

Choosing a Medicare Supplement Policy:

WHICH RATES ARE RIGHT FOR YOU? ISSUE AGE RATES



- Premium is based on your age *at the time the policy is issued.*
- Premiums do not increase automatically each year because of increasing age.
- Premium increases occur only because of changes in Medicare and inflation.
- Initially, Issue Age rates are higher than Attained Age rates for younger buyers, but all age bands yield *savings in the long term.*

Example: Premium based on your age when you first buy the policy

Mr. Han is 65. He buys a Medicare Supplement policy and pays a \$145 monthly premium.*

Mrs. Wright is 72. She buys the same Medicare Supplement policy as Mr. Han. Since she is older at the time of purchase, her monthly premium is \$175.*

Their premiums will not increase automatically each year because of their age, but may increase due to changes in Medicare and inflation.

UA **United American
Insurance Company**
Since 1947

***Source:** 2010 *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*

United American Insurance Company is not connected with or endorsed by the U.S. Government, the federal Medicare program, Social Security, or any other government agency. These insurance policies have limitations and exclusions. Some states also require that designated Medicare Supplement plans be available to people under age 65 who are eligible for Medicare due to disability (different application form may be required). This is a solicitation for insurance, and you may be contacted by an Agent representing United American Insurance Company.

Choosing a Medicare Supplement Policy:

WHICH RATES ARE RIGHT FOR YOU? ATTAINED AGE RATES



- Premium is based on your *current* age.
- Premiums increase automatically each year because of increasing age.
- Premium increases also occur because of changes in Medicare and inflation.
- Attained Age rates are usually the lowest at first for younger buyers, but they increase automatically every year and can *eventually become the most expensive*.

Example: Premium based on your current age

Mrs. Anderson buys a Medicare Supplement policy at age 65 and pays a \$120 monthly premium. Her premium will automatically go up every year as she gets older.*

Mr. Dodd buys his Medicare Supplement policy at age 72 and pays a \$165 monthly premium. His premium is higher than Mrs. Anderson's because it is based on his current age. His premium will automatically go up every year as he gets older.*

Their premiums may also increase due to changes in Medicare and inflation.



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