aetna

**American Continental Insurance Company**
An Aetna Company

# Medicare Supplement Rates

## West Virginia

**Effective August 2021**
7% Household discount available

- Rates are attained age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Producer Guide and Drug List for important underwriting information.

**Need help?**
Contact the Agent Services team at **866-272-6630**, or go to **aetnaseniorproducts.com** (agent side).

### Modal premium options

Semi-Annual ..... Annual x .52
Quarterly..... Annual x .265
Monthly Electronic Funds Transfer (EFT) . Annual x .0833

### Calculating rates

Follow these steps for each applicant.

**STEP 1: Calculate modal premium**

Annual premium (found on agent rate card)
**x** Modal factor
**= Modal premium** (round to nearest whole cent)

*Example: $1889 x .0833 = **$157.3537 ($157.35)***

**STEP 2: Calculate modal premium with 7% household discount**

Modal premium
**x** Discount (.93)
**= Modal premium with discount** (round to nearest whole cent)

*Example: $157.35 x .93 = **$146.3355 ($146.34)***

### Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for "Quotes on the go" on either the Apple App Store or Android Play Store.


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# West Virginia

**Effective August 2021**

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- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates over age 90, refer to Outline of Coverage

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| ATTAINED AGE | PLAN A | ALL ZIP CODES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | PREFERRED | | | | STANDARD | | | |
| | | FEMALE | | MALE | | FEMALE | | MALE | |
| | | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | | 1,318 | 109.79 | 1,514 | 126.12 | 1,464 | 121.95 | 1,683 | 140.19 |
| 66 | | 1,318 | 109.79 | 1,514 | 126.12 | 1,464 | 121.95 | 1,683 | 140.19 |
| 67 | | 1,318 | 109.79 | 1,514 | 126.12 | 1,464 | 121.95 | 1,683 | 140.19 |
| 68 | | 1,331 | 110.87 | 1,531 | 127.53 | 1,479 | 123.20 | 1,702 | 141.78 |
| 69 | | 1,360 | 113.29 | 1,565 | 130.36 | 1,512 | 125.95 | 1,738 | 144.78 |
| 70 | | 1,394 | 116.12 | 1,603 | 133.53 | 1,550 | 129.12 | 1,781 | 148.36 |
| 71 | | 1,437 | 119.70 | 1,653 | 137.69 | 1,596 | 132.95 | 1,836 | 152.94 |
| 72 | | 1,482 | 123.45 | 1,706 | 142.11 | 1,647 | 137.20 | 1,895 | 157.85 |
| 73 | | 1,531 | 127.53 | 1,761 | 146.69 | 1,702 | 141.78 | 1,956 | 162.93 |
| 74 | | 1,583 | 131.86 | 1,821 | 151.69 | 1,759 | 146.52 | 2,020 | 168.27 |
| 75 | | 1,641 | 136.70 | 1,887 | 157.19 | 1,823 | 151.86 | 2,097 | 174.68 |
| 76 | | 1,698 | 141.44 | 1,953 | 162.68 | 1,887 | 157.19 | 2,170 | 180.76 |
| 77 | | 1,756 | 146.27 | 2,019 | 168.18 | 1,951 | 162.52 | 2,245 | 187.01 |
| 78 | | 1,816 | 151.27 | 2,090 | 174.10 | 2,018 | 168.10 | 2,321 | 193.34 |
| 79 | | 1,876 | 156.27 | 2,158 | 179.76 | 2,085 | 173.68 | 2,399 | 199.84 |
| 80 | | 1,936 | 161.27 | 2,226 | 185.43 | 2,152 | 179.26 | 2,474 | 206.08 |
| 81 | | 1,995 | 166.18 | 2,295 | 191.17 | 2,219 | 184.84 | 2,551 | 212.50 |
| 82 | | 2,059 | 171.51 | 2,367 | 197.17 | 2,286 | 190.42 | 2,630 | 219.08 |
| 83 | | 2,122 | 176.76 | 2,440 | 203.25 | 2,357 | 196.34 | 2,710 | 225.74 |
| 84 | | 2,187 | 182.18 | 2,515 | 209.50 | 2,430 | 202.42 | 2,794 | 232.74 |
| 85 | | 2,260 | 188.26 | 2,600 | 216.58 | 2,512 | 209.25 | 2,889 | 240.65 |
| 86 | | 2,325 | 193.67 | 2,673 | 222.66 | 2,583 | 215.16 | 2,971 | 247.48 |
| 87 | | 2,391 | 199.17 | 2,751 | 229.16 | 2,656 | 221.24 | 3,056 | 254.56 |
| 88 | | 2,457 | 204.67 | 2,826 | 235.41 | 2,731 | 227.49 | 3,141 | 261.65 |
| 89 | | 2,526 | 210.42 | 2,904 | 241.90 | 2,807 | 233.82 | 3,227 | 268.81 |
| 90 | | 2,595 | 216.16 | 2,984 | 248.57 | 2,884 | 240.24 | 3,316 | 276.22 |

| ATTAINED AGE | PLAN B | ALL ZIP CODES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | PREFERRED | | | | STANDARD | | | |
| | | FEMALE | | MALE | | FEMALE | | MALE | |
| | | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | | 1,417 | 118.04 | 1,630 | 135.78 | 1,575 | 131.20 | 1,812 | 150.94 |
| 66 | | 1,417 | 118.04 | 1,630 | 135.78 | 1,575 | 131.20 | 1,812 | 150.94 |
| 67 | | 1,417 | 118.04 | 1,630 | 135.78 | 1,575 | 131.20 | 1,812 | 150.94 |
| 68 | | 1,433 | 119.37 | 1,647 | 137.20 | 1,591 | 132.53 | 1,831 | 152.52 |
| 69 | | 1,464 | 121.95 | 1,683 | 140.19 | 1,626 | 135.45 | 1,870 | 155.77 |
| 70 | | 1,500 | 124.95 | 1,724 | 143.61 | 1,666 | 138.78 | 1,916 | 159.60 |
| 71 | | 1,545 | 128.70 | 1,779 | 148.19 | 1,718 | 143.11 | 1,977 | 164.68 |
| 72 | | 1,595 | 132.86 | 1,835 | 152.86 | 1,773 | 147.69 | 2,039 | 169.85 |
| 73 | | 1,647 | 137.20 | 1,895 | 157.85 | 1,831 | 152.52 | 2,104 | 175.26 |
| 74 | | 1,703 | 141.86 | 1,959 | 163.18 | 1,891 | 157.52 | 2,174 | 181.09 |
| 75 | | 1,766 | 147.11 | 2,030 | 169.10 | 1,961 | 163.35 | 2,256 | 187.92 |
| 76 | | 1,826 | 152.11 | 2,101 | 175.01 | 2,030 | 169.10 | 2,334 | 194.42 |
| 77 | | 1,891 | 157.52 | 2,174 | 181.09 | 2,102 | 175.10 | 2,416 | 201.25 |
| 78 | | 1,955 | 162.85 | 2,248 | 187.26 | 2,172 | 180.93 | 2,498 | 208.08 |
| 79 | | 2,018 | 168.10 | 2,321 | 193.34 | 2,244 | 186.93 | 2,580 | 214.91 |
| 80 | | 2,082 | 173.43 | 2,396 | 199.59 | 2,314 | 192.76 | 2,662 | 221.74 |
| 81 | | 2,149 | 179.01 | 2,470 | 205.75 | 2,387 | 198.84 | 2,745 | 228.66 |
| 82 | | 2,215 | 184.51 | 2,546 | 212.08 | 2,461 | 205.00 | 2,829 | 235.66 |
| 83 | | 2,283 | 190.17 | 2,625 | 218.66 | 2,537 | 211.33 | 2,917 | 242.99 |
| 84 | | 2,353 | 196.00 | 2,707 | 225.49 | 2,616 | 217.91 | 3,008 | 250.57 |
| 85 | | 2,432 | 202.59 | 2,797 | 232.99 | 2,703 | 225.16 | 3,107 | 258.81 |
| 86 | | 2,502 | 208.42 | 2,877 | 239.65 | 2,780 | 231.57 | 3,196 | 266.23 |
| 87 | | 2,573 | 214.33 | 2,957 | 246.32 | 2,859 | 238.15 | 3,287 | 273.81 |
| 88 | | 2,645 | 220.33 | 3,041 | 253.32 | 2,939 | 244.82 | 3,380 | 281.55 |
| 89 | | 2,718 | 226.41 | 3,125 | 260.31 | 3,020 | 251.57 | 3,474 | 289.38 |
| 90 | | 2,793 | 232.66 | 3,212 | 267.56 | 3,103 | 258.48 | 3,568 | 297.21 |

| ATTAINED AGE | PLAN F | ALL ZIP CODES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | PREFERRED | | | | STANDARD | | | |
| | | FEMALE | | MALE | | FEMALE | | MALE | |
| | | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | | 1,674 | 139.44 | 1,926 | 160.44 | 1,860 | 154.94 | 2,138 | 178.10 |
| 66 | | 1,674 | 139.44 | 1,926 | 160.44 | 1,860 | 154.94 | 2,138 | 178.10 |
| 67 | | 1,674 | 139.44 | 1,926 | 160.44 | 1,860 | 154.94 | 2,138 | 178.10 |
| 68 | | 1,690 | 140.78 | 1,944 | 161.94 | 1,878 | 156.44 | 2,160 | 179.93 |
| 69 | | 1,728 | 143.94 | 1,987 | 165.52 | 1,919 | 159.85 | 2,208 | 183.93 |
| 70 | | 1,770 | 147.44 | 2,035 | 169.52 | 1,967 | 163.85 | 2,263 | 188.51 |
| 71 | | 1,826 | 152.11 | 2,101 | 175.01 | 2,029 | 169.02 | 2,334 | 194.42 |
| 72 | | 1,882 | 156.77 | 2,164 | 180.26 | 2,091 | 174.18 | 2,405 | 200.34 |
| 73 | | 1,944 | 161.94 | 2,237 | 186.34 | 2,160 | 179.93 | 2,483 | 206.83 |
| 74 | | 2,010 | 167.43 | 2,310 | 192.42 | 2,233 | 186.01 | 2,567 | 213.83 |
| 75 | | 2,083 | 173.51 | 2,395 | 199.50 | 2,314 | 192.76 | 2,662 | 221.74 |
| 76 | | 2,156 | 179.59 | 2,479 | 206.50 | 2,394 | 199.42 | 2,754 | 229.41 |
| 77 | | 2,231 | 185.84 | 2,566 | 213.75 | 2,480 | 206.58 | 2,852 | 237.57 |
| 78 | | 2,307 | 192.17 | 2,652 | 220.91 | 2,563 | 213.50 | 2,947 | 245.49 |
| 79 | | 2,384 | 198.59 | 2,741 | 228.33 | 2,648 | 220.58 | 3,046 | 253.73 |
| 80 | | 2,458 | 204.75 | 2,826 | 235.41 | 2,730 | 227.41 | 3,141 | 261.65 |
| 81 | | 2,535 | 211.17 | 2,916 | 242.90 | 2,817 | 234.66 | 3,239 | 269.81 |
| 82 | | 2,615 | 217.83 | 3,007 | 250.48 | 2,905 | 241.99 | 3,342 | 278.39 |
| 83 | | 2,696 | 224.58 | 3,100 | 258.23 | 2,996 | 249.57 | 3,445 | 286.97 |
| 84 | | 2,778 | 231.41 | 3,195 | 266.14 | 3,087 | 257.15 | 3,549 | 295.63 |
| 85 | | 2,870 | 239.07 | 3,300 | 274.89 | 3,189 | 265.64 | 3,668 | 305.54 |
| 86 | | 2,953 | 245.98 | 3,396 | 282.89 | 3,281 | 273.31 | 3,772 | 314.21 |
| 87 | | 3,036 | 252.90 | 3,491 | 290.80 | 3,373 | 280.97 | 3,878 | 323.04 |
| 88 | | 3,121 | 259.98 | 3,590 | 299.05 | 3,469 | 288.97 | 3,988 | 332.20 |
| 89 | | 3,208 | 267.23 | 3,688 | 307.21 | 3,564 | 296.88 | 4,099 | 341.45 |
| 90 | | 3,296 | 274.56 | 3,791 | 315.79 | 3,662 | 305.04 | 4,212 | 350.86 |

| ATTAINED AGE | PLAN HI F | ALL ZIP CODES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | PREFERRED | | | | STANDARD | | | |
| | | FEMALE | | MALE | | FEMALE | | MALE | |
| | | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | | 583 | 48.56 | 671 | 55.89 | 650 | 54.15 | 746 | 62.14 |
| 66 | | 583 | 48.56 | 671 | 55.89 | 650 | 54.15 | 746 | 62.14 |
| 67 | | 583 | 48.56 | 671 | 55.89 | 650 | 54.15 | 746 | 62.14 |
| 68 | | 590 | 49.15 | 679 | 56.56 | 656 | 54.64 | 755 | 62.89 |
| 69 | | 603 | 50.23 | 693 | 57.73 | 670 | 55.81 | 772 | 64.31 |
| 70 | | 618 | 51.48 | 710 | 59.14 | 686 | 57.14 | 789 | 65.72 |
| 71 | | 637 | 53.06 | 732 | 60.98 | 708 | 58.98 | 813 | 67.72 |
| 72 | | 657 | 54.73 | 756 | 62.97 | 730 | 60.81 | 840 | 69.97 |
| 73 | | 678 | 56.48 | 780 | 64.97 | 754 | 62.81 | 867 | 72.22 |
| 74 | | 701 | 58.39 | 806 | 67.14 | 779 | 64.89 | 896 | 74.64 |
| 75 | | 727 | 60.56 | 836 | 69.64 | 808 | 67.31 | 929 | 77.39 |
| 76 | | 753 | 62.72 | 865 | 72.05 | 836 | 69.64 | 961 | 80.05 |
| 77 | | 779 | 64.89 | 896 | 74.64 | 865 | 72.05 | 994 | 82.80 |
| 78 | | 806 | 67.14 | 926 | 77.14 | 895 | 74.55 | 1,028 | 85.63 |
| 79 | | 832 | 69.31 | 957 | 79.72 | 924 | 76.97 | 1,062 | 88.46 |
| 80 | | 859 | 71.55 | 987 | 82.22 | 953 | 79.38 | 1,095 | 91.21 |
| 81 | | 884 | 73.64 | 1,017 | 84.72 | 984 | 81.97 | 1,131 | 94.21 |
| 82 | | 912 | 75.97 | 1,049 | 87.38 | 1,013 | 84.38 | 1,165 | 97.04 |
| 83 | | 939 | 78.22 | 1,080 | 89.96 | 1,044 | 86.97 | 1,201 | 100.04 |
| 84 | | 968 | 80.63 | 1,114 | 92.80 | 1,077 | 89.71 | 1,237 | 103.04 |
| 85 | | 1,001 | 83.38 | 1,151 | 95.88 | 1,113 | 92.71 | 1,280 | 106.62 |
| 86 | | 1,029 | 85.72 | 1,184 | 98.63 | 1,144 | 95.30 | 1,317 | 109.71 |
| 87 | | 1,058 | 88.13 | 1,218 | 101.46 | 1,177 | 98.04 | 1,353 | 112.70 |
| 88 | | 1,089 | 90.71 | 1,253 | 104.37 | 1,209 | 100.71 | 1,391 | 115.87 |
| 89 | | 1,118 | 93.13 | 1,287 | 107.21 | 1,242 | 103.46 | 1,429 | 119.04 |
| 90 | | 1,150 | 95.80 | 1,323 | 110.21 | 1,278 | 106.46 | 1,468 | 122.28 |



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| ATTAINED AGE | PLAN G | | ALL ZIP CODES | | | | | |
|---|---|---|---|---|---|---|---|---|
| | PREFERRED | | | | STANDARD | | | |
| | FEMALE | | MALE | | FEMALE | | MALE | |
| | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | 1,406 | 117.12 | 1,617 | 134.70 | 1,562 | 130.11 | 1,796 | 149.61 |
| 66 | 1,406 | 117.12 | 1,617 | 134.70 | 1,562 | 130.11 | 1,796 | 149.61 |
| 67 | 1,406 | 117.12 | 1,617 | 134.70 | 1,562 | 130.11 | 1,796 | 149.61 |
| 68 | 1,420 | 118.29 | 1,634 | 136.11 | 1,579 | 131.53 | 1,815 | 151.19 |
| 69 | 1,452 | 120.95 | 1,669 | 139.03 | 1,611 | 134.20 | 1,853 | 154.35 |
| 70 | 1,487 | 123.87 | 1,710 | 142.44 | 1,653 | 137.69 | 1,901 | 158.35 |
| 71 | 1,535 | 127.87 | 1,764 | 146.94 | 1,704 | 141.94 | 1,961 | 163.35 |
| 72 | 1,582 | 131.78 | 1,819 | 151.52 | 1,758 | 146.44 | 2,023 | 168.52 |
| 73 | 1,634 | 136.11 | 1,878 | 156.44 | 1,814 | 151.11 | 2,087 | 173.85 |
| 74 | 1,689 | 140.69 | 1,942 | 161.77 | 1,876 | 156.27 | 2,157 | 179.68 |
| 75 | 1,751 | 145.86 | 2,014 | 167.77 | 1,944 | 161.94 | 2,236 | 186.26 |
| 76 | 1,812 | 150.94 | 2,083 | 173.51 | 2,014 | 167.77 | 2,316 | 192.92 |
| 77 | 1,875 | 156.19 | 2,156 | 179.59 | 2,083 | 173.51 | 2,398 | 199.75 |
| 78 | 1,940 | 161.60 | 2,230 | 185.76 | 2,155 | 179.51 | 2,479 | 206.50 |
| 79 | 2,002 | 166.77 | 2,303 | 191.84 | 2,226 | 185.43 | 2,559 | 213.16 |
| 80 | 2,065 | 172.01 | 2,376 | 197.92 | 2,295 | 191.17 | 2,640 | 219.91 |
| 81 | 2,131 | 177.51 | 2,448 | 203.92 | 2,367 | 197.17 | 2,722 | 226.74 |
| 82 | 2,197 | 183.01 | 2,526 | 210.42 | 2,441 | 203.34 | 2,807 | 233.82 |
| 83 | 2,265 | 188.67 | 2,603 | 216.83 | 2,516 | 209.58 | 2,893 | 240.99 |
| 84 | 2,334 | 194.42 | 2,685 | 223.66 | 2,594 | 216.08 | 2,983 | 248.48 |
| 85 | 2,412 | 200.92 | 2,773 | 230.99 | 2,679 | 223.16 | 3,083 | 256.81 |
| 86 | 2,481 | 206.67 | 2,854 | 237.74 | 2,758 | 229.74 | 3,171 | 264.14 |
| 87 | 2,552 | 212.58 | 2,934 | 244.40 | 2,835 | 236.16 | 3,261 | 271.64 |
| 88 | 2,622 | 218.41 | 3,015 | 251.15 | 2,915 | 242.82 | 3,352 | 279.22 |
| 89 | 2,696 | 224.58 | 3,100 | 258.23 | 2,996 | 249.57 | 3,445 | 286.97 |
| 90 | 2,769 | 230.66 | 3,185 | 265.31 | 3,076 | 256.23 | 3,538 | 294.72 |

| ATTAINED AGE | PLAN N | | ALL ZIP CODES | | | | | |
|---|---|---|---|---|---|---|---|---|
| | PREFERRED | | | | STANDARD | | | |
| | FEMALE | | MALE | | FEMALE | | MALE | |
| | ANN. | EFT | ANN. | EFT | ANN. | EFT | ANN. | EFT |
| 65 | 1,071 | 89.21 | 1,232 | 102.63 | 1,190 | 99.13 | 1,369 | 114.04 |
| 66 | 1,071 | 89.21 | 1,232 | 102.63 | 1,190 | 99.13 | 1,369 | 114.04 |
| 67 | 1,071 | 89.21 | 1,232 | 102.63 | 1,190 | 99.13 | 1,369 | 114.04 |
| 68 | 1,110 | 92.46 | 1,275 | 106.21 | 1,233 | 102.71 | 1,419 | 118.20 |
| 69 | 1,155 | 96.21 | 1,327 | 110.54 | 1,283 | 106.87 | 1,475 | 122.87 |
| 70 | 1,197 | 99.71 | 1,376 | 114.62 | 1,328 | 110.62 | 1,527 | 127.20 |
| 71 | 1,240 | 103.29 | 1,427 | 118.87 | 1,378 | 114.79 | 1,584 | 131.95 |
| 72 | 1,283 | 106.87 | 1,475 | 122.87 | 1,426 | 118.79 | 1,638 | 136.45 |
| 73 | 1,325 | 110.37 | 1,524 | 126.95 | 1,472 | 122.62 | 1,693 | 141.03 |
| 74 | 1,369 | 114.04 | 1,575 | 131.20 | 1,521 | 126.70 | 1,749 | 145.69 |
| 75 | 1,415 | 117.87 | 1,628 | 135.61 | 1,572 | 130.95 | 1,808 | 150.61 |
| 76 | 1,460 | 121.62 | 1,679 | 139.86 | 1,622 | 135.11 | 1,865 | 155.35 |
| 77 | 1,509 | 125.70 | 1,734 | 144.44 | 1,676 | 139.61 | 1,928 | 160.60 |
| 78 | 1,560 | 129.95 | 1,793 | 149.36 | 1,732 | 144.28 | 1,992 | 165.93 |
| 79 | 1,611 | 134.20 | 1,853 | 154.35 | 1,791 | 149.19 | 2,058 | 171.43 |
| 80 | 1,665 | 138.69 | 1,915 | 159.52 | 1,851 | 154.19 | 2,129 | 177.35 |
| 81 | 1,717 | 143.03 | 1,974 | 164.43 | 1,908 | 158.94 | 2,195 | 182.84 |
| 82 | 1,771 | 147.52 | 2,038 | 169.77 | 1,968 | 163.93 | 2,264 | 188.59 |
| 83 | 1,826 | 152.11 | 2,101 | 175.01 | 2,029 | 169.02 | 2,334 | 194.42 |
| 84 | 1,882 | 156.77 | 2,164 | 180.26 | 2,091 | 174.18 | 2,405 | 200.34 |
| 85 | 1,945 | 162.02 | 2,238 | 186.43 | 2,161 | 180.01 | 2,486 | 207.08 |
| 86 | 2,000 | 166.60 | 2,300 | 191.59 | 2,223 | 185.18 | 2,556 | 212.91 |
| 87 | 2,057 | 171.35 | 2,366 | 197.09 | 2,286 | 190.42 | 2,630 | 219.08 |
| 88 | 2,115 | 176.18 | 2,432 | 202.59 | 2,350 | 195.76 | 2,702 | 225.08 |
| 89 | 2,173 | 181.01 | 2,499 | 208.17 | 2,415 | 201.17 | 2,778 | 231.41 |
| 90 | 2,235 | 186.18 | 2,568 | 213.91 | 2,482 | 206.75 | 2,856 | 237.90 |



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