

**COMPARISON OF YEAR 2024 COMMUNITY RATED
STANDARDIZED MEDICARE SUPPLEMENT MONTHLY PREMIUMS
(PREMIUMS IN EFFECT AS OF SEPTEMBER 1, 2024)**

PLAN A	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
Aetna Life Insurance	\$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
Bankers Conseco	\$328.18	\$285.56	\$413.53	\$328.18	\$413.53	\$285.56	\$285.56 \$328.18	\$285.56	\$285.56	\$328.18 \$413.53
EmblemHealth Plan, Inc.	\$185.48	\$175.46	\$194.87	\$185.48	\$194.87	\$175.46	\$181.39	\$175.46	\$175.46	\$194.87
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$213.15			\$213.15		\$218.56 \$235.96	\$213.15 \$218.56 \$235.96	\$213.15	\$213.15	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$257.83				\$257.83	\$257.83			
Globe Life Insurance	\$223.00	\$223.00	\$267.00	\$223.00	\$267.00 \$299.00	\$223.00	\$223.00	\$223.00	\$223.00	\$267.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$273.74				\$273.74	\$273.74			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$265.26			\$265.26						
Humana	\$237.54	\$237.54	\$348.00	\$237.54 \$294.64	\$348.00	\$237.54	\$237.54	\$237.54	\$237.54	\$348.00
Mutual Of Omaha	\$264.29 \$279.37	\$264.29 \$279.37	\$351.72	\$279.37	\$351.72	\$264.29	\$264.29	\$264.29	\$264.29	\$279.37 \$351.72
Transamerica Financial	\$162.71	\$162.71	\$230.50	\$189.83	\$230.50	\$162.71	\$162.71	\$162.71	\$162.71	\$230.50
UnitedHealthcare (AARP Program)	\$175.75 \$178.50	\$175.75	\$203.25	\$178.50	\$203.25	\$175.75	\$175.75 \$178.50	\$175.75 \$178.50	\$175.75	\$178.50 \$203.25

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>

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PLAN 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
Aetna Life Insurance	\$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
Bankers Conseco	\$495.32	\$430.91	\$624.28	\$495.32	\$624.28	\$430.91	\$430.91 \$495.32	\$430.91	\$430.91	\$495.32 \$624.28
EmblemHealth Plan, Inc.	\$242.45	\$229.40	\$253.28	\$242.45	\$253.28	\$229.40	\$237.12	\$229.40	\$229.40	\$253.28
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$302.90			\$302.90		\$310.57 \$335.30	\$302.90 \$310.57 \$335.30	\$302.90	\$302.90	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$366.37				\$366.37	\$366.37			
Globe Life Insurance	\$274.00	\$274.00	\$328.00	\$274.00	\$328.00 \$368.00	\$274.00	\$274.00	\$274.00	\$274.00	\$328.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$229.92				\$229.92	\$229.92			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$240.61			\$240.61						
Humana	\$268.11	\$268.11	\$392.90	\$268.11 \$332.61	\$392.90	\$268.11	\$268.11	\$268.11	\$268.11	\$392.90
Mutual Of Omaha	\$384.69 \$406.68	\$384.69 \$406.68	\$512.25	\$406.68	\$512.25	\$384.69	\$384.69	\$384.69	\$384.69	\$406.68 \$512.25
Transamerica Financial	\$196.19	\$196.19	\$277.94	\$228.89	\$277.94	\$196.19	\$196.19	\$196.19	\$196.19	\$277.94
UnitedHealthcare (AARP Program)	\$252.50 \$256.50	\$252.50	\$291.75	\$256.50	\$291.75	\$252.50	\$252.50 \$256.50	\$252.50 \$256.50	\$252.50	\$256.50 \$291.75

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**COMPARISON OF YEAR 2024 COMMUNITY RATED
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(PREMIUMS IN EFFECT AS OF SEPTEMBER 1, 2024)**

PLAN C*	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
EmblemHealth Plan, Inc.	\$288.56	\$272.95	\$300.87	\$288.56	\$300.87	\$272.95	\$282.08	\$272.95	\$272.95	\$300.87
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$339.21			\$339.21		\$347.80 \$375.51	\$339.21 \$347.80 \$375.51	\$339.21	\$339.21	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$410.28				\$410.28	\$410.28			
Globe Life Insurance	\$331.00	\$331.00	\$397.00	\$331.00	\$397.00 \$444.00	\$331.00	\$331.00	\$331.00	\$331.00	\$397.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$285.65				\$285.65	\$285.65			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$300.77			\$300.77						
Humana	\$327.31	\$327.31	\$479.87	\$327.31 \$406.16	\$479.87	\$327.31	\$327.31	\$327.31	\$327.31	\$479.87
Mutual Of Omaha	\$385.11 \$407.13	\$385.11 \$407.13	\$512.82	\$407.13	\$512.82	\$385.11	\$385.11	\$385.11	\$385.11	\$407.13 \$512.82
Transamerica Financial	\$254.17	\$254.17	\$360.08	\$296.54	\$360.08	\$254.17	\$254.17	\$254.17	\$254.17	\$360.08
UnitedHealthcare (AARP Program)	\$327.50 \$324.50	\$327.50	\$372.25	\$324.50	\$372.25	\$327.50	\$327.50 \$324.50	\$327.50 \$324.50	\$327.50	\$324.50 \$372.25

*Plans C, F and F+ are only available after January 1, 2020 to individuals who first become eligible for Medicare prior to January 1, 2020.

PLAN D	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
Mutual Of Omaha	\$378.42 \$400.05	\$378.42 \$400.05	\$503.90	\$400.05	\$503.90	\$378.42	\$378.42	\$378.42	\$378.42	\$400.05 \$503.90
	\$233.56	\$233.56	\$330.88	\$272.49	\$330.88	\$233.56	\$233.56	\$233.56	\$233.56	\$330.88

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PLAN F*	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
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
Bankers Conesco	\$667.68	\$581.73	\$842.93	\$667.68	\$842.93	\$581.73	\$581.73 \$667.68	\$581.73	\$581.73	\$667.68 \$842.93
EmblemHealth Plan, Inc.	\$508.59	\$481.07	\$530.29	\$508.59	\$530.29	\$481.07	\$497.18	\$481.07	\$481.07	\$530.29
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$400.31			\$400.31		\$410.47 \$443.18	\$400.31 \$410.47 \$443.18	\$400.31	\$400.31	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$484.20				\$484.20	\$484.20			
Globe Life Insurance	\$324.00	\$324.00	\$389.00	\$324.00	\$389.00 \$436.00	\$324.00	\$324.00	\$324.00	\$324.00	\$389.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$541.54				\$541.54	\$541.54			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$490.68			\$490.68						
Humana	\$333.94	\$333.94	\$489.60	\$333.94 \$414.40	\$489.60	\$333.94	\$333.94	\$333.94	\$333.94	\$489.60
Mutual Of Omaha	\$387.61 \$409.78	\$387.61 \$409.78	\$516.15	\$409.78	\$516.15	\$387.61	\$387.61	\$387.61	\$387.61	\$409.78 \$516.15
Transamerica Financial	\$255.65	\$255.65	\$362.17	\$298.26	\$362.17	\$255.65	\$255.65	\$255.65	\$255.65	\$362.17
UnitedHealthcare (AARP Program)	\$332.00 \$314.75	\$332.00	\$361.00	\$314.75	\$361.00	\$332.00	\$332.00 \$314.75	\$332.00 \$314.75	\$332.00	\$314.75 \$361.00

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PLAN F+* (HIGH DEDUCTIBLE)	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
Bankers Conseco	\$60.25	\$52.53	\$75.69	\$60.25	\$75.69	\$52.53	\$52.53 \$60.25	\$52.53	\$52.53	\$60.25 \$75.69
EmblemHealth Plan, Inc.	\$71.46 \$67.59	\$67.43	\$74.00	\$71.46	\$74.00	\$67.59 \$67.43 \$69.86	\$69.86 \$67.43 \$71.46 \$67.59	\$67.59 \$71.46	\$67.59	\$74.00 \$71.46
Excellus Health Plan, Inc. <i>(d/b/a Excellus BlueCross BlueShield)</i>	\$78.43			\$78.43		\$78.43	\$78.43	\$78.43	\$78.43	
Excellus Health Plan, Inc. <i>(d/b/a Univera Healthcare)</i>		\$78.43				\$78.43	\$78.43			
Globe Life Insurance	\$75.00	\$75.00	\$90.00	\$75.00	\$90.00 \$101.00	\$75.00	\$75.00	\$75.00	\$75.00	\$90.00
Highmark Western and Northeastern New York Inc. <i>(d/b/a Blue Cross/Blue Shield of WNY)</i>		\$121.15				\$121.15	\$121.15			
Highmark Western and Northeastern New York Inc. <i>(d/b/a Blue Shield of NNY)</i>	\$98.15			\$98.15						
Humana	\$76.43	\$76.43	\$111.34	\$76.43 \$94.47	\$111.34	\$76.43	\$76.43	\$76.43	\$76.43	\$111.34

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PLAN G	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
Aetna Life Insurance	\$305.19	\$264.80 \$293.07	\$406.26	\$337.56	\$406.26	\$264.80 \$293.07	\$264.80 \$293.07	\$264.80 \$293.07	\$293.07	\$406.26
Bankers Conesco	\$615.47	\$535.47	\$775.81	\$615.47	\$775.81	\$535.47	\$535.47 \$615.47	\$535.47	\$535.47	\$615.47 \$775.81
EmblemHealth Plan, Inc.	\$291.64 \$275.86	\$275.18	\$302.00	\$291.64	\$302.00	\$275.86 \$275.18 \$285.09	\$285.09 \$275.18 \$291.64 \$275.86	\$275.86 \$291.64	\$275.86	\$302.00 \$291.64
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$404.71			\$404.71		\$404.71	\$404.71	\$404.71	\$404.71	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$404.71				\$404.71	\$404.71			
Globe Life Insurance	\$290.00	\$290.00	\$348.00	\$290.00	\$348.00 \$390.00	\$290.00	\$290.00	\$290.00	\$290.00	\$348.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$332.92				\$332.92	\$332.92			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$329.42			\$329.42						
Humana	\$414.46	\$414.46	\$607.88	\$414.46 \$514.44	\$607.88	\$414.46	\$414.46	\$414.46	\$414.46	\$607.88
Mutual Of Omaha	\$359.03 \$379.55	\$359.03 \$379.55	\$478.04	\$379.55	\$478.04	\$359.03	\$359.03	\$359.03	\$359.03	\$379.55 \$478.04
Transamerica Financial	\$214.48	\$214.48	\$303.85	\$250.23	\$303.85	\$214.48	\$214.48	\$214.48	\$214.48	\$303.85
UnitedHealthcare (AARP Program)	\$283.25 \$268.50	\$283.25	\$308.00	\$268.50	\$308.00	\$283.25	\$283.25 \$268.50	\$283.25 \$268.50	\$283.25	\$268.50 \$308.00

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PLAN G+ (HIGH DEDUCTIBLE)	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
Bankers Conseco	\$60.25	\$52.53	\$75.69	\$60.25	\$75.69	\$52.53	\$52.53 \$60.25	\$52.53	\$52.53	\$60.25 \$75.69
EmblemHealth Plan, Inc.	\$65.36 \$61.83	\$61.67	\$67.69	\$65.36	\$67.69	\$61.83 \$61.67 \$63.90	\$63.90 \$61.67 \$65.36 \$61.83	\$61.83 \$65.36	\$61.83	\$67.69 \$65.36
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$71.15			\$71.15		\$71.15	\$71.15	\$71.15	\$71.15	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$71.15				\$71.15	\$71.15			
Globe Life Insurance	\$60.00	\$60.00	\$72.00	\$60.00	\$72.00 \$81.00	\$60.00	\$60.00	\$60.00	\$60.00	\$72.00
Humana	\$76.33	\$76.33	\$111.19	\$76.33 \$94.35	\$111.19	\$76.33	\$76.33	\$76.33	\$76.33	\$111.19

PLAN K	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
Bankers Conseco	\$102.74	\$89.50	\$129.29	\$102.74	\$129.29	\$89.50	\$89.50 \$102.74	\$89.50	\$89.50	\$102.74 \$129.29
Globe Life Insurance	\$114.00	\$114.00	\$137.00	\$114.00	\$137.00 \$154.00	\$114.00	\$114.00	\$114.00	\$114.00	\$137.00
Humana	\$155.00	\$155.00	\$226.75	\$155.00 \$192.09	\$226.75	\$155.00	\$155.00	\$155.00	\$155.00	\$226.75
Transamerica Financial	\$117.07	\$117.07	\$165.84	\$136.58	\$165.84	\$117.07	\$117.07	\$117.07	\$117.07	\$165.84
UnitedHealthcare (AARP Program)	\$87.25 \$88.75	\$87.25	\$101.00	\$88.75	\$101.00	\$87.25	\$87.25 \$88.75	\$87.25 \$88.75	\$87.25	\$88.75 \$101.00

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PLAN L	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
Bankers Conseco	\$255.94	\$222.73	\$322.45	\$255.94	\$322.45	\$222.73	\$222.73 \$255.94	\$222.73	\$222.73	\$255.94 \$322.45
Globe Life Insurance	\$195.00	\$195.00	\$234.00	\$195.00	\$234.00 \$262.00	\$195.00	\$195.00	\$195.00	\$195.00	\$234.00
Humana	\$221.16	\$221.16	\$323.93	\$221.16 \$274.28	\$323.93	\$221.16	\$221.16	\$221.16	\$221.16	\$323.93
Transamerica Financial	\$173.77	\$173.77	\$246.18	\$202.74	\$246.18	\$173.77	\$173.77	\$173.77	\$173.77	\$246.18
UnitedHealthcare (AARP Program)	\$179.75 \$182.75	\$179.75	\$207.75	\$182.75	\$207.75	\$179.75	\$179.75 \$182.75	\$179.75 \$182.75	\$179.75	\$182.75 \$207.75

PLAN M	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
Bankers Conseco	\$354.44	\$308.38	\$446.64	\$354.44	\$446.64	\$308.38	\$308.38 \$354.44	\$308.38	\$308.38	\$354.44 \$446.64
Mutual Of Omaha	\$395.08 \$417.67	\$395.08 \$417.67	\$526.10	\$417.67	\$526.10	\$395.08	\$395.08	\$395.08	\$395.08	\$417.67 \$526.10
Transamerica Financial	\$213.98	\$213.98	\$303.13	\$249.64	\$303.13	\$213.98	\$213.98	\$213.98	\$213.98	\$303.13

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PLAN N	ALBANY	BUFFALO	LONG ISLAND	MID-HUDSON	NYC PROPER	ROCHESTER	SYRACUSE	UTICA	WATERTOWN	WESTCHESTER
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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
Bankers Conseco	\$383.56	\$333.75	\$483.39	\$383.56	\$483.39	\$333.75	\$333.75 \$383.56	\$333.75	\$333.75	\$383.56 \$483.39
EmblemHealth Plan, Inc.	\$212.45 \$200.95	\$200.46	\$220.00	\$212.45	\$220.00	\$200.95 \$200.46 \$207.68	\$207.68 \$200.46 \$212.45 \$200.95	\$200.95 \$212.45	\$200.95	\$220.00 \$212.45
Excellus Health Plan, Inc. (d/b/a Excellus BlueCross BlueShield)	\$389.62			\$389.62		\$399.51 \$431.27	\$389.62 \$399.51 \$431.27	\$389.62	\$389.62	
Excellus Health Plan, Inc. (d/b/a Univera Healthcare)		\$471.24				\$471.24	\$471.24			
Globe Life Insurance	\$274.00	\$274.00	\$329.00	\$274.00	\$329.00 \$369.00	\$274.00	\$274.00	\$274.00	\$274.00	\$329.00
Highmark Western and Northeastern New York Inc. (d/b/a Blue Cross/Blue Shield of WNY)		\$230.89				\$230.89	\$230.89			
Highmark Western and Northeastern New York Inc. (d/b/a Blue Shield of NNY)	\$233.49			\$233.49						
Humana	\$294.01	\$294.01	\$430.95	\$294.01 \$364.79	\$430.95	\$294.01	\$294.01	\$294.01	\$294.01	\$430.95
Transamerica Financial	\$201.21	\$201.21	\$285.05	\$234.75	\$285.05	\$201.21	\$201.21	\$201.21	\$201.21	\$285.05
UnitedHealthcare (AARP Program)	\$218.50 \$219.00	\$218.50	\$242.75	\$219.00	\$242.75	\$218.50	\$218.50 \$219.00	\$218.50 \$219.00	\$218.50	\$219.00 \$242.75

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>