

**COMPARISON OF YEAR 2016 COMMUNITY RATED  
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS  
(PREMIUMS IN EFFECT AS OF NOVEMBER 1, 2016)**

<b>PLAN A</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Aetna Life Insurance</b>	\$239.15	\$207.56 \$229.67	\$318.21	\$264.47	\$318.21	\$207.56 \$229.67	\$207.56 \$229.67	\$207.56 \$229.67	\$229.67	\$318.21
<b>American Progressive</b>	\$192.70*	\$175.43*	\$219.53*	\$192.70*	\$219.53*	\$175.43*	\$175.43*	\$175.43*	\$175.43*	\$219.53*
<b>Bankers Conseco</b>	\$266.30	\$231.74	\$335.51	\$266.30	\$335.51	\$231.74	\$231.74 \$266.30	\$231.74	\$231.74	\$266.30 \$335.51
<b>CDPHP Universal Benefits Inc.</b>	\$157.06 \$158.84 \$183.32	\$162.64		\$162.64 \$157.06 \$183.32		\$162.64	\$162.64 \$158.84	\$162.64 \$157.06 \$158.84	\$162.64 \$157.06	\$183.32
<b>Excellus Health Plan, Inc.</b> (d/b/a Excellus BlueCross BlueShield)	\$140.68			\$140.68		\$144.26 \$155.74	\$144.26 \$155.74 \$140.68	\$140.68	\$140.68	
<b>Excellus Health Plan, Inc.</b> (d/b/a Univera Healthcare)		\$170.16				\$170.16	\$170.16			
<b>First United American</b>	\$173.00	\$173.00	\$207.00	\$173.00	\$207.00 \$232.00	\$173.00	\$173.00	\$173.00	\$173.00	\$207.00
<b>Group Health Incorporated</b> (a/k/a GHI)	\$161.29	\$152.57	\$169.45	\$161.29	\$169.45	\$152.57	\$157.73	\$152.57	\$152.57	\$169.45
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		\$188.50				\$188.50	\$188.50			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	\$197.27			\$197.27 \$229.81				\$197.27		\$229.81
<b>Humana</b>	\$190.64	\$190.64	\$279.10	\$190.64 \$236.37	\$279.10	\$190.64	\$190.64	\$190.64	\$190.64	\$279.10
<b>Mutual Of Omaha</b>	\$196.88 \$208.08	\$196.88 \$208.08	\$261.83	\$208.08	\$261.83	\$196.88	\$196.88	\$196.88	\$196.88	\$208.08 \$261.83
<b>UnitedHealthcare</b> (AARP Program)	\$108.25 \$125.75	\$108.25	\$156.50	\$125.75	\$156.50	\$108.25	\$108.25 \$125.75	\$108.25 \$125.75	\$108.25	\$125.75 \$156.50

\* There is a one-time \$25 policy fee charged at issue.

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<b>PLAN B</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Aetna Life Insurance</b>	\$272.33	\$236.31 \$261.52	\$362.44	\$301.19	\$362.44	\$236.31 \$261.52	\$236.31 \$261.52	\$236.31 \$261.52	\$261.52	\$362.44
<b>American Progressive</b>	\$270.01*	\$244.59*	\$306.39*	\$270.01*	\$306.39*	\$244.59*	\$244.59*	\$244.59*	\$244.59*	\$306.39*
<b>Bankers Conseco</b>	\$316.69	\$275.56	\$399.06	\$316.69	\$399.06	\$275.56	\$275.56 \$316.69	\$275.56	\$275.56	\$316.69 \$399.06
<b>CDPHP Universal Benefits Inc.</b>	\$203.02 \$205.28 \$237.23	\$199.64		\$199.64 \$203.02 \$237.23		\$199.64	\$199.64 \$205.28	\$199.64 \$203.02 \$205.28	\$199.64 \$203.02	\$237.23
<b>Excellus Health Plan, Inc.</b> (d/b/a Excellus BlueCross BlueShield)	\$189.01			\$189.01		\$193.80 \$209.23	\$193.80 \$189.01 \$209.23	\$189.01	\$189.01	
<b>Excellus Health Plan, Inc.</b> (d/b/a Univera Healthcare)		\$228.61				\$228.61	\$228.61			
<b>First United American</b>	\$237.00	\$237.00	\$284.00	\$237.00	\$284.00 \$319.00	\$237.00	\$237.00	\$237.00	\$237.00	\$284.00
<b>Group Health Incorporated</b> (a/k/a GHI)	\$216.47	\$204.82	\$226.14	\$216.47	\$226.14	\$204.82	\$211.71	\$204.82	\$204.82	\$226.14
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		\$235.21				\$235.21	\$235.21			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	\$245.60			\$245.60 \$287.73				\$245.60		\$287.73
<b>Humana</b>	\$215.12	\$215.12	\$315.05	\$215.12 \$266.77	\$315.05	\$215.12	\$215.12	\$215.12	\$215.12	\$315.05
<b>Mutual Of Omaha</b>	\$301.97 \$319.21	\$301.97 \$319.21	\$401.95	\$319.21	\$401.95	\$301.97	\$301.97	\$301.97	\$301.97	\$319.21 \$401.95
<b>UnitedHealthcare</b> (AARP Program)	\$157.00 \$182.50	\$157.00	\$227.00	\$182.50	\$227.00	\$157.00	\$157.00 \$182.50	\$157.00 \$182.50	\$157.00	\$182.50 \$227.00

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<b>PLAN C</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>American Progressive</b>	\$355.11*	\$319.74*	\$400.57*	\$355.11*	\$400.57*	\$319.74*	\$319.74*	\$319.74*	\$319.74*	\$400.57*
<b>Excellus Health Plan, Inc.</b> (d/b/a Excellus BlueCross BlueShield)	\$223.88			\$223.88		\$229.55 \$247.84	\$223.88 \$229.55 \$247.84	\$223.88	\$223.88	
<b>Excellus Health Plan, Inc.</b> (d/b/a Univera Healthcare)		\$270.79				\$270.79	\$270.79			
<b>First United American</b>	\$285.00	\$285.00	\$343.00	\$285.00	\$343.00 \$384.00	\$285.00	\$285.00	\$285.00	\$285.00	\$343.00
<b>Group Health Incorporated</b> (a/k/a GHI)	\$288.56	\$272.95	\$300.87	\$288.56	\$300.87	\$272.95	\$282.08	\$272.95	\$272.95	\$300.87
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		\$289.80				\$289.80	\$289.80			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	\$294.59			\$294.59 \$346.39				\$294.59		\$346.39
<b>Humana</b>	\$258.07	\$258.07	\$378.15	\$258.07 \$320.14	\$378.15	\$258.07	\$258.07	\$258.07	\$258.07	\$378.15
<b>Mutual Of Omaha</b>	\$339.46 \$358.85	\$339.46 \$358.85	\$451.94	\$358.85	\$451.94	\$339.46	\$339.46	\$339.46	\$339.46	\$358.85 \$451.94
<b>UnitedHealthcare</b> (AARP Program)	\$187.00 \$217.25	\$187.00	\$270.50	\$217.25	\$270.50	\$187.00	\$187.00 \$217.25	\$187.00	\$187.00	\$217.25 \$270.50

\* There is a one-time \$25 policy fee charged at issue.

<b>PLAN D</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>American Progressive</b>	\$352.95*	\$317.79*	\$398.11*	\$352.95*	\$398.11*	\$317.79*	\$317.79*	\$317.79*	\$317.79*	\$398.11*
<b>First United American</b>	\$282.00	\$282.00	\$338.00	\$282.00	\$338.00 \$379.00	\$282.00	\$282.00	\$282.00	\$282.00	\$338.00
<b>Mutual Of Omaha</b>	\$318.35 \$336.54	\$318.35 \$336.54	\$423.81	\$336.54	\$423.81	\$318.35	\$318.35	\$318.35	\$318.35	\$336.54 \$423.81

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<b>PLAN F</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
Aetna Life Insurance	\$317.67	\$275.61 \$305.05	\$422.90	\$351.38	\$422.90	\$275.61 \$305.05	\$275.61 \$305.05	\$275.61 \$305.05	\$305.05	\$422.90
American Progressive	\$368.38*	\$333.42*	\$417.43*	\$368.38*	\$417.43*	\$333.42*	\$333.42*	\$333.42*	\$333.42*	\$417.43*
Bankers Consecro	\$449.76	\$391.91	\$567.72	\$449.76	\$567.72	\$391.91	\$391.91 \$449.76	\$391.91	\$391.91	\$449.76 \$567.72
CDPHP Universal Benefits Inc.	\$269.55 \$253.41 \$291.42	\$265.19		\$265.19 \$269.55 \$291.42		\$265.19	\$265.19 \$253.41	\$265.19 \$269.55 \$253.41	\$265.19 \$269.55	\$291.42
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$231.30			\$231.30		\$237.16 \$256.06	\$237.16 \$231.30 \$256.06	\$231.30	\$231.30	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$279.76				\$279.76	\$279.76			
First United American	\$270.00	\$270.00	\$324.00	\$270.00	\$324.00 \$363.00	\$270.00	\$270.00	\$270.00	\$270.00	\$324.00
Group Health Incorporated (a/k/a GHI)	\$317.87	\$300.67	\$331.43	\$317.87	\$331.43	\$300.67	\$310.74	\$300.67	\$300.67	\$331.43
HealthNow New York Inc. (d/b/a BC/BS of Western New York)		\$291.19				\$291.19	\$291.19			
HealthNow New York Inc. (d/b/a BS of Northeastern New York)	\$295.90			\$295.90 \$347.96				\$295.90		\$347.96
Humana	\$263.29	\$263.29	\$385.82	\$263.29 \$326.63	\$385.82	\$263.29	\$263.29	\$263.29	\$263.29	\$385.82
Mutual Of Omaha	\$349.82 \$369.81	\$349.82 \$369.81	\$465.77	\$369.81	\$465.77	\$349.82	\$349.82	\$349.82	\$349.82	\$369.81 \$465.77
UnitedHealthcare (AARP Program)	\$187.75 \$218.25	\$187.75	\$271.50	\$218.25	\$271.50	\$187.75	\$187.75 \$218.25	\$187.75 \$218.25	\$187.75	\$218.25 \$271.50

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<b>PLAN F+ (HIGH DEDUCTIBLE)</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Consecoco</b>	\$66.83	\$58.25	\$83.99	\$66.83	\$83.99	\$58.25	\$58.25 \$66.83	\$58.25	\$58.25	\$66.83 \$83.99
<b>Excellus Health Plan, Inc.</b> (d/b/a Excellus BlueCross BlueShield)	\$87.04			\$87.04		\$89.25 \$96.35	\$89.25 \$96.35 \$87.04	\$87.04	\$87.04	
<b>Excellus Health Plan, Inc.</b> (d/b/a Univera Healthcare)		\$105.27				\$105.27	\$105.27			
<b>First United American</b>	\$53.00	\$53.00	\$64.00	\$53.00	\$64.00 \$71.00	\$53.00	\$53.00	\$53.00	\$53.00	\$64.00
<b>HealthNow New York Inc.</b> (d/b/a BC/BS of Western New York)		\$125.79				\$125.79	\$125.79			
<b>HealthNow New York Inc.</b> (d/b/a BS of Northeastern New York)	\$125.24			\$125.24 \$143.53				\$125.24		\$143.53
<b>Humana</b>	\$64.01	\$64.01	\$93.09	\$64.01 \$79.04	\$93.09	\$64.01	\$64.01	\$64.01	\$64.01	\$93.09

<b>PLAN G</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>American Progressive</b>	\$344.85*	\$310.41*	\$388.83*	\$344.85*	\$388.83*	\$310.41*	\$310.41*	\$310.41*	\$310.41*	\$388.83*
<b>Bankers Consecoco</b>	\$360.66	\$313.83	\$454.51	\$360.66	\$454.51	\$313.83	\$313.83 \$360.66	\$313.83	\$313.83	\$360.66 \$454.51
<b>First United American</b>	\$251.00	\$251.00	\$301.00	\$251.00	\$301.00 \$338.00	\$251.00	\$251.00	\$251.00	\$251.00	\$301.00
<b>Mutual Of Omaha</b>	\$302.07 \$319.31	\$302.07 \$319.31	\$402.09	\$319.31	\$402.09	\$302.07	\$302.07	\$302.07	\$302.07	\$319.31 \$402.09

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<b>PLAN K</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Consecro</b>	\$92.58	\$80.66	\$116.48	\$92.58	\$116.48	\$80.66	\$80.66 \$92.58	\$80.66	\$80.66	\$92.58 \$116.48
<b>First United American</b>	\$106.00	\$106.00	\$127.00	\$106.00	\$127.00 \$142.00	\$106.00	\$106.00	\$106.00	\$106.00	\$127.00
<b>Humana</b>	\$124.53	\$124.53	\$182.00	\$124.53 \$154.24	\$182.00	\$124.53	\$124.53	\$124.53	\$124.53	\$182.00
<b>UnitedHealthcare</b> (AARP Program)	\$55.75 \$64.75	\$55.75	\$80.50	\$64.75	\$80.50	\$55.75	\$55.75 \$64.75	\$55.75 \$64.75	\$55.75	\$64.75 \$80.50

<b>PLAN L</b>	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Consecro</b>	\$189.05	\$164.55	\$238.11	\$189.05	\$238.11	\$164.55	\$164.55 \$189.05	\$164.55	\$164.55	\$189.05 \$238.11
<b>First United American</b>	\$149.00	\$149.00	\$179.00	\$149.00	\$179.00 \$200.00	\$149.00	\$149.00	\$149.00	\$149.00	\$179.00
<b>Humana</b>	\$177.51	\$177.51	\$259.82	\$177.51 \$220.06	\$259.82	\$177.51	\$177.51	\$177.51	\$177.51	\$259.82
<b>UnitedHealthcare</b> (AARP Program)	\$105.25 \$122.25	\$105.25	\$152.25	\$122.25	\$152.25	\$105.25	\$105.25 \$122.25	\$105.25 \$122.25	\$105.25	\$122.25 \$152.25

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<b>P L A N M</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>Bankers Conseco</b>	<b>\$261.70</b>	<b>\$227.73</b>	<b>\$329.71</b>	<b>\$261.70</b>	<b>\$329.71</b>	<b>\$227.73</b>	<b>\$227.73</b> <b>\$261.70</b>	<b>\$227.73</b>	<b>\$227.73</b>	<b>\$261.70</b> <b>\$329.71</b>
<b>Mutual Of Omaha</b>	<b>\$310.11</b> <b>\$327.82</b>	<b>\$310.11</b> <b>\$327.82</b>	<b>\$412.81</b>	<b>\$327.82</b>	<b>\$412.81</b>	<b>\$310.11</b>	<b>\$310.11</b>	<b>\$310.11</b>	<b>\$310.11</b>	<b>\$327.82</b> <b>\$412.81</b>

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<b>PLAN N</b>	<b>ALBANY</b>	<b>BUFFALO</b>	<b>LONG ISLAND</b>	<b>MID-HUDSON</b>	<b>NYC PROPER</b>	<b>ROCHESTER</b>	<b>SYRACUSE</b>	<b>UTICA</b>	<b>WATERTOWN</b>	<b>WESTCHESTER</b>
FIRST THREE DIGITS OF ZIP CODE:	120-23 & 128-29	140-43 & 147	110 & 115-19	124-27	100-04 & 111-14	144-46	130-32 & 137-39 & 148-49	133-35	136	105-109
<b>American Progressive</b>	\$203.97*	\$193.03*	\$261.82*	\$203.97*	\$261.82*	\$193.03*	\$193.03*	\$193.03*	\$193.03*	\$261.82*
<b>Bankers Conesco</b>	\$210.21	\$182.97	\$264.81	\$210.21	\$264.81	\$182.97	\$182.97 \$210.21	\$182.97	\$182.97	\$210.21 \$264.81
<b>CDPHP Universal Benefits Inc.</b>	\$175.01 \$176.94 \$204.38	\$172.10		\$172.10 \$175.01 \$204.38		\$172.10	\$172.10 \$176.94 \$176.94	\$172.10 \$175.01 \$176.94	\$172.10 \$175.01	\$204.38
<b>Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)</b>	\$171.16			\$171.16		\$175.50 \$189.47	\$171.16 \$175.50 \$189.47	\$171.16	\$171.16	
<b>Excellus Health Plan, Inc. (d/b/a Univera Healthcare)</b>		\$207.02				\$207.02	\$207.02			
<b>First United American</b>	\$187.00	\$187.00	\$224.00	\$187.00	\$224.00 \$251.00	\$187.00	\$187.00	\$187.00	\$187.00	\$224.00
<b>Humana</b>	\$168.69	\$168.69	\$246.85	\$168.69 \$209.09	\$246.85	\$168.69	\$168.69	\$168.69	\$168.69	\$246.85
<b>UnitedHealthcare (AARP Program)</b>	\$123.50 \$143.50	\$123.50	\$178.75	\$143.50	\$178.75	\$123.50	\$123.50 \$143.50	\$123.50 \$143.50	\$123.50	\$143.50 \$178.75

\* There is a one-time \$25 policy fee charged at issue.

**NOTE:** If a premium is shown within a region, that premium may be offered in a part or all of the region. For more details on your exact premium, contact the company or use the Medicare Supplement Rate Look-up Application: <https://myportal.dfs.ny.gov/web/guest-applications/medicare-monthly-premiums>