

FEMALE PREFERRED RATES
New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65*
JULY 2025

	Plan A	Plan B	Plan D	Plan G	High Deduct G	Plan K	Plan L	Plan M	Plan N
AARP insured by United Healthcare Ins. Co. of America	\$148.10	N/A	\$155.72	\$156.08	N/A	N/A	N/A	N/A	\$105.95
AARP, Insured by Unitedhealthcare (with Wellness Extras)	\$131.12	\$161.87	\$178.64	\$170.00	N/A	\$69.20	\$102.00	N/A	\$145.36
Ace Property and Casualty Ins. Co.	\$154.42	N/A	\$155.33	\$157.58	\$61.92	N/A	N/A	N/A	\$118.25
Aetna Health Ins. Co.	\$172.51	\$205.58	\$196.84	\$208.75	N/A	N/A	N/A	N/A	\$141.86
AFLAC Underwritten by Tier One Ins. Co.	\$202.87	N/A	\$170.84	\$171.70	N/A	N/A	N/A	N/A	\$118.02
American Benefit Life Ins. Co.	\$157.79	N/A	\$158.43	\$158.59	N/A	N/A	N/A	N/A	\$118.28
Bankers Fidelity Assurance Company	\$165.75	N/A	\$139.85	\$140.81	\$49.81	\$84.60	N/A	N/A	\$107.23
Cigna National Health & Life Ins. Co.	\$144.68	N/A	\$147.62	\$147.62	\$53.38	N/A	N/A	N/A	\$99.70
Federal Life Ins. Co.	\$150.11	N/A	\$141.81	\$155.34	\$51.31	N/A	N/A	N/A	\$118.81
Horizon Blue Cross Blue Shield of N.J.	\$126.56	N/A	\$162.19	\$162.53	N/A	\$57.79	N/A	N/A	\$119.73
Humana Ins. Co. (Achieve)	\$176.75	N/A	\$165.48	\$166.15	\$57.42	N/A	N/A	N/A	\$121.85
Humana Ins. Co. (Value)	\$135.76	N/A	\$164.15	\$165.81	\$50.42	N/A	N/A	N/A	\$105.04
LifeShield National Ins. Co.	\$164.32	N/A	\$164.32	\$165.15	N/A	N/A	N/A	N/A	\$119.85
Medico Insurance Company	\$178.34	N/A	N/A	\$165.47	\$57.09	N/A	N/A	N/A	\$115.24
Philadelphia American Life	(1) \$165.49	N/A	(1) \$187.11	N/A	(1) \$51.77	N/A	N/A	(1) \$109.25	(1) \$162.74
	(2) \$150.44	N/A	(2) \$170.09	N/A	(2) \$47.06	N/A	N/A	(2) \$99.31	(2) \$147.94
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes									
Royal Arcanum	\$171.22	N/A	\$171.07	\$171.93	N/A	N/A	N/A	N/A	\$135.58
Transamerica Life Ins. Co.	\$135.70	\$179.16	\$162.19	\$162.93	N/A	\$77.16	\$114.53	\$141.03	\$132.62
United American	\$179.00	N/A	\$211.00	\$212.00	\$67.00	N/A	N/A	N/A	\$174.00
United World Life (a Mutual of Omaha Group)	\$129.49	N/A	\$170.70	\$172.42	\$50.87	N/A	N/A	N/A	\$120.40
Washington National Ins. Co.	\$159.68	N/A	\$237.58	\$139.21	\$48.33	N/A	N/A	N/A	\$106.79
Wellcare (Centene)	\$162.22	N/A	\$153.16	\$153.89	N/A	N/A	N/A	N/A	\$114.77

* If older than age 65, contact company for rate quotes. **NOTE:** If applying for policy after your first six-months of Part B, the company may turn you down for coverage, or charge higher rates based on your health.

State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

Revised July 2, 2025

This project was supported in part by grant #90SAPG0098 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201