



Indiana Department of Insurance
SHIP (800) 452 - 4800
TTY 866-846-0139
Medicare Supplements in Indiana

LOCAL HELP FOR PEOPLE WITH MEDICARE

The following companies have been approved by the Indiana Department of Insurance to sell individual standardized Medicare Supplemental Insurance policies, also called Medigap policies. For people under age 65, there are no insurance companies that offer individual Medigap policies in Indiana.

To compare Medigap premiums go to: www.in.gov/idoi/medigap

Company Name	Phone Number	Only for People 65 or Over	Medicare Select
AARP - (United Health Care) Members Only	(800) 523-5800	A, B, C, F, G, K, L, N	C, F
American National Life Insurance	(800) 899-6503	A, F, G	
American Retirement Life Insurance (Cigna)	(800) 800-1397	A, F, G, N	
Americo Financial Life and Annuity Insurance Company	(800) 231-0801	A, F, G, N	
Anthem Insurance Company Inc.	(855) 715-5320	A, F, G, N	
Assured Life Association	(877) 223-3666	A, F, G, N	
Bankers Fidelity Assurance Company	(800) 241-1439	A, F, F+, G	
Cigna Insurance Company (American Retirement)	(877) 890-1320	A, F, F+, G, N	
Colonial Penn Life Insurance Company (Banker's Life)	(800) 800-2254	A, B, F, F+, G, K, L, M, N	
Combined Insurance Company of America	(800) 544-5531	A, F, G, N	
Companion Life Insurance Company	(800) 753-0404	A, F, G	
Continental Life Insurance Company (Aetna)	(800) 264-4000	A, B, F, F+, G, N	
CSI-Life Insurance Company (Central States)	(866) 644-3988	A, F, G, N	
Erie Family Life Insurance Company	(800) 458-0811	A, F, G, N	
Everence Association, Inc.	(800) 348-7468	A, C, F, L, N	
Everest Reinsurance Company	(844) 301-0395	A, C, D, F, G, N	
Gerber Life Insurance Company	(877) 778-0839	A, F, G	
Globe Life and Accident Insurance Company	(888) 678-3403	A, B, C, F, F+	
Government Personnel Mutual Life Insurance Company	(800) 929-4765	A, F, G, N	
Greek Catholic Union of the USA	(877) 358-4741	A, F, G, N	
Heartland Insurance Company	(800) 373-4000	A, F, G, N	
Humana Benefit Plan of Illinois	(800) 457-4708	A, F, F+, G, N	
Individual Assurance Company	(888) 524-3629	A, F, G, N	

Company Name	Phone Number	Only for People 65 or Over	Medicare Select
Liberty Banker's Life Insurance Company	(844) 770-2400	A, F, G, N	
Loyal Christian Benefit Association	(877) 358-4051	A, F, G, N	
Lumico Life Insurance Company	(866) 440-4047	A, F, G, N	
Manhattan Life Insurance Company	(800) 877-7703	A, B, C, D, F, G, M, N	
Medico Life and Health Insurance Company	(800) 228-6080	A, F, F+, G, N	
Members Health Insurance Company (Farm Bureau)	(888) 708-0123	A, B, C, D, F, G, M, N	
National Guardian Insurance Company	(800) 548-2962	A, F, G, N	
Oxford Life Insurance Company	(866) 641-9999	A, F, G, N	
Pan-American Life Insurance Company	(855) 777-0400	A, F, G, N	
Pekin Life Insurance Company	(800) 322-0160	A, F, F+, G	
Philadelphia American Life Insurance Company	(800) 552-7879	A, C, D, F, F+, G, N	
Physicians Mutual Insurance Company	(800) 235-7732	A, D, F, F+, G, N	
Polish Falcons of America	(855) 997-1406	A, F, G, N	
Puritan Life Insurance Company of America	(888) 474-9519	A, F, G, N	
Renaissance Life & Health Insurance Company	(844) 202-4150	A, F, G, N	
Reserve National Insurance Company	(800) 654-9106	A, C, F, F+, G, N	
S. USA Life Insurance Company, Inc.	(877) 725-4872	A, F	
Shenandoah Life Insurance Company	(855) 406-9085	A, F, G, N	
State Farm Mutual Insurance Company	(800) 782-8332	A, D, G, N	
State Mutual Insurance Company	(877) 872-5500	A, B, C, D, F, F+, G, M, N	
Thrivent Financial for Lutherans	(800) 847-4836	A, F, G, N	
Transamerica Life Insurance Company	(800) 591-4269	A, B, C, D, F, G, K, L, M, N	
Unified Life Insurance Company	(877) 807-2143	A, F, F+, G, N	
United American Insurance Company	(800) 331-2512	A, B, C, D, F, F+, G, K, L, N	
United Commercial Travelers of America	(800) 848-0123	A, B, C, D, F, G, N	
United Healthcare Insurance Company (AARP)	(866) 246-5379	A, B, C, F, K, L, N	C, F
USAA Life Insurance	(800) 531-8722	A, F, G, N	

Special Note: The companies that sell high deductible plan F in Indiana will have a "+" after the F.

Revised 11-9-18 EH

OVERVIEW OF MEDIGAP PLANS A-N

Medigap Benefits	A	B	C	D	F*	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Part B coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES***
Blood (first 3 pints)	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Part A hospice care coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Skilled nursing facility care coinsurance	NO	NO	YES	YES	YES	YES	50%	75%	YES	YES
Part A deductible	NO	YES	YES	YES	YES	YES	50%	75%	50%	YES
Part B deductible	NO	NO	YES	NO	YES	NO	NO	NO	NO	NO
Part B excess charge	NO	NO	NO	NO	YES	YES	NO	NO	NO	NO
Foreign travel exchange (up to plan limits)	NO	NO	80%	80%	80%	80%	NO	NO	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$5,560 for 2019	\$2,780 for 2019	N/A	N/A

* Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,300 (in 2019) before your Medigap plan pays anything.

** After you meet your out-of-pocket yearly limit and your yearly Part B deductible, 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 inpatient admission.

Starting January 1, 2020, Medigap plans sold to new people with Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F will no longer be available to people new to Medicare starting on January 1, 2020. If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.