

Globe Life and Accident Insurance Company  
PO Box 8080  
McKinney, TX 75070-8080  
800-331-2515  
Individual 2010 Plans A, B, C, F, and F (high deductible)  
Group 2010 Plans A, B, C, G and N

Great Southern Life Insurance Company  
300 West 11th Street  
Kansas City, MO 64105  
800-231-0801  
Individual 2010 Plans A, B, F, F (high deductible), G and N

Greek Catholic Union of the U.S.A.  
5400 Tuscarawas Road  
Beaver, PA 15009  
724-495-3400  
Individual 2010 Plans A, B, F, G and N

Guarantee Trust Life Insurance Company  
1275 Milwaukee Avenue  
Glenview, IL 60025  
800-338-7452  
Individual 2010 Plans A, B, F, G and N

Heartland National Life Insurance Company  
PO Box 2878  
Salt Lake City, UT 84110  
866-916-7971  
Individual 2010 Plans A, B, C, G and N

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Highmark Blue Cross Blue Shield  
120 Fifth Avenue  
Fifth Avenue Place  
Pittsburgh, PA 15222  
800-345-7808  
Individual 2010 Plans A, B, C, D, F, F (high deductible), G and N

Highmark Blue Shield  
1800 Center Street  
Camp Hill, PA 17089  
800-549-5642  
Individual 2010 Plans A, B, C, D, F, F (high deductible), G and N

Independence Blue Cross  
1901 Market Street  
Philadelphia, PA 19103-1480  
888-926-1212  
Individual 2010 Plans A, B, C, F, F (high deductible) and N  
Group 2010 Plans A, B, C, F, F (high deductible) and N

Individual Assurance Company  
PO Box 3270  
Salt Lake City, UT 84110-3270  
888-524-36629  
Individual 2010 Plans A, B, F, G and N

KSKJ Life, American Slovenian Catholic Union -  
Fraternal Benefit Society  
2439 Glenwood Avenue  
Joliet, IL 60435  
815-741-2001  
Individual 2010 Plans A, B, C, D, F, G, M and N

Liberty Bankers Life Insurance Company  
1605 LBJ Freway, Suite 710  
Dallas, TX 75234  
469-522-4200  
Individual 2010 Plans A, B, F, G and N

Loyal American Life Insurance Company  
PO Box 559004  
Austin, TX 78755-9004  
800-633-6752  
Individual 2010 Plan D

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Loyal Christian Benefit Association  
PO Box 13005  
Erie, PA 16514  
800-234-5222  
Individual 2010 Plans A, B, C, D, F, G and N

Lumico Life Insurance Company  
237 E. High Street  
Jefferson City, MO 65101  
866-440-4047  
Individual 2010 Plans A, B, F, G and H

Madison National Life Insurance Company, Inc.  
PO Box 5008  
Madison, WI 53705  
608-830-2000  
Individual 2010 Plans A, B, F, G, K and N

Manhattan Life Insurance Company (The)  
10777 Northwest Freeway  
Houston, TX 77092  
713-529-0045  
Individual 2010 Plans A, B, C, F, G and N

Marquette National Life Insurance Company  
PO Box 13547  
Pensacola, FL 32591 - 3547  
800-934-8203  
Individual 2010 Plans A, B, D, F and G  
Individual 2010 SELECT Plans B, D, F and G

Medico Corp Life Insurance Company  
PO Box 3160  
Omaha, NE 68103  
402-486-8289  
Individual 2010 Plans A, B, F, F (high deductible), G and N

Mutual of Omaha Insurance Company  
3300 Mutual of Omaha Plaza  
Omaha, NE 68175  
800-667-2937  
Individual 2010 Plans A, B, C, D, F, F (high deductible), G and N



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National Guardian Life Insurance Company  
PO Box 27248  
Salt Lake City, UT 84127  
877-888-0352  
Individual 2010 Plans A, B, F, G and N

National Health Insurance Company  
4455 LBJ Freeway, Suite 375  
Dallas, TX 75344  
817-640-1900 ext 3410  
Individual 2010 Plans A, B, F, F (high deductible), G and N

New Era Life Insurance Company of the Midwest  
PO Box 4884  
Houston, TX 77210-4884  
281-368-7200  
Individual 2010 Plans A, B, D, F, F (high deductible) and G

Order of United Commercial Travelers of America  
PO Box 159019  
Columbus, OH 43215-8619  
Individual 2010 Plans A, B, C, D, F, G and N

Oxford Life Insurance Company  
2721 N. Central Avenue  
Phoenix, AZ 85004-1172  
800-308-2318  
Individual 2010 Plans A, B, C and N

Philadelphia American Life Insurance Company  
200 Westlake Park #1200  
Houston, TX 77079  
281-368-7200  
Individual 2010 Plans A, B, C, and N

Polish Falcons of America  
PO Box 65478  
Salt Lake City, UT 84165  
888-510-0668  
Individual 2010 Plans A, B, C, F, G and N

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Puritan Life Insurance Company of America  
1720 W. Rio Salado Parkway  
Tempe, AZ 85281  
855-323-8914  
Individual 2010 Plans A, B, F, G and N

Physicians Mutual Insurance Company  
2600 Dodge Street  
Omaha, NE 68131  
800-228-9100  
Individual 2010 Plans A, B, F, F (high deductible) and G

QCC Insurance Company  
1901 Market Street, 36th Floor  
Philadelphia, PA 19103  
215-241-4563  
Individual 2010 Plans A, B, D, F, F (high deductible), G and N  
Group 2010 Plans, A, B, C, D, F, F (high deductible), G and N

Renaissance Life & Health Insurance Company of America  
PO Box 30381  
Lansing, MI 48909  
517-347-5332  
Individual 2010 Plans A, B, C, F G and N

Reserve National Insurance Company  
601 East Britton Road  
Oklahoma City, OK 73114  
800-654-9106  
Individual 2010 Plan A

S. USA Life Insurance Company  
100 West 33rd Street, Suite 1007  
New York, NY 10001-2900  
212-356-0300  
Individual 2010 Plans A, B, F and G

Sentinel Security Life Insurance Company  
1405 West 2200 South  
Salt Lake City, UT 84119  
801-484-8514  
Individual 2010 Plans A, B, C, D, F, G and N

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Southern Guaranty Insurance Company  
800 Crescent Centre Drive, Suite 200  
Franklin, TN 37067  
800-264-4000  
Individual 2010 Plans A, B, F, G and N

Standard Security Life Insurance Company  
of New York  
485 Madison Avenue  
New York, NY 10022-5872  
212-355-4141  
Individual 2010 Plans A, B, F, G, K and N

Thrivent Financial for Lutherans  
Fraternal Benefit Society  
4321 North Ballard Road  
Appleton, WI 54919-0001  
800-847-4836  
Individual 2010 Plans A, B, F, G and N

Transamerica Life Insurance Company  
520 Park Avenue  
Baltimore, MD 21201  
800-752-9797  
Individual 2010 Plans A, B, C, D, F, G, K, L, M and N  
Group 2010 Plans A, B, C, D, F, G, K, L, M and N

Transamerica Premier Life Insurance Company  
4333 Edgewood Road NE  
Cedar Rapids, IA 52499  
800-322-7164  
Individual 2010 Plans A, B, F, G, and N

Unified Life Insurance Company  
PO Box 25326  
Overland Park, KS 66225-5326  
913-685-2223  
Individual 2010 Plans A, B, F, G and N

Union Security Insurance Company  
800 Crescent Centre Dr., Suite 200  
Franklin, TN 37067  
800-264-4000  
Individual 2010 Plans A, B, F, G and N

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United American Insurance Company  
PO Box 8080  
McKinney, TX 75070  
800-331-2512  
Individual 2010 Plans A, B, C, D, F, F (high deductible), G and N

United Healthcare Insurance Company of  
America (AARP)  
For AARP Members Only  
PO Box 130  
Montgomeryville, PA 18936  
800-523-5800  
Individual 2010 Plans A, B, F, F (high deductible), G, K, L and N  
Group 2010 Plans A, B, C, F, K, L and N

UPMC Health Benefits  
One Chatham Center  
112 Washington Place  
Pittsburgh, PA 15219  
877-381-3765  
Individual 2010 Plans A, B and F

USAA Life Insurance Company  
USAA Building  
San Antonio, TX 78288  
800-531-8000  
Individual 2010 Plans A, B, F and G

Western United Life Assurance Company  
PO Box 924408  
Houston, TX 77292-4408  
800-877-7703  
Individual 2010 Plans A, B, C, F, G and N

World Corp Insurance  
PO Box 2155  
Omaha, NE 68103-2155  
800-822-9993  
Individual 2010 Plans A, B, C, F and F (high deductible)

