



## Navigating Medicare

## *Indiana Department Insurance SHIP (800) 452-4800 Medicare Supplements Indiana*

The following companies have been approved by the Indiana Department of Insurance to sell individual standardized Medicare Supplemental Insurance policies, also called Medigap policies. **THIS LIST IS SUBJECT TO CHANGE AT ANYTIME WITHOUT NOTICE IN ORDER TO PROVIDE ACCURACY BASED ON AVAILABLE INFORMATION.**

Starting January 1, 2020, people new to Medicare won't be allowed to purchase Plans C and F. 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.

| Company Name                                | Phone Number   | Available Plans                   | Medicare Select Plans |
|---------------------------------------------|----------------|-----------------------------------|-----------------------|
| ✓ AARP - (United Health Care) Members Only  | (800) 523-5800 | A, B, C, F, G, K, L, N            | C, F                  |
| Accendo Health Insurance                    | (800) 746-7287 | A, F, G, N                        |                       |
| ✓ Aetna Health and Life Insurance Company   | (800) 264-4000 | A, B, F, F+, G, N                 |                       |
| Allstate Health Solutions                   | (833) 976-2628 | G, N                              |                       |
| American Benefit Life                       | (833) 504-0331 | F, G, N                           | F                     |
| ✓ Anthem Insurance Company Inc.             | (855) 715-5320 | A, F, G, N                        |                       |
| ✓ Assured Life Association                  | (877) 223-4244 | A, F, G, N                        |                       |
| ✓ Colonial Penn Life Insurance Company      | (800) 800-2254 | A, B, D, F, F+, G, G+, K, L, M, N |                       |
| Combined Insurance Company of America       | (800) 544-5531 | A, F, G, N                        |                       |
| ✓ Erie Family Life Insurance Company        | (800) 458-0811 | A, F, G, N                        |                       |
| ✓ Everest Reinsurance Company               | (844) 301-0395 | A, C, D, F, G, N                  |                       |
| ✓ Federal Life Insurance Company            | (800) 233-3750 | A, F, G, G+, N                    |                       |
| ✓ Globe Life and Accident Insurance Company | (888) 678-3403 | A, F, G, G+, N                    |                       |
| ✓ GPM Health and Life Insurance Company     | (866) 242-7573 | A, F, G, N                        |                       |
| ✓ Guarantee Trust Life Insurance Company    | (800) 338-7452 | A, F, G, N                        |                       |

| Company Name                                          | Phone Number   | Available Plans                   | Medicare Select Plans |
|-------------------------------------------------------|----------------|-----------------------------------|-----------------------|
| ✓ Humana Insurance Company                            | (888) 371-9538 | A, F, F+, G, G+, N                |                       |
| ✓ Indiana Farm Bureau Health Plans (MHIC)             | (888) 708-0123 | A, B, C, D, F, G, M, N            |                       |
| Lifeshield National Insurance Company                 | (800) 851-5041 | A, B, C, D, F+, G+, K, L, M, N    |                       |
| ✓ Lumico Life Insurance Company                       | (800) 321-0102 | A, F, G, N                        |                       |
| Medico Corp Life Insurance Company                    | (800) 228-6080 | A, F, F+, G, G+, N                |                       |
| Medmutual Protect                                     | (800) 654-9106 | A, D, G, G+, N                    |                       |
| Mutual of Omaha Insurance                             | (800) 667-2937 | A, F, G, G+, M, N                 |                       |
| Nassau Life Insurance Company                         | (860) 403-5000 | A, F, G, N                        |                       |
| ✓ National Health Insurance Company (Allstate)        | (800) 255-7828 | A, F, F+, G, N                    |                       |
| ✓ New Era Life Insurance Company                      | (800) 552-7879 | A, C, F, F+, G, G+, N             |                       |
| Pan-American Life Insurance Company                   | (855) 777-0400 | A, F, G, N                        |                       |
| ✓ Pekin Life Insurance Company                        | (800) 322-0160 | A, F, G, N                        |                       |
| Physicians Life Insurance Company                     | (800) 325-6300 | A, F, F+, G, G+                   |                       |
| Prosperity Life Group (S.USA)                         | (877) 725-4872 | A, F, G                           |                       |
| ✓ Puritan Life Insurance Company of America           | (888) 474-9519 | A, F, G, N                        |                       |
| ✓ Resource Life Insurance Company                     | (855) 266-8218 | A, F, G                           |                       |
| Royal Arcanum                                         | (833) 585-0550 | A, D, F, N                        |                       |
| ✓ State Farm Mutual Automobile Insurance Company      | (844) 242-1899 | A, C, D, F, G, N                  |                       |
| ✓ The Order of United Commercial Travelers of America | (800) 848-0123 | A, B, C, D, F, G, N               |                       |
| ✓ Transamerica Life Insurance Company                 | (866) 205-9120 | A, B, C, D, F, G, K, L, M, N      |                       |
| Union Security Insurance Company (Assurant)           | (800) 852-2244 | A, F, G, N                        |                       |
| ✓ United American Insurance Company                   | (800) 331-2512 | A, B, C, D, F, F+, G, G+, K, L, N |                       |
| USAA Life Insurance Company                           | (800) 515-8687 | A, F, G, N                        |                       |
| ✓ Wisconsin Physicians Service Insurance Corp.        | (800) 236-8809 | A, C, F, G, K, L, N               |                       |

✓ Indicates plans that have crossover with Medicare for claims

+ Indicates plans with a high deductible

# 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 | \$7,220<br>for 2025 | \$3,610<br>for 2025 | N/A | N/A    |

\* Plan F and G also offer a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,870 (in 2025) 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 (telehealth visits don't apply) for office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.