

Guarantee Trust Life Insurance Company

**Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020**

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicant's **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible Plan F. Note: A ✓ means 100% of the benefit is paid.

Benefits	Plans Available to All Applicants									Medicare first eligible 2020 only		
	A	B	D	G	G <sup>1</sup>	K	L	M	N	C	F	F <sup>1</sup>
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓ Copays apply <sup>3</sup>	✓	✓	
Blood (first three pints)	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Part A hospice care Coinsurance or copayment	✓	✓	✓	✓		50%	75%	✓	✓	✓	✓	
Skilled nursing facility coinsurance			✓	✓		50%	75%	✓	✓	✓	✓	
Medicare Part A deductible		✓	✓	✓		50%	75%	50%	✓	✓	✓	
Medicare Part B deductible										✓	✓	
Medicare Part B excess charges				✓								✓
Foreign travel emergency (up to plan limits)			✓	✓				✓	✓	✓	✓	
Out-of-pocket limit in 2020 <sup>2</sup>						\$5,880 <sup>2</sup>	\$2,940 <sup>2</sup>					

<sup>1</sup>Plans F and G also have a high deductible option which require first paying a plan deductible of \$2,340 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

<sup>2</sup>Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>3</sup>Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to \$50 co-payment for emergency room visits that do not result in an inpatient admission.

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Annual Rates - Effective 2020**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

**Zips**  
**All Others**

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,507.43	\$1,552.66	\$1,911.00	\$1,566.59	\$1,274.73	\$1,688.33	\$1,738.98	\$2,140.32	\$1,754.58	\$1,427.69
65	\$1,507.43	\$1,552.66	\$1,911.00	\$1,566.59	\$1,274.73	\$1,688.33	\$1,738.98	\$2,140.32	\$1,754.58	\$1,427.69
66	\$1,507.43	\$1,552.66	\$1,911.00	\$1,566.59	\$1,274.73	\$1,688.33	\$1,738.98	\$2,140.32	\$1,754.58	\$1,427.69
67	\$1,507.43	\$1,552.66	\$1,911.00	\$1,566.59	\$1,274.73	\$1,688.33	\$1,738.98	\$2,140.32	\$1,754.58	\$1,427.69
68	\$1,507.43	\$1,552.66	\$1,911.00	\$1,566.59	\$1,274.73	\$1,688.33	\$1,738.98	\$2,140.32	\$1,754.58	\$1,427.69
69	\$1,536.07	\$1,583.70	\$1,947.30	\$1,597.92	\$1,298.94	\$1,722.09	\$1,773.75	\$2,180.98	\$1,789.67	\$1,454.82
70	\$1,565.26	\$1,615.39	\$1,986.25	\$1,629.89	\$1,324.92	\$1,756.53	\$1,809.23	\$2,224.60	\$1,825.47	\$1,483.92
71	\$1,587.17	\$1,647.69	\$2,025.98	\$1,662.49	\$1,351.42	\$1,782.88	\$1,845.41	\$2,269.09	\$1,861.98	\$1,513.60
72	\$1,623.67	\$1,705.36	\$2,096.88	\$1,720.67	\$1,398.72	\$1,825.67	\$1,910.01	\$2,348.51	\$1,927.14	\$1,566.57
73	\$1,662.65	\$1,765.05	\$2,170.28	\$1,780.89	\$1,447.68	\$1,871.32	\$1,976.85	\$2,430.71	\$1,994.60	\$1,621.40
74	\$1,710.86	\$1,835.65	\$2,257.09	\$1,852.12	\$1,505.58	\$1,927.45	\$2,055.92	\$2,527.94	\$2,074.39	\$1,686.25
75	\$1,763.89	\$1,920.09	\$2,360.91	\$1,937.33	\$1,574.84	\$1,992.98	\$2,150.50	\$2,644.23	\$2,169.81	\$1,763.83
76	\$1,818.58	\$2,004.58	\$2,464.80	\$2,022.56	\$1,644.14	\$2,056.76	\$2,245.12	\$2,760.57	\$2,265.28	\$1,841.43
77	\$1,876.78	\$2,104.80	\$2,588.03	\$2,123.70	\$1,726.34	\$2,124.63	\$2,357.37	\$2,898.60	\$2,378.54	\$1,933.50
78	\$1,934.96	\$2,199.52	\$2,704.49	\$2,219.27	\$1,804.03	\$2,192.62	\$2,463.46	\$3,029.03	\$2,485.57	\$2,020.51
79	\$1,987.20	\$2,298.49	\$2,826.19	\$2,319.13	\$1,885.21	\$2,254.01	\$2,574.32	\$3,165.34	\$2,597.42	\$2,111.43
80	\$2,038.86	\$2,401.93	\$2,953.38	\$2,423.49	\$1,970.05	\$2,312.61	\$2,690.15	\$3,307.78	\$2,714.30	\$2,206.45
81	\$2,089.84	\$2,485.99	\$3,056.75	\$2,508.31	\$2,039.00	\$2,370.43	\$2,784.31	\$3,423.56	\$2,809.31	\$2,283.68
82	\$2,135.81	\$2,560.58	\$3,148.45	\$2,583.57	\$2,100.16	\$2,422.58	\$2,867.84	\$3,526.25	\$2,893.59	\$2,352.19
83	\$2,172.13	\$2,624.59	\$3,227.16	\$2,648.15	\$2,152.67	\$2,463.77	\$2,939.54	\$3,614.42	\$2,965.92	\$2,410.99
84	\$2,198.18	\$2,677.08	\$3,291.70	\$2,701.12	\$2,195.72	\$2,493.33	\$2,998.33	\$3,686.70	\$3,025.25	\$2,459.20
85	\$2,206.98	\$2,703.86	\$3,324.62	\$2,728.13	\$2,217.68	\$2,503.30	\$3,028.31	\$3,723.57	\$3,055.50	\$2,483.80
86	\$2,215.80	\$2,722.78	\$3,347.89	\$2,747.22	\$2,233.20	\$2,513.32	\$3,049.51	\$3,749.64	\$3,076.89	\$2,501.19
87	\$2,224.67	\$2,733.67	\$3,361.28	\$2,758.20	\$2,242.13	\$2,523.37	\$3,061.71	\$3,764.63	\$3,089.20	\$2,511.20
88	\$2,233.58	\$2,744.61	\$3,374.73	\$2,769.24	\$2,251.11	\$2,533.46	\$3,073.95	\$3,779.70	\$3,101.55	\$2,521.24
89	\$2,242.51	\$2,755.58	\$3,388.22	\$2,780.32	\$2,260.11	\$2,543.60	\$3,086.25	\$3,794.82	\$3,113.95	\$2,531.32
90	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
91	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
92	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
93	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
94	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
95	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
96	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
97	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
98	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38
99	\$2,246.99	\$2,761.09	\$3,395.00	\$2,785.87	\$2,264.63	\$2,548.69	\$3,092.43	\$3,802.40	\$3,120.19	\$2,536.38

**Modal Factors:**  
**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
**A household discount factor of 0.93 is applied to qualified applicants**

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Semi-Annual Rates - Effective 2020**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

Zips  
All Others

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$753.72	\$776.33	\$955.50	\$783.30	\$637.37	\$844.17	\$869.49	\$1,070.16	\$877.29	\$713.85
65	\$753.72	\$776.33	\$955.50	\$783.30	\$637.37	\$844.17	\$869.49	\$1,070.16	\$877.29	\$713.85
66	\$753.72	\$776.33	\$955.50	\$783.30	\$637.37	\$844.17	\$869.49	\$1,070.16	\$877.29	\$713.85
67	\$753.72	\$776.33	\$955.50	\$783.30	\$637.37	\$844.17	\$869.49	\$1,070.16	\$877.29	\$713.85
68	\$753.72	\$776.33	\$955.50	\$783.30	\$637.37	\$844.17	\$869.49	\$1,070.16	\$877.29	\$713.85
69	\$768.04	\$791.85	\$973.65	\$798.96	\$649.47	\$861.05	\$886.88	\$1,090.49	\$894.84	\$727.41
70	\$782.63	\$807.70	\$993.13	\$814.95	\$662.46	\$878.27	\$904.62	\$1,112.30	\$912.74	\$741.96
71	\$793.59	\$823.85	\$1,012.99	\$831.25	\$675.71	\$891.44	\$922.71	\$1,134.55	\$930.99	\$756.80
72	\$811.84	\$852.68	\$1,048.44	\$860.34	\$699.36	\$912.84	\$955.01	\$1,174.26	\$963.57	\$783.29
73	\$831.33	\$882.53	\$1,085.14	\$890.45	\$723.84	\$935.66	\$988.43	\$1,215.36	\$997.30	\$810.70
74	\$855.43	\$917.83	\$1,128.55	\$926.06	\$752.79	\$963.73	\$1,027.96	\$1,263.97	\$1,037.20	\$843.13
75	\$881.95	\$960.05	\$1,180.46	\$968.67	\$787.42	\$996.49	\$1,075.25	\$1,322.12	\$1,084.91	\$881.92
76	\$909.29	\$1,002.29	\$1,232.40	\$1,011.28	\$822.07	\$1,028.38	\$1,122.56	\$1,380.29	\$1,132.64	\$920.72
77	\$938.39	\$1,052.40	\$1,294.02	\$1,061.85	\$863.17	\$1,062.32	\$1,178.69	\$1,449.30	\$1,189.27	\$966.75
78	\$967.48	\$1,099.76	\$1,352.25	\$1,109.64	\$902.02	\$1,096.31	\$1,231.73	\$1,514.52	\$1,242.79	\$1,010.26
79	\$993.60	\$1,149.25	\$1,413.10	\$1,159.57	\$942.61	\$1,127.01	\$1,287.16	\$1,582.67	\$1,298.71	\$1,055.72
80	\$1,019.43	\$1,200.97	\$1,476.69	\$1,211.75	\$985.03	\$1,156.31	\$1,345.08	\$1,653.89	\$1,357.15	\$1,103.23
81	\$1,044.92	\$1,243.00	\$1,528.38	\$1,254.16	\$1,019.50	\$1,185.22	\$1,392.16	\$1,711.78	\$1,404.66	\$1,141.84
82	\$1,067.91	\$1,280.29	\$1,574.23	\$1,291.79	\$1,050.08	\$1,211.29	\$1,433.92	\$1,763.13	\$1,446.80	\$1,176.10
83	\$1,086.07	\$1,312.30	\$1,613.58	\$1,324.08	\$1,076.34	\$1,231.89	\$1,469.77	\$1,807.21	\$1,482.96	\$1,205.50
84	\$1,099.09	\$1,338.54	\$1,645.85	\$1,350.56	\$1,097.86	\$1,246.67	\$1,499.17	\$1,843.35	\$1,512.63	\$1,229.60
85	\$1,103.49	\$1,351.93	\$1,662.31	\$1,364.07	\$1,108.84	\$1,251.65	\$1,514.16	\$1,861.79	\$1,527.75	\$1,241.90
86	\$1,107.90	\$1,361.39	\$1,673.95	\$1,373.61	\$1,116.60	\$1,256.66	\$1,524.76	\$1,874.82	\$1,538.45	\$1,250.60
87	\$1,112.34	\$1,366.84	\$1,680.64	\$1,379.10	\$1,121.07	\$1,261.69	\$1,530.86	\$1,882.32	\$1,544.60	\$1,255.60
88	\$1,116.79	\$1,372.31	\$1,687.37	\$1,384.62	\$1,125.56	\$1,266.73	\$1,536.98	\$1,889.85	\$1,550.78	\$1,260.62
89	\$1,121.26	\$1,377.79	\$1,694.11	\$1,390.16	\$1,130.06	\$1,271.80	\$1,543.13	\$1,897.41	\$1,556.98	\$1,265.66
90	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
91	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
92	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
93	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
94	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
95	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
96	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
97	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
98	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19
99	\$1,123.50	\$1,380.55	\$1,697.50	\$1,392.94	\$1,132.32	\$1,274.35	\$1,546.22	\$1,901.20	\$1,560.10	\$1,268.19

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**Quarterly = 0.25000**  
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**Add a One-Time Policy Fee of \$25**  
**A household discount factor of 0.93 is applied to qualified applicants**

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Quarterly Rates - Effective 2020**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

Zips  
All Others

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$376.86	\$388.17	\$477.75	\$391.65	\$318.68	\$422.08	\$434.75	\$535.08	\$438.65	\$356.92
65	\$376.86	\$388.17	\$477.75	\$391.65	\$318.68	\$422.08	\$434.75	\$535.08	\$438.65	\$356.92
66	\$376.86	\$388.17	\$477.75	\$391.65	\$318.68	\$422.08	\$434.75	\$535.08	\$438.65	\$356.92
67	\$376.86	\$388.17	\$477.75	\$391.65	\$318.68	\$422.08	\$434.75	\$535.08	\$438.65	\$356.92
68	\$376.86	\$388.17	\$477.75	\$391.65	\$318.68	\$422.08	\$434.75	\$535.08	\$438.65	\$356.92
69	\$384.02	\$395.93	\$486.83	\$399.48	\$324.74	\$430.52	\$443.44	\$545.25	\$447.42	\$363.71
70	\$391.32	\$403.85	\$496.56	\$407.47	\$331.23	\$439.13	\$452.31	\$556.15	\$456.37	\$370.98
71	\$396.79	\$411.92	\$506.50	\$415.62	\$337.86	\$445.72	\$461.35	\$567.27	\$465.50	\$378.40
72	\$405.92	\$426.34	\$524.22	\$430.17	\$349.68	\$456.42	\$477.50	\$587.13	\$481.79	\$391.64
73	\$415.66	\$441.26	\$542.57	\$445.22	\$361.92	\$467.83	\$494.21	\$607.68	\$498.65	\$405.35
74	\$427.72	\$458.91	\$564.27	\$463.03	\$376.40	\$481.86	\$513.98	\$631.99	\$518.60	\$421.56
75	\$440.97	\$480.02	\$590.23	\$484.33	\$393.71	\$498.25	\$537.63	\$661.06	\$542.45	\$440.96
76	\$454.65	\$501.15	\$616.20	\$505.64	\$411.04	\$514.19	\$561.28	\$690.14	\$566.32	\$460.36
77	\$469.20	\$526.20	\$647.01	\$530.93	\$431.59	\$531.16	\$589.34	\$724.65	\$594.64	\$483.38
78	\$483.74	\$549.88	\$676.12	\$554.82	\$451.01	\$548.16	\$615.87	\$757.26	\$621.39	\$505.13
79	\$496.80	\$574.62	\$706.55	\$579.78	\$471.30	\$563.50	\$643.58	\$791.34	\$649.36	\$527.86
80	\$509.72	\$600.48	\$738.35	\$605.87	\$492.51	\$578.15	\$672.54	\$826.95	\$678.58	\$551.61
81	\$522.46	\$621.50	\$764.19	\$627.08	\$509.75	\$592.61	\$696.08	\$855.89	\$702.33	\$570.92
82	\$533.95	\$640.15	\$787.11	\$645.89	\$525.04	\$605.65	\$716.96	\$881.56	\$723.40	\$588.05
83	\$543.03	\$656.15	\$806.79	\$662.04	\$538.17	\$615.94	\$734.89	\$903.61	\$741.48	\$602.75
84	\$549.55	\$669.27	\$822.93	\$675.28	\$548.93	\$623.33	\$749.58	\$921.68	\$756.31	\$614.80
85	\$551.75	\$675.97	\$831.16	\$682.03	\$554.42	\$625.83	\$757.08	\$930.89	\$763.88	\$620.95
86	\$553.95	\$680.70	\$836.97	\$686.81	\$558.30	\$628.33	\$762.38	\$937.41	\$769.22	\$625.30
87	\$556.17	\$683.42	\$840.32	\$689.55	\$560.53	\$630.84	\$765.43	\$941.16	\$772.30	\$627.80
88	\$558.40	\$686.15	\$843.68	\$692.31	\$562.78	\$633.37	\$768.49	\$944.93	\$775.39	\$630.31
89	\$560.63	\$688.90	\$847.06	\$695.08	\$565.03	\$635.90	\$771.56	\$948.71	\$778.49	\$632.83
90	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
91	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
92	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
93	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
94	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
95	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
96	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
97	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
98	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10
99	\$561.75	\$690.27	\$848.75	\$696.47	\$566.16	\$637.17	\$773.11	\$950.60	\$780.05	\$634.10

**Modal Factors:**  
**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
**A household discount factor of 0.93 is applied to qualified applicants**

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Monthly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

**Zips**  
**All Others**

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$125.61	\$129.38	\$159.24	\$130.54	\$106.22	\$140.69	\$144.91	\$178.35	\$146.21	\$118.97
65	\$125.61	\$129.38	\$159.24	\$130.54	\$106.22	\$140.69	\$144.91	\$178.35	\$146.21	\$118.97
66	\$125.61	\$129.38	\$159.24	\$130.54	\$106.22	\$140.69	\$144.91	\$178.35	\$146.21	\$118.97
67	\$125.61	\$129.38	\$159.24	\$130.54	\$106.22	\$140.69	\$144.91	\$178.35	\$146.21	\$118.97
68	\$125.61	\$129.38	\$159.24	\$130.54	\$106.22	\$140.69	\$144.91	\$178.35	\$146.21	\$118.97
69	\$128.00	\$131.97	\$162.27	\$133.15	\$108.24	\$143.50	\$147.81	\$181.74	\$149.13	\$121.23
70	\$130.43	\$134.61	\$165.51	\$135.82	\$110.41	\$146.37	\$150.76	\$185.38	\$152.12	\$123.66
71	\$132.26	\$137.30	\$168.82	\$138.54	\$112.61	\$148.57	\$153.78	\$189.08	\$155.16	\$126.13
72	\$135.30	\$142.11	\$174.73	\$143.38	\$116.56	\$152.13	\$159.16	\$195.70	\$160.59	\$130.54
73	\$138.55	\$147.08	\$180.85	\$148.40	\$120.64	\$155.94	\$164.73	\$202.55	\$166.21	\$135.11
74	\$142.57	\$152.96	\$188.08	\$154.34	\$125.46	\$160.61	\$171.32	\$210.65	\$172.86	\$140.52
75	\$146.98	\$160.00	\$196.73	\$161.44	\$131.23	\$166.08	\$179.20	\$220.34	\$180.81	\$146.98
76	\$151.54	\$167.04	\$205.39	\$168.54	\$137.01	\$171.39	\$187.09	\$230.04	\$188.77	\$153.45
77	\$156.39	\$175.39	\$215.66	\$176.97	\$143.86	\$177.05	\$196.44	\$241.54	\$198.20	\$161.12
78	\$161.24	\$183.29	\$225.37	\$184.93	\$150.33	\$182.71	\$205.28	\$252.41	\$207.12	\$168.37
79	\$165.59	\$191.53	\$235.51	\$193.25	\$157.09	\$187.83	\$214.52	\$263.77	\$216.44	\$175.95
80	\$169.90	\$200.15	\$246.11	\$201.95	\$164.16	\$192.71	\$224.17	\$275.64	\$226.18	\$183.86
81	\$174.15	\$207.16	\$254.72	\$209.02	\$169.91	\$197.53	\$232.02	\$285.29	\$234.10	\$190.30
82	\$177.98	\$213.37	\$262.36	\$215.29	\$175.01	\$201.87	\$238.98	\$293.84	\$241.12	\$196.01
83	\$181.00	\$218.71	\$268.92	\$220.67	\$179.38	\$205.31	\$244.95	\$301.19	\$247.15	\$200.91
84	\$183.17	\$223.08	\$274.30	\$225.08	\$182.97	\$207.77	\$249.85	\$307.21	\$252.09	\$204.93
85	\$183.91	\$225.31	\$277.04	\$227.34	\$184.80	\$208.60	\$252.35	\$310.29	\$254.61	\$206.98
86	\$184.64	\$226.89	\$278.98	\$228.93	\$186.09	\$209.43	\$254.12	\$312.46	\$256.40	\$208.42
87	\$185.38	\$227.80	\$280.10	\$229.84	\$186.84	\$210.27	\$255.13	\$313.71	\$257.42	\$209.26
88	\$186.12	\$228.71	\$281.22	\$230.76	\$187.58	\$211.11	\$256.15	\$314.96	\$258.45	\$210.09
89	\$186.87	\$229.62	\$282.34	\$231.68	\$188.33	\$211.96	\$257.18	\$316.22	\$259.49	\$210.93
90	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
91	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
92	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
93	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
94	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
95	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
96	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
97	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
98	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36
99	\$187.24	\$230.08	\$282.91	\$232.15	\$188.71	\$212.38	\$257.69	\$316.85	\$260.01	\$211.36

**Modal Factors:**  
 Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 150-153,156

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,665.56	\$1,715.54	\$2,111.47	\$1,730.93	\$1,408.45	\$1,865.44	\$1,921.40	\$2,364.84	\$1,938.65	\$1,577.46
65	\$1,665.56	\$1,715.54	\$2,111.47	\$1,730.93	\$1,408.45	\$1,865.44	\$1,921.40	\$2,364.84	\$1,938.65	\$1,577.46
66	\$1,665.56	\$1,715.54	\$2,111.47	\$1,730.93	\$1,408.45	\$1,865.44	\$1,921.40	\$2,364.84	\$1,938.65	\$1,577.46
67	\$1,665.56	\$1,715.54	\$2,111.47	\$1,730.93	\$1,408.45	\$1,865.44	\$1,921.40	\$2,364.84	\$1,938.65	\$1,577.46
68	\$1,665.56	\$1,715.54	\$2,111.47	\$1,730.93	\$1,408.45	\$1,865.44	\$1,921.40	\$2,364.84	\$1,938.65	\$1,577.46
69	\$1,697.21	\$1,749.84	\$2,151.59	\$1,765.55	\$1,435.21	\$1,902.74	\$1,959.83	\$2,409.78	\$1,977.42	\$1,607.43
70	\$1,729.46	\$1,784.85	\$2,194.62	\$1,800.86	\$1,463.91	\$1,940.80	\$1,999.02	\$2,457.97	\$2,016.97	\$1,639.58
71	\$1,753.67	\$1,820.54	\$2,238.51	\$1,836.89	\$1,493.19	\$1,969.91	\$2,039.00	\$2,507.13	\$2,057.31	\$1,672.38
72	\$1,794.01	\$1,884.26	\$2,316.85	\$1,901.17	\$1,545.45	\$2,017.19	\$2,110.36	\$2,594.88	\$2,129.32	\$1,730.91
73	\$1,837.06	\$1,950.20	\$2,397.94	\$1,967.71	\$1,599.55	\$2,067.62	\$2,184.24	\$2,685.70	\$2,203.84	\$1,791.49
74	\$1,890.34	\$2,028.21	\$2,493.86	\$2,046.42	\$1,663.53	\$2,129.64	\$2,271.61	\$2,793.13	\$2,291.99	\$1,863.16
75	\$1,948.94	\$2,121.51	\$2,608.58	\$2,140.56	\$1,740.05	\$2,202.06	\$2,376.09	\$2,921.62	\$2,397.42	\$1,948.86
76	\$2,009.36	\$2,214.86	\$2,723.36	\$2,234.75	\$1,816.61	\$2,272.52	\$2,480.64	\$3,050.17	\$2,502.91	\$2,034.60
77	\$2,073.66	\$2,325.60	\$2,859.53	\$2,346.48	\$1,907.44	\$2,347.51	\$2,604.67	\$3,202.67	\$2,628.06	\$2,136.34
78	\$2,137.94	\$2,430.26	\$2,988.21	\$2,452.08	\$1,993.28	\$2,422.64	\$2,721.88	\$3,346.79	\$2,746.32	\$2,232.46
79	\$2,195.66	\$2,539.62	\$3,122.68	\$2,562.41	\$2,082.98	\$2,490.47	\$2,844.37	\$3,497.40	\$2,869.90	\$2,332.93
80	\$2,252.75	\$2,653.90	\$3,263.20	\$2,677.73	\$2,176.71	\$2,555.22	\$2,972.37	\$3,654.78	\$2,999.05	\$2,437.92
81	\$2,309.07	\$2,746.79	\$3,377.41	\$2,771.45	\$2,252.89	\$2,619.10	\$3,076.40	\$3,782.69	\$3,104.01	\$2,523.24
82	\$2,359.86	\$2,829.19	\$3,478.73	\$2,854.58	\$2,320.48	\$2,676.73	\$3,168.70	\$3,896.18	\$3,197.14	\$2,598.94
83	\$2,399.98	\$2,899.92	\$3,565.70	\$2,925.95	\$2,378.50	\$2,722.23	\$3,247.91	\$3,993.59	\$3,277.06	\$2,663.91
84	\$2,428.78	\$2,957.92	\$3,637.02	\$2,984.47	\$2,426.06	\$2,754.89	\$3,312.87	\$4,073.45	\$3,342.61	\$2,717.19
85	\$2,438.50	\$2,987.49	\$3,673.38	\$3,014.31	\$2,450.32	\$2,765.92	\$3,346.00	\$4,114.19	\$3,376.03	\$2,744.36
86	\$2,448.26	\$3,008.41	\$3,699.10	\$3,035.42	\$2,467.48	\$2,776.98	\$3,369.41	\$4,142.99	\$3,399.66	\$2,763.58
87	\$2,458.04	\$3,020.44	\$3,713.89	\$3,047.55	\$2,477.35	\$2,788.08	\$3,382.90	\$4,159.57	\$3,413.27	\$2,774.62
88	\$2,467.89	\$3,032.52	\$3,728.75	\$3,059.74	\$2,487.25	\$2,799.24	\$3,396.43	\$4,176.20	\$3,426.92	\$2,785.72
89	\$2,477.75	\$3,044.66	\$3,743.67	\$3,071.98	\$2,497.20	\$2,810.44	\$3,410.02	\$4,192.91	\$3,440.63	\$2,796.87
90	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
91	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
92	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
93	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
94	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
95	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
96	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
97	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
98	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47
99	\$2,482.71	\$3,050.74	\$3,751.15	\$3,078.13	\$2,502.20	\$2,816.05	\$3,416.84	\$4,201.29	\$3,447.50	\$2,802.47

**Modal Factors:**  
 Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Semi-Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
150-153,156

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$832.78	\$857.77	\$1,055.74	\$865.47	\$704.23	\$932.72	\$960.70	\$1,182.42	\$969.33	\$788.73
65	\$832.78	\$857.77	\$1,055.74	\$865.47	\$704.23	\$932.72	\$960.70	\$1,182.42	\$969.33	\$788.73
66	\$832.78	\$857.77	\$1,055.74	\$865.47	\$704.23	\$932.72	\$960.70	\$1,182.42	\$969.33	\$788.73
67	\$832.78	\$857.77	\$1,055.74	\$865.47	\$704.23	\$932.72	\$960.70	\$1,182.42	\$969.33	\$788.73
68	\$832.78	\$857.77	\$1,055.74	\$865.47	\$704.23	\$932.72	\$960.70	\$1,182.42	\$969.33	\$788.73
69	\$848.61	\$874.92	\$1,075.80	\$882.78	\$717.61	\$951.37	\$979.92	\$1,204.89	\$988.71	\$803.72
70	\$864.73	\$892.43	\$1,097.31	\$900.43	\$731.96	\$970.40	\$999.51	\$1,228.99	\$1,008.49	\$819.79
71	\$876.84	\$910.27	\$1,119.26	\$918.45	\$746.60	\$984.96	\$1,019.50	\$1,253.57	\$1,028.66	\$836.19
72	\$897.01	\$942.13	\$1,158.43	\$950.59	\$772.73	\$1,008.60	\$1,055.18	\$1,297.44	\$1,064.66	\$865.46
73	\$918.53	\$975.10	\$1,198.97	\$983.86	\$799.78	\$1,033.81	\$1,092.12	\$1,342.85	\$1,101.92	\$895.75
74	\$945.17	\$1,014.11	\$1,246.93	\$1,023.21	\$831.77	\$1,064.82	\$1,135.81	\$1,396.57	\$1,146.00	\$931.58
75	\$974.47	\$1,060.76	\$1,304.29	\$1,070.28	\$870.03	\$1,101.03	\$1,188.05	\$1,460.81	\$1,198.71	\$974.43
76	\$1,004.68	\$1,107.43	\$1,361.68	\$1,117.38	\$908.31	\$1,136.26	\$1,240.32	\$1,525.09	\$1,251.46	\$1,017.30
77	\$1,036.83	\$1,162.80	\$1,429.77	\$1,173.24	\$953.72	\$1,173.76	\$1,302.34	\$1,601.34	\$1,314.03	\$1,068.17
78	\$1,068.97	\$1,215.13	\$1,494.11	\$1,226.04	\$996.64	\$1,211.32	\$1,360.94	\$1,673.40	\$1,373.16	\$1,116.23
79	\$1,097.83	\$1,269.81	\$1,561.34	\$1,281.21	\$1,041.49	\$1,245.24	\$1,422.19	\$1,748.70	\$1,434.95	\$1,166.47
80	\$1,126.38	\$1,326.95	\$1,631.60	\$1,338.87	\$1,088.36	\$1,277.61	\$1,486.19	\$1,827.39	\$1,499.53	\$1,218.96
81	\$1,154.54	\$1,373.40	\$1,688.71	\$1,385.73	\$1,126.45	\$1,309.55	\$1,538.20	\$1,891.35	\$1,552.01	\$1,261.62
82	\$1,179.93	\$1,414.60	\$1,739.37	\$1,427.29	\$1,160.24	\$1,338.37	\$1,584.35	\$1,948.09	\$1,598.57	\$1,299.47
83	\$1,199.99	\$1,449.96	\$1,782.85	\$1,462.98	\$1,189.25	\$1,361.12	\$1,623.96	\$1,996.80	\$1,638.53	\$1,331.96
84	\$1,214.39	\$1,478.96	\$1,818.51	\$1,492.24	\$1,213.03	\$1,377.45	\$1,656.44	\$2,036.73	\$1,671.31	\$1,358.60
85	\$1,219.25	\$1,493.75	\$1,836.69	\$1,507.16	\$1,225.16	\$1,382.96	\$1,673.00	\$2,057.10	\$1,688.02	\$1,372.18
86	\$1,224.13	\$1,504.21	\$1,849.55	\$1,517.71	\$1,233.74	\$1,388.49	\$1,684.71	\$2,071.50	\$1,699.83	\$1,381.79
87	\$1,229.02	\$1,510.22	\$1,856.95	\$1,523.78	\$1,238.68	\$1,394.04	\$1,691.45	\$2,079.79	\$1,706.64	\$1,387.31
88	\$1,233.95	\$1,516.26	\$1,864.38	\$1,529.87	\$1,243.63	\$1,399.62	\$1,698.22	\$2,088.10	\$1,713.46	\$1,392.86
89	\$1,238.88	\$1,522.33	\$1,871.84	\$1,535.99	\$1,248.60	\$1,405.22	\$1,705.01	\$2,096.46	\$1,720.32	\$1,398.44
90	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
91	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
92	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
93	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
94	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
95	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
96	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
97	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
98	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24
99	\$1,241.36	\$1,525.37	\$1,875.58	\$1,539.07	\$1,251.10	\$1,408.03	\$1,708.42	\$2,100.65	\$1,723.75	\$1,401.24

Modal Factors:

Annual = 1.00000

Semi-annual = 0.50000

Quarterly = 0.25000

Monthly = 0.08333

Add a One-Time Policy Fee of \$25

A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Quarterly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 150-153,156

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$416.39	\$428.89	\$527.87	\$432.73	\$352.11	\$466.36	\$480.35	\$591.21	\$484.66	\$394.37
65	\$416.39	\$428.89	\$527.87	\$432.73	\$352.11	\$466.36	\$480.35	\$591.21	\$484.66	\$394.37
66	\$416.39	\$428.89	\$527.87	\$432.73	\$352.11	\$466.36	\$480.35	\$591.21	\$484.66	\$394.37
67	\$416.39	\$428.89	\$527.87	\$432.73	\$352.11	\$466.36	\$480.35	\$591.21	\$484.66	\$394.37
68	\$416.39	\$428.89	\$527.87	\$432.73	\$352.11	\$466.36	\$480.35	\$591.21	\$484.66	\$394.37
69	\$424.30	\$437.46	\$537.90	\$441.39	\$358.80	\$475.69	\$489.96	\$602.45	\$494.36	\$401.86
70	\$432.37	\$446.21	\$548.66	\$450.22	\$365.98	\$485.20	\$499.76	\$614.49	\$504.24	\$409.90
71	\$438.42	\$455.14	\$559.63	\$459.22	\$373.30	\$492.48	\$509.75	\$626.78	\$514.33	\$418.10
72	\$448.50	\$471.07	\$579.21	\$475.29	\$386.36	\$504.30	\$527.59	\$648.72	\$532.33	\$432.73
73	\$459.27	\$487.55	\$599.49	\$491.93	\$399.89	\$516.91	\$546.06	\$671.43	\$550.96	\$447.87
74	\$472.59	\$507.05	\$623.47	\$511.61	\$415.88	\$532.41	\$567.90	\$698.28	\$573.00	\$465.79
75	\$487.24	\$530.38	\$652.15	\$535.14	\$435.01	\$550.52	\$594.02	\$730.41	\$599.36	\$487.22
76	\$502.34	\$553.72	\$680.84	\$558.69	\$454.15	\$568.13	\$620.16	\$762.54	\$625.73	\$508.65
77	\$518.42	\$581.40	\$714.88	\$586.62	\$476.86	\$586.88	\$651.17	\$800.67	\$657.02	\$534.09
78	\$534.49	\$607.57	\$747.05	\$613.02	\$498.32	\$605.66	\$680.47	\$836.70	\$686.58	\$558.12
79	\$548.92	\$634.91	\$780.67	\$640.60	\$520.75	\$622.62	\$711.09	\$874.35	\$717.48	\$583.23
80	\$563.19	\$663.48	\$815.80	\$669.43	\$544.18	\$638.81	\$743.09	\$913.70	\$749.76	\$609.48
81	\$577.27	\$686.70	\$844.35	\$692.86	\$563.22	\$654.78	\$769.10	\$945.67	\$776.00	\$630.81
82	\$589.97	\$707.30	\$869.68	\$713.65	\$580.12	\$669.18	\$792.18	\$974.05	\$799.29	\$649.74
83	\$600.00	\$724.98	\$891.43	\$731.49	\$594.63	\$680.56	\$811.98	\$998.40	\$819.27	\$665.98
84	\$607.20	\$739.48	\$909.26	\$746.12	\$606.52	\$688.72	\$828.22	\$1,018.36	\$835.65	\$679.30
85	\$609.63	\$746.87	\$918.35	\$753.58	\$612.58	\$691.48	\$836.50	\$1,028.55	\$844.01	\$686.09
86	\$612.07	\$752.10	\$924.78	\$758.86	\$616.87	\$694.25	\$842.35	\$1,035.75	\$849.92	\$690.90
87	\$614.51	\$755.11	\$928.47	\$761.89	\$619.34	\$697.02	\$845.73	\$1,039.89	\$853.32	\$693.66
88	\$616.97	\$758.13	\$932.19	\$764.94	\$621.81	\$699.81	\$849.11	\$1,044.05	\$856.73	\$696.43
89	\$619.44	\$761.17	\$935.92	\$768.00	\$624.30	\$702.61	\$852.51	\$1,048.23	\$860.16	\$699.22
90	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
91	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
92	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
93	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
94	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
95	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
96	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
97	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
98	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62
99	\$620.68	\$762.69	\$937.79	\$769.53	\$625.55	\$704.01	\$854.21	\$1,050.32	\$861.88	\$700.62

**Modal Factors:**  
 Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Monthly Rates - Effective 2020**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

Zips  
150-153,156

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$138.79	\$142.96	\$175.95	\$144.24	\$117.37	\$155.45	\$160.11	\$197.06	\$161.55	\$131.45
65	\$138.79	\$142.96	\$175.95	\$144.24	\$117.37	\$155.45	\$160.11	\$197.06	\$161.55	\$131.45
66	\$138.79	\$142.96	\$175.95	\$144.24	\$117.37	\$155.45	\$160.11	\$197.06	\$161.55	\$131.45
67	\$138.79	\$142.96	\$175.95	\$144.24	\$117.37	\$155.45	\$160.11	\$197.06	\$161.55	\$131.45
68	\$138.79	\$142.96	\$175.95	\$144.24	\$117.37	\$155.45	\$160.11	\$197.06	\$161.55	\$131.45
69	\$141.43	\$145.81	\$179.29	\$147.12	\$119.60	\$158.56	\$163.31	\$200.81	\$164.78	\$133.95
70	\$144.12	\$148.73	\$182.88	\$150.07	\$121.99	\$161.73	\$166.58	\$204.82	\$168.07	\$136.63
71	\$146.13	\$151.71	\$186.54	\$153.07	\$124.43	\$164.15	\$169.91	\$208.92	\$171.44	\$139.36
72	\$149.49	\$157.02	\$193.06	\$158.42	\$128.78	\$168.09	\$175.86	\$216.23	\$177.44	\$144.24
73	\$153.08	\$162.51	\$199.82	\$163.97	\$133.29	\$172.29	\$182.01	\$223.80	\$183.65	\$149.28
74	\$157.52	\$169.01	\$207.81	\$170.53	\$138.62	\$177.46	\$189.29	\$232.75	\$190.99	\$155.26
75	\$162.41	\$176.79	\$217.37	\$178.37	\$145.00	\$183.50	\$198.00	\$243.46	\$199.78	\$162.40
76	\$167.44	\$184.56	\$226.94	\$186.22	\$151.38	\$189.37	\$206.71	\$254.17	\$208.57	\$169.54
77	\$172.80	\$193.79	\$238.28	\$195.53	\$158.95	\$195.62	\$217.05	\$266.88	\$219.00	\$178.02
78	\$178.15	\$202.51	\$249.01	\$204.33	\$166.10	\$201.88	\$226.81	\$278.89	\$228.85	\$186.03
79	\$182.96	\$211.63	\$260.21	\$213.53	\$173.57	\$207.53	\$237.02	\$291.44	\$239.15	\$194.40
80	\$187.72	\$221.15	\$271.92	\$223.14	\$181.39	\$212.93	\$247.69	\$304.55	\$249.91	\$203.15
81	\$192.41	\$228.89	\$281.44	\$230.94	\$187.73	\$218.25	\$256.36	\$315.21	\$258.66	\$210.26
82	\$196.65	\$235.76	\$289.88	\$237.87	\$193.37	\$223.05	\$264.05	\$324.67	\$266.42	\$216.57
83	\$199.99	\$241.65	\$297.13	\$243.82	\$198.20	\$226.84	\$270.65	\$332.79	\$273.08	\$221.98
84	\$202.39	\$246.48	\$303.07	\$248.70	\$202.16	\$229.56	\$276.06	\$339.44	\$278.54	\$226.42
85	\$203.20	\$248.95	\$306.10	\$251.18	\$204.19	\$230.48	\$278.82	\$342.84	\$281.32	\$228.69
86	\$204.01	\$250.69	\$308.25	\$252.94	\$205.62	\$231.41	\$280.77	\$345.24	\$283.29	\$230.29
87	\$204.83	\$251.69	\$309.48	\$253.95	\$206.44	\$232.33	\$281.90	\$346.62	\$284.43	\$231.21
88	\$205.65	\$252.70	\$310.72	\$254.97	\$207.26	\$233.26	\$283.02	\$348.00	\$285.57	\$232.13
89	\$206.47	\$253.71	\$311.96	\$255.99	\$208.09	\$234.19	\$284.16	\$349.40	\$286.71	\$233.06
90	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
91	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
92	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
93	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
94	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
95	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
96	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
97	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
98	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53
99	\$206.88	\$254.22	\$312.58	\$256.50	\$208.51	\$234.66	\$284.73	\$350.09	\$287.28	\$233.53

**Modal Factors:**  
**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
**A household discount factor of 0.93 is applied to qualified applicants**

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Annual Rates - Effective 2019**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

**Zips**  
**189-194**

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,938.44	\$1,996.59	\$2,457.40	\$2,014.51	\$1,639.20	\$2,171.05	\$2,236.18	\$2,752.28	\$2,256.26	\$1,835.90
65	\$1,938.44	\$1,996.59	\$2,457.40	\$2,014.51	\$1,639.20	\$2,171.05	\$2,236.18	\$2,752.28	\$2,256.26	\$1,835.90
66	\$1,938.44	\$1,996.59	\$2,457.40	\$2,014.51	\$1,639.20	\$2,171.05	\$2,236.18	\$2,752.28	\$2,256.26	\$1,835.90
67	\$1,938.44	\$1,996.59	\$2,457.40	\$2,014.51	\$1,639.20	\$2,171.05	\$2,236.18	\$2,752.28	\$2,256.26	\$1,835.90
68	\$1,938.44	\$1,996.59	\$2,457.40	\$2,014.51	\$1,639.20	\$2,171.05	\$2,236.18	\$2,752.28	\$2,256.26	\$1,835.90
69	\$1,975.27	\$2,036.52	\$2,504.09	\$2,054.81	\$1,670.34	\$2,214.48	\$2,280.91	\$2,804.57	\$2,301.39	\$1,870.79
70	\$2,012.81	\$2,077.25	\$2,554.16	\$2,095.90	\$1,703.75	\$2,258.77	\$2,326.52	\$2,860.66	\$2,347.41	\$1,908.20
71	\$2,040.98	\$2,118.80	\$2,605.25	\$2,137.82	\$1,737.83	\$2,292.64	\$2,373.06	\$2,917.88	\$2,394.36	\$1,946.36
72	\$2,087.92	\$2,192.96	\$2,696.43	\$2,212.65	\$1,798.65	\$2,347.67	\$2,456.12	\$3,020.00	\$2,478.16	\$2,014.49
73	\$2,138.03	\$2,269.72	\$2,790.81	\$2,290.09	\$1,861.61	\$2,406.37	\$2,542.08	\$3,125.70	\$2,564.90	\$2,085.00
74	\$2,200.04	\$2,360.50	\$2,902.44	\$2,381.69	\$1,936.06	\$2,478.55	\$2,643.77	\$3,250.73	\$2,667.49	\$2,168.40
75	\$2,268.24	\$2,469.08	\$3,035.96	\$2,491.25	\$2,025.13	\$2,562.83	\$2,765.38	\$3,400.27	\$2,790.20	\$2,268.14
76	\$2,338.55	\$2,577.73	\$3,169.54	\$2,600.86	\$2,114.23	\$2,644.84	\$2,887.05	\$3,549.88	\$2,912.97	\$2,367.94
77	\$2,413.39	\$2,706.61	\$3,328.00	\$2,730.91	\$2,219.94	\$2,732.12	\$3,031.40	\$3,727.37	\$3,058.61	\$2,486.34
78	\$2,488.20	\$2,828.40	\$3,477.77	\$2,853.79	\$2,319.84	\$2,819.54	\$3,167.82	\$3,895.11	\$3,196.26	\$2,598.22
79	\$2,555.38	\$2,955.68	\$3,634.27	\$2,982.22	\$2,424.24	\$2,898.49	\$3,310.37	\$4,070.39	\$3,340.09	\$2,715.14
80	\$2,621.82	\$3,088.69	\$3,797.81	\$3,116.42	\$2,533.32	\$2,973.85	\$3,459.33	\$4,253.55	\$3,490.39	\$2,837.32
81	\$2,687.36	\$3,196.80	\$3,930.74	\$3,225.49	\$2,621.99	\$3,048.19	\$3,580.41	\$4,402.43	\$3,612.55	\$2,936.63
82	\$2,746.49	\$3,292.70	\$4,048.66	\$3,322.26	\$2,700.65	\$3,115.26	\$3,687.82	\$4,534.50	\$3,720.93	\$3,024.73
83	\$2,793.19	\$3,375.01	\$4,149.87	\$3,405.31	\$2,768.17	\$3,168.21	\$3,780.02	\$4,647.86	\$3,813.96	\$3,100.35
84	\$2,826.70	\$3,442.52	\$4,232.87	\$3,473.43	\$2,823.53	\$3,206.23	\$3,855.62	\$4,740.82	\$3,890.23	\$3,162.35
85	\$2,838.01	\$3,476.94	\$4,275.21	\$3,508.16	\$2,851.77	\$3,219.06	\$3,894.17	\$4,788.22	\$3,929.14	\$3,193.98
86	\$2,849.36	\$3,501.28	\$4,305.12	\$3,532.72	\$2,871.72	\$3,231.93	\$3,921.44	\$4,821.75	\$3,956.64	\$3,216.33
87	\$2,860.76	\$3,515.28	\$4,322.35	\$3,546.85	\$2,883.21	\$3,244.87	\$3,937.13	\$4,841.03	\$3,972.47	\$3,229.19
88	\$2,872.20	\$3,529.34	\$4,339.64	\$3,561.04	\$2,894.74	\$3,257.84	\$3,952.87	\$4,860.39	\$3,988.36	\$3,242.12
89	\$2,883.69	\$3,543.46	\$4,357.00	\$3,575.27	\$2,906.33	\$3,270.88	\$3,968.68	\$4,879.83	\$4,004.30	\$3,255.08
90	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
91	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
92	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
93	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
94	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
95	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
96	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
97	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
98	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60
99	\$2,889.45	\$3,550.55	\$4,365.71	\$3,582.43	\$2,912.14	\$3,277.41	\$3,976.62	\$4,889.59	\$4,012.32	\$3,261.60

**Modal Factors:**  
**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
**A household discount factor of 0.93 is applied to qualified applicants**

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Semi-Annual Rates - Effective 2019  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
189-194

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$969.22	\$998.30	\$1,228.70	\$1,007.26	\$819.60	\$1,085.53	\$1,118.09	\$1,376.14	\$1,128.13	\$917.95
65	\$969.22	\$998.30	\$1,228.70	\$1,007.26	\$819.60	\$1,085.53	\$1,118.09	\$1,376.14	\$1,128.13	\$917.95
66	\$969.22	\$998.30	\$1,228.70	\$1,007.26	\$819.60	\$1,085.53	\$1,118.09	\$1,376.14	\$1,128.13	\$917.95
67	\$969.22	\$998.30	\$1,228.70	\$1,007.26	\$819.60	\$1,085.53	\$1,118.09	\$1,376.14	\$1,128.13	\$917.95
68	\$969.22	\$998.30	\$1,228.70	\$1,007.26	\$819.60	\$1,085.53	\$1,118.09	\$1,376.14	\$1,128.13	\$917.95
69	\$987.64	\$1,018.26	\$1,252.04	\$1,027.40	\$835.17	\$1,107.24	\$1,140.45	\$1,402.29	\$1,150.69	\$935.39
70	\$1,006.40	\$1,038.63	\$1,277.08	\$1,047.95	\$851.88	\$1,129.38	\$1,163.26	\$1,430.33	\$1,173.71	\$954.10
71	\$1,020.49	\$1,059.40	\$1,302.63	\$1,068.91	\$868.91	\$1,146.32	\$1,186.53	\$1,458.94	\$1,197.18	\$973.18
72	\$1,043.96	\$1,096.48	\$1,348.22	\$1,106.32	\$899.32	\$1,173.84	\$1,228.06	\$1,510.00	\$1,239.08	\$1,007.24
73	\$1,069.02	\$1,134.86	\$1,395.41	\$1,145.04	\$930.80	\$1,203.18	\$1,271.04	\$1,562.85	\$1,282.45	\$1,042.50
74	\$1,100.02	\$1,180.25	\$1,451.22	\$1,190.85	\$968.03	\$1,239.27	\$1,321.88	\$1,625.37	\$1,333.74	\$1,084.20
75	\$1,134.12	\$1,234.54	\$1,517.98	\$1,245.63	\$1,012.56	\$1,281.41	\$1,382.69	\$1,700.13	\$1,395.10	\$1,134.07
76	\$1,169.28	\$1,288.86	\$1,584.77	\$1,300.43	\$1,057.12	\$1,322.42	\$1,443.53	\$1,774.94	\$1,456.48	\$1,183.97
77	\$1,206.69	\$1,353.31	\$1,664.00	\$1,365.46	\$1,109.97	\$1,366.06	\$1,515.70	\$1,863.69	\$1,529.31	\$1,243.17
78	\$1,244.10	\$1,414.20	\$1,738.88	\$1,426.90	\$1,159.92	\$1,409.77	\$1,583.91	\$1,947.55	\$1,598.13	\$1,299.11
79	\$1,277.69	\$1,477.84	\$1,817.13	\$1,491.11	\$1,212.12	\$1,449.24	\$1,655.19	\$2,035.19	\$1,670.04	\$1,357.57
80	\$1,310.91	\$1,544.35	\$1,898.91	\$1,558.21	\$1,266.66	\$1,486.92	\$1,729.67	\$2,126.78	\$1,745.19	\$1,418.66
81	\$1,343.68	\$1,598.40	\$1,965.37	\$1,612.75	\$1,310.99	\$1,524.10	\$1,790.20	\$2,201.21	\$1,806.28	\$1,468.31
82	\$1,373.24	\$1,646.35	\$2,024.33	\$1,661.13	\$1,350.33	\$1,557.63	\$1,843.91	\$2,267.25	\$1,860.46	\$1,512.36
83	\$1,396.59	\$1,687.51	\$2,074.94	\$1,702.66	\$1,384.08	\$1,584.11	\$1,890.01	\$2,323.93	\$1,906.98	\$1,550.17
84	\$1,413.35	\$1,721.26	\$2,116.44	\$1,736.71	\$1,411.76	\$1,603.12	\$1,927.81	\$2,370.41	\$1,945.12	\$1,581.17
85	\$1,419.00	\$1,738.47	\$2,137.60	\$1,754.08	\$1,425.88	\$1,609.53	\$1,947.09	\$2,394.11	\$1,964.57	\$1,596.99
86	\$1,424.68	\$1,750.64	\$2,152.56	\$1,766.36	\$1,435.86	\$1,615.97	\$1,960.72	\$2,410.87	\$1,978.32	\$1,608.16
87	\$1,430.38	\$1,757.64	\$2,161.18	\$1,773.42	\$1,441.60	\$1,622.43	\$1,968.56	\$2,420.51	\$1,986.23	\$1,614.60
88	\$1,436.10	\$1,764.67	\$2,169.82	\$1,780.52	\$1,447.37	\$1,628.92	\$1,976.43	\$2,430.19	\$1,994.18	\$1,621.06
89	\$1,441.84	\$1,771.73	\$2,178.50	\$1,787.64	\$1,453.16	\$1,635.44	\$1,984.34	\$2,439.92	\$2,002.15	\$1,627.54
90	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
91	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
92	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
93	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
94	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
95	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
96	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
97	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
98	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80
99	\$1,444.73	\$1,775.27	\$2,182.85	\$1,791.21	\$1,456.07	\$1,638.71	\$1,988.31	\$2,444.80	\$2,006.16	\$1,630.80

**Modal Factors:**  
 Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Quarterly Rates - Effective 2019**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

Zips  
189-194

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$484.61	\$499.15	\$614.35	\$503.63	\$409.80	\$542.76	\$559.04	\$688.07	\$564.07	\$458.97
65	\$484.61	\$499.15	\$614.35	\$503.63	\$409.80	\$542.76	\$559.04	\$688.07	\$564.07	\$458.97
66	\$484.61	\$499.15	\$614.35	\$503.63	\$409.80	\$542.76	\$559.04	\$688.07	\$564.07	\$458.97
67	\$484.61	\$499.15	\$614.35	\$503.63	\$409.80	\$542.76	\$559.04	\$688.07	\$564.07	\$458.97
68	\$484.61	\$499.15	\$614.35	\$503.63	\$409.80	\$542.76	\$559.04	\$688.07	\$564.07	\$458.97
69	\$493.82	\$509.13	\$626.02	\$513.70	\$417.59	\$553.62	\$570.23	\$701.14	\$575.35	\$467.70
70	\$503.20	\$519.31	\$638.54	\$523.98	\$425.94	\$564.69	\$581.63	\$715.17	\$586.85	\$477.05
71	\$510.25	\$529.70	\$651.31	\$534.46	\$434.46	\$573.16	\$593.27	\$729.47	\$598.59	\$486.59
72	\$521.98	\$548.24	\$674.11	\$553.16	\$449.66	\$586.92	\$614.03	\$755.00	\$619.54	\$503.62
73	\$534.51	\$567.43	\$697.70	\$572.52	\$465.40	\$601.59	\$635.52	\$781.42	\$641.23	\$521.25
74	\$550.01	\$590.12	\$725.61	\$595.42	\$484.02	\$619.64	\$660.94	\$812.68	\$666.87	\$542.10
75	\$567.06	\$617.27	\$758.99	\$622.81	\$506.28	\$640.71	\$691.34	\$850.07	\$697.55	\$567.04
76	\$584.64	\$644.43	\$792.38	\$650.21	\$528.56	\$661.21	\$721.76	\$887.47	\$728.24	\$591.98
77	\$603.35	\$676.65	\$832.00	\$682.73	\$554.98	\$683.03	\$757.85	\$931.84	\$764.65	\$621.58
78	\$622.05	\$707.10	\$869.44	\$713.45	\$579.96	\$704.89	\$791.96	\$973.78	\$799.06	\$649.56
79	\$638.85	\$738.92	\$908.57	\$745.56	\$606.06	\$724.62	\$827.59	\$1,017.60	\$835.02	\$678.79
80	\$655.46	\$772.17	\$949.45	\$779.11	\$633.33	\$743.46	\$864.83	\$1,063.39	\$872.60	\$709.33
81	\$671.84	\$799.20	\$982.69	\$806.37	\$655.50	\$762.05	\$895.10	\$1,100.61	\$903.14	\$734.16
82	\$686.62	\$823.18	\$1,012.17	\$830.56	\$675.16	\$778.81	\$921.96	\$1,133.63	\$930.23	\$756.18
83	\$698.30	\$843.75	\$1,037.47	\$851.33	\$692.04	\$792.05	\$945.00	\$1,161.96	\$953.49	\$775.09
84	\$706.67	\$860.63	\$1,058.22	\$868.36	\$705.88	\$801.56	\$963.91	\$1,185.20	\$972.56	\$790.59
85	\$709.50	\$869.23	\$1,068.80	\$877.04	\$712.94	\$804.77	\$973.54	\$1,197.06	\$982.28	\$798.49
86	\$712.34	\$875.32	\$1,076.28	\$883.18	\$717.93	\$807.98	\$980.36	\$1,205.44	\$989.16	\$804.08
87	\$715.19	\$878.82	\$1,080.59	\$886.71	\$720.80	\$811.22	\$984.28	\$1,210.26	\$993.12	\$807.30
88	\$718.05	\$882.34	\$1,084.91	\$890.26	\$723.68	\$814.46	\$988.22	\$1,215.10	\$997.09	\$810.53
89	\$720.92	\$885.87	\$1,089.25	\$893.82	\$726.58	\$817.72	\$992.17	\$1,219.96	\$1,001.08	\$813.77
90	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
91	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
92	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
93	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
94	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
95	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
96	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
97	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
98	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40
99	\$722.36	\$887.64	\$1,091.43	\$895.61	\$728.03	\$819.35	\$994.16	\$1,222.40	\$1,003.08	\$815.40

Modal Factors:

Annual = 1.00000

Semi-annual = 0.50000

Quarterly = 0.25000

Monthly = 0.08333

Add a One-Time Policy Fee of \$25

A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
**Pennsylvania Monthly Rates - Effective 2019**  
**Form G1040A, G1040B, G1040F, G1040G, G1040N**

Zips  
189-194

Attained Age	Female / Preferred					Male / Preferred				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$161.53	\$166.38	\$204.78	\$167.87	\$136.59	\$180.91	\$186.34	\$229.35	\$188.01	\$152.99
65	\$161.53	\$166.38	\$204.78	\$167.87	\$136.59	\$180.91	\$186.34	\$229.35	\$188.01	\$152.99
66	\$161.53	\$166.38	\$204.78	\$167.87	\$136.59	\$180.91	\$186.34	\$229.35	\$188.01	\$152.99
67	\$161.53	\$166.38	\$204.78	\$167.87	\$136.59	\$180.91	\$186.34	\$229.35	\$188.01	\$152.99
68	\$161.53	\$166.38	\$204.78	\$167.87	\$136.59	\$180.91	\$186.34	\$229.35	\$188.01	\$152.99
69	\$164.60	\$169.70	\$208.67	\$171.23	\$139.19	\$184.53	\$190.07	\$233.70	\$191.77	\$155.89
70	\$167.73	\$173.10	\$212.84	\$174.65	\$141.97	\$188.22	\$193.87	\$238.38	\$195.61	\$159.01
71	\$170.08	\$176.56	\$217.10	\$178.14	\$144.81	\$191.05	\$197.75	\$243.15	\$199.52	\$162.19
72	\$173.99	\$182.74	\$224.69	\$184.38	\$149.88	\$195.63	\$204.67	\$251.66	\$206.51	\$167.87
73	\$178.16	\$189.14	\$232.56	\$190.83	\$155.13	\$200.52	\$211.83	\$260.46	\$213.73	\$173.74
74	\$183.33	\$196.70	\$241.86	\$198.47	\$161.33	\$206.54	\$220.31	\$270.88	\$222.28	\$180.69
75	\$189.01	\$205.75	\$252.99	\$207.60	\$168.75	\$213.56	\$230.44	\$283.34	\$232.51	\$189.00
76	\$194.87	\$214.80	\$264.12	\$216.73	\$176.18	\$220.39	\$240.58	\$295.81	\$242.74	\$197.32
77	\$201.11	\$225.54	\$277.32	\$227.57	\$184.99	\$227.67	\$252.61	\$310.60	\$254.87	\$207.19
78	\$207.34	\$235.69	\$289.80	\$237.81	\$193.31	\$234.95	\$263.97	\$324.58	\$266.34	\$216.51
79	\$212.94	\$246.30	\$302.84	\$248.51	\$202.01	\$241.53	\$275.85	\$339.19	\$278.33	\$226.25
80	\$218.48	\$257.38	\$316.47	\$259.69	\$211.10	\$247.81	\$288.27	\$354.45	\$290.85	\$236.43
81	\$223.94	\$266.39	\$327.55	\$268.78	\$218.49	\$254.01	\$298.36	\$366.85	\$301.03	\$244.71
82	\$228.86	\$274.38	\$337.38	\$276.84	\$225.05	\$259.59	\$307.31	\$377.86	\$310.06	\$252.05
83	\$232.76	\$281.24	\$345.81	\$283.76	\$230.67	\$264.01	\$314.99	\$387.31	\$317.82	\$258.35
84	\$235.55	\$286.86	\$352.73	\$289.44	\$235.28	\$267.18	\$321.29	\$395.05	\$324.17	\$263.52
85	\$236.49	\$289.73	\$356.25	\$292.34	\$237.64	\$268.24	\$324.50	\$399.00	\$327.41	\$266.15
86	\$237.44	\$291.76	\$358.75	\$294.38	\$239.30	\$269.32	\$326.77	\$401.80	\$329.71	\$268.02
87	\$238.39	\$292.93	\$360.18	\$295.56	\$240.26	\$270.39	\$328.08	\$403.40	\$331.03	\$269.09
88	\$239.34	\$294.10	\$361.62	\$296.74	\$241.22	\$271.48	\$329.39	\$405.02	\$332.35	\$270.17
89	\$240.30	\$295.28	\$363.07	\$297.93	\$242.18	\$272.56	\$330.71	\$406.64	\$333.68	\$271.25
90	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
91	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
92	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
93	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
94	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
95	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
96	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
97	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
98	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79
99	\$240.78	\$295.87	\$363.79	\$298.52	\$242.67	\$273.11	\$331.37	\$407.45	\$334.35	\$271.79

Modal Factors:

Annual = 1.00000

Semi-annual = 0.50000

Quarterly = 0.25000

Monthly = 0.08333

Add a One-Time Policy Fee of \$25

A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 All Others

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,884.29	\$1,940.82	\$2,388.75	\$1,958.24	\$1,593.41	\$2,110.41	\$2,173.72	\$2,675.40	\$2,193.23	\$1,784.61
65	\$1,884.29	\$1,940.82	\$2,388.75	\$1,958.24	\$1,593.41	\$2,110.41	\$2,173.72	\$2,675.40	\$2,193.23	\$1,784.61
66	\$1,884.29	\$1,940.82	\$2,388.75	\$1,958.24	\$1,593.41	\$2,110.41	\$2,173.72	\$2,675.40	\$2,193.23	\$1,784.61
67	\$1,884.29	\$1,940.82	\$2,388.75	\$1,958.24	\$1,593.41	\$2,110.41	\$2,173.72	\$2,675.40	\$2,193.23	\$1,784.61
68	\$1,884.29	\$1,940.82	\$2,388.75	\$1,958.24	\$1,593.41	\$2,110.41	\$2,173.72	\$2,675.40	\$2,193.23	\$1,784.61
69	\$1,920.09	\$1,979.63	\$2,434.12	\$1,997.40	\$1,623.68	\$2,152.62	\$2,217.18	\$2,726.22	\$2,237.09	\$1,818.52
70	\$1,956.58	\$2,019.23	\$2,482.82	\$2,037.36	\$1,656.15	\$2,195.66	\$2,261.54	\$2,780.75	\$2,281.84	\$1,854.90
71	\$1,983.97	\$2,059.61	\$2,532.47	\$2,078.11	\$1,689.28	\$2,228.59	\$2,306.76	\$2,836.37	\$2,327.47	\$1,892.00
72	\$2,029.59	\$2,131.70	\$2,621.10	\$2,150.84	\$1,748.40	\$2,282.08	\$2,387.51	\$2,935.64	\$2,408.93	\$1,958.22
73	\$2,078.31	\$2,206.31	\$2,712.85	\$2,226.12	\$1,809.59	\$2,339.15	\$2,471.06	\$3,038.38	\$2,493.24	\$2,026.75
74	\$2,138.57	\$2,294.56	\$2,821.36	\$2,315.16	\$1,881.98	\$2,409.32	\$2,569.90	\$3,159.93	\$2,592.98	\$2,107.81
75	\$2,204.87	\$2,400.11	\$2,951.14	\$2,421.66	\$1,968.55	\$2,491.23	\$2,688.13	\$3,305.28	\$2,712.26	\$2,204.78
76	\$2,273.22	\$2,505.72	\$3,081.00	\$2,528.20	\$2,055.17	\$2,570.95	\$2,806.40	\$3,450.71	\$2,831.60	\$2,301.78
77	\$2,345.97	\$2,631.00	\$3,235.04	\$2,654.62	\$2,157.92	\$2,655.79	\$2,946.72	\$3,623.25	\$2,973.18	\$2,416.87
78	\$2,418.70	\$2,749.40	\$3,380.61	\$2,774.08	\$2,255.04	\$2,740.77	\$3,079.33	\$3,786.29	\$3,106.96	\$2,525.64
79	\$2,484.00	\$2,873.12	\$3,532.74	\$2,898.91	\$2,356.51	\$2,817.51	\$3,217.90	\$3,956.68	\$3,246.78	\$2,639.29
80	\$2,548.58	\$3,002.41	\$3,691.72	\$3,029.37	\$2,462.56	\$2,890.77	\$3,362.69	\$4,134.72	\$3,392.88	\$2,758.06
81	\$2,612.30	\$3,107.49	\$3,820.93	\$3,135.38	\$2,548.75	\$2,963.04	\$3,480.39	\$4,279.45	\$3,511.64	\$2,854.60
82	\$2,669.76	\$3,200.73	\$3,935.56	\$3,229.46	\$2,625.20	\$3,028.23	\$3,584.80	\$4,407.82	\$3,616.98	\$2,940.23
83	\$2,715.16	\$3,280.74	\$4,033.95	\$3,310.19	\$2,690.84	\$3,079.71	\$3,674.42	\$4,518.02	\$3,707.41	\$3,013.73
84	\$2,747.73	\$3,346.36	\$4,114.63	\$3,376.40	\$2,744.65	\$3,116.67	\$3,747.91	\$4,608.38	\$3,781.56	\$3,074.00
85	\$2,758.72	\$3,379.82	\$4,155.77	\$3,410.16	\$2,772.10	\$3,129.13	\$3,785.39	\$4,654.46	\$3,819.37	\$3,104.75
86	\$2,769.76	\$3,403.48	\$4,184.86	\$3,434.03	\$2,791.50	\$3,141.65	\$3,811.89	\$4,687.05	\$3,846.11	\$3,126.49
87	\$2,780.83	\$3,417.09	\$4,201.60	\$3,447.76	\$2,802.66	\$3,154.21	\$3,827.14	\$4,705.79	\$3,861.49	\$3,139.00
88	\$2,791.97	\$3,430.76	\$4,218.41	\$3,461.55	\$2,813.88	\$3,166.83	\$3,842.44	\$4,724.62	\$3,876.93	\$3,151.54
89	\$2,803.13	\$3,444.47	\$4,235.28	\$3,475.39	\$2,825.13	\$3,179.51	\$3,857.81	\$4,743.52	\$3,892.44	\$3,164.15
90	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
91	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
92	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
93	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
94	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
95	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
96	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
97	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
98	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48
99	\$2,808.74	\$3,451.36	\$4,243.75	\$3,482.34	\$2,830.79	\$3,185.86	\$3,865.53	\$4,753.00	\$3,900.23	\$3,170.48

Modal Factors:

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Semi-Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
All Others

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$942.15	\$970.41	\$1,194.38	\$979.12	\$796.71	\$1,055.21	\$1,086.86	\$1,337.70	\$1,096.62	\$892.31
65	\$942.15	\$970.41	\$1,194.38	\$979.12	\$796.71	\$1,055.21	\$1,086.86	\$1,337.70	\$1,096.62	\$892.31
66	\$942.15	\$970.41	\$1,194.38	\$979.12	\$796.71	\$1,055.21	\$1,086.86	\$1,337.70	\$1,096.62	\$892.31
67	\$942.15	\$970.41	\$1,194.38	\$979.12	\$796.71	\$1,055.21	\$1,086.86	\$1,337.70	\$1,096.62	\$892.31
68	\$942.15	\$970.41	\$1,194.38	\$979.12	\$796.71	\$1,055.21	\$1,086.86	\$1,337.70	\$1,096.62	\$892.31
69	\$960.05	\$989.82	\$1,217.06	\$998.70	\$811.84	\$1,076.31	\$1,108.59	\$1,363.11	\$1,118.55	\$909.26
70	\$978.29	\$1,009.62	\$1,241.41	\$1,018.68	\$828.08	\$1,097.83	\$1,130.77	\$1,390.38	\$1,140.92	\$927.45
71	\$991.99	\$1,029.81	\$1,266.24	\$1,039.06	\$844.64	\$1,114.30	\$1,153.38	\$1,418.19	\$1,163.74	\$946.00
72	\$1,014.80	\$1,065.85	\$1,310.55	\$1,075.42	\$874.20	\$1,141.04	\$1,193.76	\$1,467.82	\$1,204.47	\$979.11
73	\$1,039.16	\$1,103.16	\$1,356.43	\$1,113.06	\$904.80	\$1,169.58	\$1,235.53	\$1,519.19	\$1,246.62	\$1,013.38
74	\$1,069.29	\$1,147.28	\$1,410.68	\$1,157.58	\$940.99	\$1,204.66	\$1,284.95	\$1,579.97	\$1,296.49	\$1,053.91
75	\$1,102.44	\$1,200.06	\$1,475.57	\$1,210.83	\$984.28	\$1,245.62	\$1,344.07	\$1,652.64	\$1,356.13	\$1,102.39
76	\$1,136.61	\$1,252.86	\$1,540.50	\$1,264.10	\$1,027.59	\$1,285.48	\$1,403.20	\$1,725.36	\$1,415.80	\$1,150.89
77	\$1,172.99	\$1,315.50	\$1,617.52	\$1,327.31	\$1,078.96	\$1,327.90	\$1,473.36	\$1,811.63	\$1,486.59	\$1,208.44
78	\$1,209.35	\$1,374.70	\$1,690.31	\$1,387.04	\$1,127.52	\$1,370.39	\$1,539.67	\$1,893.15	\$1,553.48	\$1,262.82
79	\$1,242.00	\$1,436.56	\$1,766.37	\$1,449.46	\$1,178.26	\$1,408.76	\$1,608.95	\$1,978.34	\$1,623.39	\$1,319.65
80	\$1,274.29	\$1,501.21	\$1,845.86	\$1,514.69	\$1,231.28	\$1,445.39	\$1,681.35	\$2,067.36	\$1,696.44	\$1,379.03
81	\$1,306.15	\$1,553.75	\$1,910.47	\$1,567.69	\$1,274.38	\$1,481.52	\$1,740.20	\$2,139.73	\$1,755.82	\$1,427.30
82	\$1,334.88	\$1,600.37	\$1,967.78	\$1,614.73	\$1,312.60	\$1,514.12	\$1,792.40	\$2,203.91	\$1,808.49	\$1,470.12
83	\$1,357.58	\$1,640.37	\$2,016.98	\$1,655.10	\$1,345.42	\$1,539.86	\$1,837.21	\$2,259.01	\$1,853.71	\$1,506.87
84	\$1,373.87	\$1,673.18	\$2,057.32	\$1,688.20	\$1,372.33	\$1,558.34	\$1,873.96	\$2,304.19	\$1,890.78	\$1,537.00
85	\$1,379.36	\$1,689.91	\$2,077.89	\$1,705.08	\$1,386.05	\$1,564.57	\$1,892.70	\$2,327.23	\$1,909.69	\$1,552.38
86	\$1,384.88	\$1,701.74	\$2,092.43	\$1,717.02	\$1,395.75	\$1,570.83	\$1,905.95	\$2,343.53	\$1,923.06	\$1,563.25
87	\$1,390.42	\$1,708.55	\$2,100.80	\$1,723.88	\$1,401.33	\$1,577.11	\$1,913.57	\$2,352.90	\$1,930.75	\$1,569.50
88	\$1,395.99	\$1,715.38	\$2,109.21	\$1,730.78	\$1,406.94	\$1,583.42	\$1,921.22	\$2,362.31	\$1,938.47	\$1,575.77
89	\$1,401.57	\$1,722.24	\$2,117.64	\$1,737.70	\$1,412.57	\$1,589.76	\$1,928.91	\$2,371.76	\$1,946.22	\$1,582.08
90	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
91	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
92	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
93	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
94	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
95	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
96	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
97	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
98	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24
99	\$1,404.37	\$1,725.68	\$2,121.88	\$1,741.17	\$1,415.40	\$1,592.93	\$1,932.77	\$2,376.50	\$1,950.12	\$1,585.24

Modal Factors:

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25

A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Quarterly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
All Others

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$471.07	\$485.21	\$597.19	\$489.56	\$398.35	\$527.60	\$543.43	\$668.85	\$548.31	\$446.15
65	\$471.07	\$485.21	\$597.19	\$489.56	\$398.35	\$527.60	\$543.43	\$668.85	\$548.31	\$446.15
66	\$471.07	\$485.21	\$597.19	\$489.56	\$398.35	\$527.60	\$543.43	\$668.85	\$548.31	\$446.15
67	\$471.07	\$485.21	\$597.19	\$489.56	\$398.35	\$527.60	\$543.43	\$668.85	\$548.31	\$446.15
68	\$471.07	\$485.21	\$597.19	\$489.56	\$398.35	\$527.60	\$543.43	\$668.85	\$548.31	\$446.15
69	\$480.02	\$494.91	\$608.53	\$499.35	\$405.92	\$538.16	\$554.30	\$681.56	\$559.27	\$454.63
70	\$489.15	\$504.81	\$620.71	\$509.34	\$414.04	\$548.92	\$565.39	\$695.19	\$570.46	\$463.73
71	\$495.99	\$514.90	\$633.12	\$519.53	\$422.32	\$557.15	\$576.69	\$709.09	\$581.87	\$473.00
72	\$507.40	\$532.93	\$655.28	\$537.71	\$437.10	\$570.52	\$596.88	\$733.91	\$602.23	\$489.56
73	\$519.58	\$551.58	\$678.21	\$556.53	\$452.40	\$584.79	\$617.77	\$759.60	\$623.31	\$506.69
74	\$534.64	\$573.64	\$705.34	\$578.79	\$470.50	\$602.33	\$642.48	\$789.98	\$648.25	\$526.95
75	\$551.22	\$600.03	\$737.79	\$605.42	\$492.14	\$622.81	\$672.03	\$826.32	\$678.07	\$551.20
76	\$568.31	\$626.43	\$770.25	\$632.05	\$513.79	\$642.74	\$701.60	\$862.68	\$707.90	\$575.45
77	\$586.49	\$657.75	\$808.76	\$663.66	\$539.48	\$663.95	\$736.68	\$905.81	\$743.30	\$604.22
78	\$604.68	\$687.35	\$845.15	\$693.52	\$563.76	\$685.19	\$769.83	\$946.57	\$776.74	\$631.41
79	\$621.00	\$718.28	\$883.19	\$724.73	\$589.13	\$704.38	\$804.48	\$989.17	\$811.70	\$659.82
80	\$637.15	\$750.60	\$922.93	\$757.34	\$615.64	\$722.69	\$840.67	\$1,033.68	\$848.22	\$689.52
81	\$653.08	\$776.87	\$955.23	\$783.85	\$637.19	\$740.76	\$870.10	\$1,069.86	\$877.91	\$713.65
82	\$667.44	\$800.18	\$983.89	\$807.37	\$656.30	\$757.06	\$896.20	\$1,101.96	\$904.25	\$735.06
83	\$678.79	\$820.19	\$1,008.49	\$827.55	\$672.71	\$769.93	\$918.61	\$1,129.51	\$926.85	\$753.43
84	\$686.93	\$836.59	\$1,028.66	\$844.10	\$686.16	\$779.17	\$936.98	\$1,152.10	\$945.39	\$768.50
85	\$689.68	\$844.96	\$1,038.94	\$852.54	\$693.03	\$782.28	\$946.35	\$1,163.62	\$954.84	\$776.19
86	\$692.44	\$850.87	\$1,046.22	\$858.51	\$697.88	\$785.41	\$952.97	\$1,171.76	\$961.53	\$781.62
87	\$695.21	\$854.27	\$1,050.40	\$861.94	\$700.67	\$788.55	\$956.79	\$1,176.45	\$965.37	\$784.75
88	\$697.99	\$857.69	\$1,054.60	\$865.39	\$703.47	\$791.71	\$960.61	\$1,181.16	\$969.23	\$787.89
89	\$700.78	\$861.12	\$1,058.82	\$868.85	\$706.28	\$794.88	\$964.45	\$1,185.88	\$973.11	\$791.04
90	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
91	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
92	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
93	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
94	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
95	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
96	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
97	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
98	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62
99	\$702.19	\$862.84	\$1,060.94	\$870.59	\$707.70	\$796.47	\$966.38	\$1,188.25	\$975.06	\$792.62

**Modal Factors:**  
 Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Monthly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 All Others

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$157.02	\$161.73	\$199.05	\$163.18	\$132.78	\$175.86	\$181.14	\$222.94	\$182.76	\$148.71
65	\$157.02	\$161.73	\$199.05	\$163.18	\$132.78	\$175.86	\$181.14	\$222.94	\$182.76	\$148.71
66	\$157.02	\$161.73	\$199.05	\$163.18	\$132.78	\$175.86	\$181.14	\$222.94	\$182.76	\$148.71
67	\$157.02	\$161.73	\$199.05	\$163.18	\$132.78	\$175.86	\$181.14	\$222.94	\$182.76	\$148.71
68	\$157.02	\$161.73	\$199.05	\$163.18	\$132.78	\$175.86	\$181.14	\$222.94	\$182.76	\$148.71
69	\$160.00	\$164.96	\$202.84	\$166.44	\$135.30	\$179.38	\$184.76	\$227.18	\$186.42	\$151.54
70	\$163.04	\$168.26	\$206.89	\$169.77	\$138.01	\$182.96	\$188.45	\$231.72	\$190.15	\$154.57
71	\$165.32	\$171.63	\$211.03	\$173.17	\$140.77	\$185.71	\$192.22	\$236.35	\$193.95	\$157.66
72	\$169.13	\$177.63	\$218.42	\$179.23	\$145.69	\$190.17	\$198.95	\$244.63	\$200.74	\$163.18
73	\$173.19	\$183.85	\$226.06	\$185.50	\$150.79	\$194.92	\$205.91	\$253.19	\$207.76	\$168.89
74	\$178.21	\$191.21	\$235.10	\$192.92	\$156.83	\$200.77	\$214.15	\$263.32	\$216.07	\$175.64
75	\$183.73	\$200.00	\$245.92	\$201.80	\$164.04	\$207.59	\$224.00	\$275.43	\$226.01	\$183.72
76	\$189.43	\$208.80	\$256.74	\$210.67	\$171.26	\$214.24	\$233.86	\$287.55	\$235.96	\$191.81
77	\$195.49	\$219.24	\$269.58	\$221.21	\$179.82	\$221.31	\$245.55	\$301.93	\$247.76	\$201.40
78	\$201.55	\$229.11	\$281.71	\$231.16	\$187.91	\$228.39	\$256.60	\$315.51	\$258.90	\$210.46
79	\$206.99	\$239.42	\$294.38	\$241.57	\$196.37	\$234.78	\$268.15	\$329.71	\$270.55	\$219.93
80	\$212.37	\$250.19	\$307.63	\$252.44	\$205.21	\$240.89	\$280.21	\$344.55	\$282.73	\$229.83
81	\$217.68	\$258.95	\$318.40	\$261.27	\$212.39	\$246.91	\$290.02	\$356.61	\$292.62	\$237.87
82	\$222.47	\$266.72	\$327.95	\$269.11	\$218.76	\$252.34	\$298.72	\$367.30	\$301.40	\$245.01
83	\$226.25	\$273.38	\$336.15	\$275.84	\$224.23	\$256.63	\$306.19	\$376.49	\$308.94	\$251.13
84	\$228.97	\$278.85	\$342.87	\$281.36	\$228.71	\$259.71	\$312.31	\$384.02	\$315.12	\$256.16
85	\$229.88	\$281.64	\$346.30	\$284.17	\$231.00	\$260.75	\$315.44	\$387.86	\$318.27	\$258.72
86	\$230.80	\$283.61	\$348.72	\$286.16	\$232.62	\$261.79	\$317.64	\$390.57	\$320.50	\$260.53
87	\$231.73	\$284.75	\$350.12	\$287.30	\$233.55	\$262.84	\$318.92	\$392.13	\$321.78	\$261.57
88	\$232.65	\$285.89	\$351.52	\$288.45	\$234.48	\$263.89	\$320.19	\$393.70	\$323.06	\$262.62
89	\$233.58	\$287.03	\$352.93	\$289.60	\$235.42	\$264.95	\$321.47	\$395.28	\$324.36	\$263.67
90	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
91	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
92	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
93	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
94	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
95	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
96	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
97	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
98	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20
99	\$234.05	\$287.60	\$353.63	\$290.18	\$235.89	\$265.48	\$322.11	\$396.07	\$325.01	\$264.20

Modal Factors:

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 150-153,156

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$2,081.96	\$2,144.42	\$2,639.34	\$2,163.66	\$1,760.56	\$2,331.80	\$2,401.75	\$2,956.05	\$2,423.31	\$1,971.82
65	\$2,081.96	\$2,144.42	\$2,639.34	\$2,163.66	\$1,760.56	\$2,331.80	\$2,401.75	\$2,956.05	\$2,423.31	\$1,971.82
66	\$2,081.96	\$2,144.42	\$2,639.34	\$2,163.66	\$1,760.56	\$2,331.80	\$2,401.75	\$2,956.05	\$2,423.31	\$1,971.82
67	\$2,081.96	\$2,144.42	\$2,639.34	\$2,163.66	\$1,760.56	\$2,331.80	\$2,401.75	\$2,956.05	\$2,423.31	\$1,971.82
68	\$2,081.96	\$2,144.42	\$2,639.34	\$2,163.66	\$1,760.56	\$2,331.80	\$2,401.75	\$2,956.05	\$2,423.31	\$1,971.82
69	\$2,121.51	\$2,187.31	\$2,689.48	\$2,206.94	\$1,794.01	\$2,378.43	\$2,449.78	\$3,012.22	\$2,471.77	\$2,009.29
70	\$2,161.82	\$2,231.06	\$2,743.28	\$2,251.07	\$1,829.89	\$2,426.00	\$2,498.78	\$3,072.47	\$2,521.21	\$2,049.48
71	\$2,192.09	\$2,275.67	\$2,798.14	\$2,296.11	\$1,866.49	\$2,462.39	\$2,548.75	\$3,133.91	\$2,571.64	\$2,090.47
72	\$2,242.51	\$2,355.32	\$2,896.07	\$2,376.47	\$1,931.82	\$2,521.48	\$2,637.95	\$3,243.60	\$2,661.64	\$2,163.63
73	\$2,296.33	\$2,437.75	\$2,997.43	\$2,459.64	\$1,999.44	\$2,584.52	\$2,730.30	\$3,357.13	\$2,754.81	\$2,239.36
74	\$2,362.93	\$2,535.27	\$3,117.33	\$2,558.02	\$2,079.41	\$2,662.06	\$2,839.51	\$3,491.41	\$2,864.99	\$2,328.94
75	\$2,436.17	\$2,651.89	\$3,260.73	\$2,675.70	\$2,175.07	\$2,752.57	\$2,970.11	\$3,652.02	\$2,996.78	\$2,436.08
76	\$2,511.70	\$2,768.57	\$3,404.20	\$2,793.43	\$2,270.76	\$2,840.65	\$3,100.81	\$3,812.71	\$3,128.63	\$2,543.25
77	\$2,592.07	\$2,907.00	\$3,574.42	\$2,933.09	\$2,384.30	\$2,934.39	\$3,255.84	\$4,003.34	\$3,285.08	\$2,670.42
78	\$2,672.43	\$3,037.82	\$3,735.26	\$3,065.10	\$2,491.60	\$3,028.30	\$3,402.35	\$4,183.49	\$3,432.90	\$2,790.58
79	\$2,744.57	\$3,174.52	\$3,903.35	\$3,203.02	\$2,603.72	\$3,113.09	\$3,555.46	\$4,371.75	\$3,587.38	\$2,916.17
80	\$2,815.94	\$3,317.37	\$4,079.00	\$3,347.16	\$2,720.88	\$3,194.03	\$3,715.47	\$4,568.47	\$3,748.81	\$3,047.39
81	\$2,886.34	\$3,433.48	\$4,221.76	\$3,464.31	\$2,816.12	\$3,273.88	\$3,845.49	\$4,728.37	\$3,880.01	\$3,154.05
82	\$2,949.83	\$3,536.49	\$4,348.41	\$3,568.23	\$2,900.60	\$3,345.91	\$3,960.87	\$4,870.22	\$3,996.42	\$3,248.67
83	\$2,999.98	\$3,624.90	\$4,457.13	\$3,657.44	\$2,973.12	\$3,402.78	\$4,059.88	\$4,991.98	\$4,096.33	\$3,329.89
84	\$3,035.98	\$3,697.40	\$4,546.27	\$3,730.59	\$3,032.57	\$3,443.61	\$4,141.09	\$5,091.82	\$4,178.26	\$3,396.49
85	\$3,048.12	\$3,734.37	\$4,591.73	\$3,767.89	\$3,062.90	\$3,457.40	\$4,182.49	\$5,142.74	\$4,220.04	\$3,430.45
86	\$3,060.32	\$3,760.51	\$4,623.88	\$3,794.27	\$3,084.35	\$3,471.23	\$4,211.77	\$5,178.74	\$4,249.58	\$3,454.47
87	\$3,072.55	\$3,775.55	\$4,642.36	\$3,809.44	\$3,096.69	\$3,485.10	\$4,228.62	\$5,199.46	\$4,266.59	\$3,468.28
88	\$3,084.86	\$3,790.65	\$4,660.93	\$3,824.68	\$3,109.07	\$3,499.04	\$4,245.53	\$5,220.24	\$4,283.65	\$3,482.15
89	\$3,097.19	\$3,805.82	\$4,679.59	\$3,839.98	\$3,121.50	\$3,513.05	\$4,262.52	\$5,241.13	\$4,300.79	\$3,496.09
90	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
91	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
92	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
93	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
94	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
95	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
96	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
97	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
98	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08
99	\$3,103.38	\$3,813.43	\$4,688.94	\$3,847.67	\$3,127.75	\$3,520.06	\$4,271.05	\$5,251.61	\$4,309.38	\$3,503.08

**Modal Factors:**

**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Semi-Annual Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
150-153,156

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,040.98	\$1,072.21	\$1,319.67	\$1,081.83	\$880.28	\$1,165.90	\$1,200.88	\$1,478.03	\$1,211.66	\$985.91
65	\$1,040.98	\$1,072.21	\$1,319.67	\$1,081.83	\$880.28	\$1,165.90	\$1,200.88	\$1,478.03	\$1,211.66	\$985.91
66	\$1,040.98	\$1,072.21	\$1,319.67	\$1,081.83	\$880.28	\$1,165.90	\$1,200.88	\$1,478.03	\$1,211.66	\$985.91
67	\$1,040.98	\$1,072.21	\$1,319.67	\$1,081.83	\$880.28	\$1,165.90	\$1,200.88	\$1,478.03	\$1,211.66	\$985.91
68	\$1,040.98	\$1,072.21	\$1,319.67	\$1,081.83	\$880.28	\$1,165.90	\$1,200.88	\$1,478.03	\$1,211.66	\$985.91
69	\$1,060.76	\$1,093.66	\$1,344.74	\$1,103.47	\$897.01	\$1,189.22	\$1,224.89	\$1,506.11	\$1,235.89	\$1,004.65
70	\$1,080.91	\$1,115.53	\$1,371.64	\$1,125.54	\$914.95	\$1,213.00	\$1,249.39	\$1,536.24	\$1,260.61	\$1,024.74
71	\$1,096.05	\$1,137.84	\$1,399.07	\$1,148.06	\$933.25	\$1,231.20	\$1,274.38	\$1,566.96	\$1,285.82	\$1,045.24
72	\$1,121.26	\$1,177.66	\$1,448.04	\$1,188.24	\$965.91	\$1,260.74	\$1,318.98	\$1,621.80	\$1,330.82	\$1,081.82
73	\$1,148.17	\$1,218.88	\$1,498.72	\$1,229.82	\$999.72	\$1,292.26	\$1,365.15	\$1,678.57	\$1,377.41	\$1,119.68
74	\$1,181.47	\$1,267.64	\$1,558.67	\$1,279.01	\$1,039.71	\$1,331.03	\$1,419.76	\$1,745.71	\$1,432.50	\$1,164.47
75	\$1,218.09	\$1,325.95	\$1,630.37	\$1,337.85	\$1,087.54	\$1,376.29	\$1,485.06	\$1,826.01	\$1,498.39	\$1,218.04
76	\$1,255.85	\$1,384.29	\$1,702.10	\$1,396.72	\$1,135.38	\$1,420.33	\$1,550.41	\$1,906.36	\$1,564.32	\$1,271.63
77	\$1,296.04	\$1,453.50	\$1,787.21	\$1,466.55	\$1,192.15	\$1,467.20	\$1,627.92	\$2,001.67	\$1,642.54	\$1,335.21
78	\$1,336.22	\$1,518.91	\$1,867.63	\$1,532.55	\$1,245.80	\$1,514.15	\$1,701.18	\$2,091.75	\$1,716.45	\$1,395.29
79	\$1,372.29	\$1,587.26	\$1,951.68	\$1,601.51	\$1,301.86	\$1,556.55	\$1,777.73	\$2,185.88	\$1,793.69	\$1,458.09
80	\$1,407.97	\$1,658.69	\$2,039.50	\$1,673.58	\$1,360.44	\$1,597.02	\$1,857.74	\$2,284.24	\$1,874.41	\$1,523.70
81	\$1,443.17	\$1,716.74	\$2,110.88	\$1,732.16	\$1,408.06	\$1,636.94	\$1,922.75	\$2,364.19	\$1,940.01	\$1,577.03
82	\$1,474.92	\$1,768.25	\$2,174.21	\$1,784.12	\$1,450.30	\$1,672.96	\$1,980.44	\$2,435.11	\$1,998.21	\$1,624.34
83	\$1,499.99	\$1,812.45	\$2,228.57	\$1,828.72	\$1,486.56	\$1,701.39	\$2,029.94	\$2,495.99	\$2,048.17	\$1,664.95
84	\$1,517.99	\$1,848.70	\$2,273.14	\$1,865.30	\$1,516.29	\$1,721.81	\$2,070.55	\$2,545.91	\$2,089.13	\$1,698.25
85	\$1,524.06	\$1,867.19	\$2,295.87	\$1,883.95	\$1,531.45	\$1,728.70	\$2,091.25	\$2,571.37	\$2,110.02	\$1,715.23
86	\$1,530.16	\$1,880.26	\$2,311.94	\$1,897.14	\$1,542.18	\$1,735.62	\$2,105.89	\$2,589.37	\$2,124.79	\$1,727.24
87	\$1,536.28	\$1,887.78	\$2,321.18	\$1,904.72	\$1,548.35	\$1,742.55	\$2,114.31	\$2,599.73	\$2,133.30	\$1,734.14
88	\$1,542.43	\$1,895.33	\$2,330.47	\$1,912.34	\$1,554.54	\$1,749.52	\$2,122.77	\$2,610.12	\$2,141.83	\$1,741.08
89	\$1,548.60	\$1,902.91	\$2,339.80	\$1,919.99	\$1,560.75	\$1,756.53	\$2,131.26	\$2,620.57	\$2,150.40	\$1,748.05
90	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
91	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
92	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
93	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
94	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
95	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
96	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
97	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
98	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54
99	\$1,551.69	\$1,906.72	\$2,344.47	\$1,923.84	\$1,563.88	\$1,760.03	\$2,135.53	\$2,625.81	\$2,154.69	\$1,751.54

**Modal Factors:**

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Quarterly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
 150-153,156

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$520.49	\$536.11	\$659.84	\$540.92	\$440.14	\$582.95	\$600.44	\$739.01	\$605.83	\$492.96
65	\$520.49	\$536.11	\$659.84	\$540.92	\$440.14	\$582.95	\$600.44	\$739.01	\$605.83	\$492.96
66	\$520.49	\$536.11	\$659.84	\$540.92	\$440.14	\$582.95	\$600.44	\$739.01	\$605.83	\$492.96
67	\$520.49	\$536.11	\$659.84	\$540.92	\$440.14	\$582.95	\$600.44	\$739.01	\$605.83	\$492.96
68	\$520.49	\$536.11	\$659.84	\$540.92	\$440.14	\$582.95	\$600.44	\$739.01	\$605.83	\$492.96
69	\$530.38	\$546.83	\$672.37	\$551.74	\$448.50	\$594.61	\$612.45	\$753.06	\$617.94	\$502.32
70	\$540.46	\$557.77	\$685.82	\$562.77	\$457.47	\$606.50	\$624.70	\$768.12	\$630.30	\$512.37
71	\$548.02	\$568.92	\$699.54	\$574.03	\$466.62	\$615.60	\$637.19	\$783.48	\$642.91	\$522.62
72	\$560.63	\$588.83	\$724.02	\$594.12	\$482.96	\$630.37	\$659.49	\$810.90	\$665.41	\$540.91
73	\$574.08	\$609.44	\$749.36	\$614.91	\$499.86	\$646.13	\$682.58	\$839.28	\$688.70	\$559.84
74	\$590.73	\$633.82	\$779.33	\$639.51	\$519.85	\$665.52	\$709.88	\$872.85	\$716.25	\$582.24
75	\$609.04	\$662.97	\$815.18	\$668.93	\$543.77	\$688.14	\$742.53	\$913.01	\$749.20	\$609.02
76	\$627.93	\$692.14	\$851.05	\$698.36	\$567.69	\$710.16	\$775.20	\$953.18	\$782.16	\$635.81
77	\$648.02	\$726.75	\$893.61	\$733.27	\$596.08	\$733.60	\$813.96	\$1,000.84	\$821.27	\$667.61
78	\$668.11	\$759.46	\$933.82	\$766.28	\$622.90	\$757.08	\$850.59	\$1,045.87	\$858.23	\$697.65
79	\$686.14	\$793.63	\$975.84	\$800.76	\$650.93	\$778.27	\$888.87	\$1,092.94	\$896.85	\$729.04
80	\$703.99	\$829.34	\$1,019.75	\$836.79	\$680.22	\$798.51	\$928.87	\$1,142.12	\$937.20	\$761.85
81	\$721.59	\$858.37	\$1,055.44	\$866.08	\$704.03	\$818.47	\$961.37	\$1,182.09	\$970.00	\$788.51
82	\$737.46	\$884.12	\$1,087.10	\$892.06	\$725.15	\$836.48	\$990.22	\$1,217.56	\$999.11	\$812.17
83	\$750.00	\$906.23	\$1,114.28	\$914.36	\$743.28	\$850.70	\$1,014.97	\$1,248.00	\$1,024.08	\$832.47
84	\$759.00	\$924.35	\$1,136.57	\$932.65	\$758.14	\$860.90	\$1,035.27	\$1,272.96	\$1,044.57	\$849.12
85	\$762.03	\$933.59	\$1,147.93	\$941.97	\$765.73	\$864.35	\$1,045.62	\$1,285.69	\$1,055.01	\$857.61
86	\$765.08	\$940.13	\$1,155.97	\$948.57	\$771.09	\$867.81	\$1,052.94	\$1,294.69	\$1,062.40	\$863.62
87	\$768.14	\$943.89	\$1,160.59	\$952.36	\$774.17	\$871.28	\$1,057.16	\$1,299.87	\$1,066.65	\$867.07
88	\$771.22	\$947.66	\$1,165.23	\$956.17	\$777.27	\$874.76	\$1,061.38	\$1,305.06	\$1,070.91	\$870.54
89	\$774.30	\$951.46	\$1,169.90	\$960.00	\$780.38	\$878.26	\$1,065.63	\$1,310.28	\$1,075.20	\$874.02
90	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
91	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
92	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
93	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
94	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
95	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
96	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
97	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
98	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77
99	\$775.85	\$953.36	\$1,172.24	\$961.92	\$781.94	\$880.02	\$1,067.76	\$1,312.90	\$1,077.35	\$875.77

**Modal Factors:**

**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

**Add a One-Time Policy Fee of \$25**  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Monthly Rates - Effective 2020  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
150-153,156

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$173.49	\$178.69	\$219.94	\$180.30	\$146.71	\$194.31	\$200.14	\$246.33	\$201.93	\$164.31
65	\$173.49	\$178.69	\$219.94	\$180.30	\$146.71	\$194.31	\$200.14	\$246.33	\$201.93	\$164.31
66	\$173.49	\$178.69	\$219.94	\$180.30	\$146.71	\$194.31	\$200.14	\$246.33	\$201.93	\$164.31
67	\$173.49	\$178.69	\$219.94	\$180.30	\$146.71	\$194.31	\$200.14	\$246.33	\$201.93	\$164.31
68	\$173.49	\$178.69	\$219.94	\$180.30	\$146.71	\$194.31	\$200.14	\$246.33	\$201.93	\$164.31
69	\$176.79	\$182.27	\$224.11	\$183.90	\$149.49	\$198.19	\$204.14	\$251.01	\$205.97	\$167.43
70	\$180.14	\$185.91	\$228.60	\$187.58	\$152.48	\$202.16	\$208.22	\$256.03	\$210.09	\$170.78
71	\$182.67	\$189.63	\$233.17	\$191.33	\$155.53	\$205.19	\$212.39	\$261.15	\$214.29	\$174.20
72	\$186.87	\$196.27	\$241.33	\$198.03	\$160.98	\$210.11	\$219.82	\$270.29	\$221.79	\$180.30
73	\$191.35	\$203.14	\$249.78	\$204.96	\$166.61	\$215.37	\$227.52	\$279.75	\$229.56	\$186.61
74	\$196.90	\$211.26	\$259.77	\$213.16	\$173.28	\$221.83	\$236.62	\$290.94	\$238.74	\$194.07
75	\$203.01	\$220.98	\$271.72	\$222.97	\$181.25	\$229.37	\$247.50	\$304.32	\$249.72	\$203.00
76	\$209.30	\$230.70	\$283.67	\$232.78	\$189.22	\$236.71	\$258.39	\$317.71	\$260.71	\$211.93
77	\$216.00	\$242.24	\$297.86	\$244.41	\$198.68	\$244.52	\$271.31	\$333.60	\$273.75	\$222.53
78	\$222.69	\$253.14	\$311.26	\$255.41	\$207.63	\$252.35	\$283.52	\$348.61	\$286.06	\$232.54
79	\$228.71	\$264.53	\$325.27	\$266.91	\$216.97	\$259.41	\$296.28	\$364.30	\$298.94	\$243.00
80	\$234.65	\$276.44	\$339.90	\$278.92	\$226.73	\$266.16	\$309.61	\$380.69	\$312.39	\$253.94
81	\$240.52	\$286.11	\$351.80	\$288.68	\$234.67	\$272.81	\$320.44	\$394.02	\$323.32	\$262.83
82	\$245.81	\$294.70	\$362.35	\$297.34	\$241.71	\$278.81	\$330.06	\$405.84	\$333.02	\$270.71
83	\$249.99	\$302.06	\$371.41	\$304.77	\$247.75	\$283.55	\$338.31	\$415.98	\$341.35	\$277.48
84	\$252.99	\$308.10	\$378.84	\$310.87	\$252.70	\$286.96	\$345.08	\$424.30	\$348.17	\$283.03
85	\$254.00	\$311.19	\$382.63	\$313.98	\$255.23	\$288.11	\$348.53	\$428.54	\$351.66	\$285.86
86	\$255.02	\$313.36	\$385.31	\$316.18	\$257.02	\$289.26	\$350.97	\$431.54	\$354.12	\$287.86
87	\$256.04	\$314.62	\$386.85	\$317.44	\$258.05	\$290.41	\$352.37	\$433.27	\$355.53	\$289.01
88	\$257.06	\$315.87	\$388.40	\$318.71	\$259.08	\$291.58	\$353.78	\$435.00	\$356.96	\$290.17
89	\$258.09	\$317.14	\$389.95	\$319.99	\$260.11	\$292.74	\$355.20	\$436.74	\$358.38	\$291.33
90	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
91	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
92	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
93	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
94	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
95	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
96	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
97	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
98	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91
99	\$258.60	\$317.77	\$390.73	\$320.63	\$260.64	\$293.33	\$355.91	\$437.62	\$359.10	\$291.91

**Modal Factors:**

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Annual Rates - Effective 2019  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
189-194

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$2,423.05	\$2,495.74	\$3,071.75	\$2,518.14	\$2,049.00	\$2,713.82	\$2,795.22	\$3,440.35	\$2,820.33	\$2,294.87
65	\$2,423.05	\$2,495.74	\$3,071.75	\$2,518.14	\$2,049.00	\$2,713.82	\$2,795.22	\$3,440.35	\$2,820.33	\$2,294.87
66	\$2,423.05	\$2,495.74	\$3,071.75	\$2,518.14	\$2,049.00	\$2,713.82	\$2,795.22	\$3,440.35	\$2,820.33	\$2,294.87
67	\$2,423.05	\$2,495.74	\$3,071.75	\$2,518.14	\$2,049.00	\$2,713.82	\$2,795.22	\$3,440.35	\$2,820.33	\$2,294.87
68	\$2,423.05	\$2,495.74	\$3,071.75	\$2,518.14	\$2,049.00	\$2,713.82	\$2,795.22	\$3,440.35	\$2,820.33	\$2,294.87
69	\$2,469.09	\$2,545.66	\$3,130.11	\$2,568.51	\$2,087.93	\$2,768.10	\$2,851.13	\$3,505.71	\$2,876.73	\$2,338.48
70	\$2,516.01	\$2,596.57	\$3,192.70	\$2,619.88	\$2,129.69	\$2,823.46	\$2,908.15	\$3,575.83	\$2,934.26	\$2,385.24
71	\$2,551.23	\$2,648.50	\$3,256.56	\$2,672.28	\$2,172.28	\$2,865.80	\$2,966.33	\$3,647.35	\$2,992.95	\$2,432.95
72	\$2,609.91	\$2,741.20	\$3,370.54	\$2,765.81	\$2,248.31	\$2,934.59	\$3,070.15	\$3,775.01	\$3,097.70	\$2,518.11
73	\$2,672.54	\$2,837.15	\$3,488.51	\$2,862.61	\$2,327.01	\$3,007.96	\$3,177.60	\$3,907.12	\$3,206.13	\$2,606.25
74	\$2,750.05	\$2,950.62	\$3,628.05	\$2,977.11	\$2,420.08	\$3,098.18	\$3,304.71	\$4,063.41	\$3,334.36	\$2,710.50
75	\$2,835.30	\$3,086.36	\$3,794.94	\$3,114.07	\$2,531.41	\$3,203.53	\$3,456.72	\$4,250.33	\$3,487.75	\$2,835.18
76	\$2,923.19	\$3,222.16	\$3,961.92	\$3,251.07	\$2,642.79	\$3,306.05	\$3,608.82	\$4,437.35	\$3,641.21	\$2,959.92
77	\$3,016.73	\$3,383.26	\$4,160.01	\$3,413.64	\$2,774.92	\$3,415.14	\$3,789.25	\$4,659.22	\$3,823.27	\$3,107.92
78	\$3,110.26	\$3,535.51	\$4,347.21	\$3,567.24	\$2,899.80	\$3,524.43	\$3,959.78	\$4,868.88	\$3,995.32	\$3,247.78
79	\$3,194.23	\$3,694.61	\$4,542.83	\$3,727.78	\$3,030.30	\$3,623.11	\$4,137.97	\$5,087.98	\$4,175.11	\$3,393.93
80	\$3,277.28	\$3,860.87	\$4,747.27	\$3,895.53	\$3,166.65	\$3,717.31	\$4,324.16	\$5,316.94	\$4,362.99	\$3,546.65
81	\$3,359.21	\$3,995.99	\$4,913.43	\$4,031.86	\$3,277.49	\$3,810.24	\$4,475.51	\$5,503.03	\$4,515.69	\$3,670.78
82	\$3,433.11	\$4,115.88	\$5,060.83	\$4,152.82	\$3,375.81	\$3,894.07	\$4,609.78	\$5,668.13	\$4,651.16	\$3,780.91
83	\$3,491.48	\$4,218.77	\$5,187.34	\$4,256.64	\$3,460.21	\$3,960.27	\$4,725.02	\$5,809.82	\$4,767.45	\$3,875.44
84	\$3,533.37	\$4,303.14	\$5,291.09	\$4,341.78	\$3,529.41	\$4,007.79	\$4,819.53	\$5,926.02	\$4,862.79	\$3,952.93
85	\$3,547.51	\$4,346.17	\$5,344.01	\$4,385.20	\$3,564.71	\$4,023.83	\$4,867.72	\$5,985.28	\$4,911.42	\$3,992.47
86	\$3,561.70	\$4,376.60	\$5,381.40	\$4,415.89	\$3,589.65	\$4,039.92	\$4,901.80	\$6,027.18	\$4,945.79	\$4,020.41
87	\$3,575.94	\$4,394.10	\$5,402.94	\$4,433.56	\$3,604.01	\$4,056.08	\$4,921.41	\$6,051.28	\$4,965.59	\$4,036.49
88	\$3,590.25	\$4,411.68	\$5,424.55	\$4,451.29	\$3,618.42	\$4,072.30	\$4,941.09	\$6,075.49	\$4,985.45	\$4,052.65
89	\$3,604.61	\$4,429.33	\$5,446.25	\$4,469.09	\$3,632.91	\$4,088.60	\$4,960.85	\$6,099.79	\$5,005.38	\$4,068.86
90	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
91	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
92	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
93	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
94	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
95	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
96	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
97	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
98	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99
99	\$3,611.81	\$4,438.19	\$5,457.14	\$4,478.03	\$3,640.17	\$4,096.76	\$4,970.78	\$6,111.99	\$5,015.40	\$4,076.99

Modal Factors:

Annual = 1.00000  
 Semi-annual = 0.50000  
 Quarterly = 0.25000  
 Monthly = 0.08333

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Semi-Annual Rates - Effective 2019  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
189-194

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$1,211.53	\$1,247.87	\$1,535.88	\$1,259.07	\$1,024.50	\$1,356.91	\$1,397.61	\$1,720.18	\$1,410.17	\$1,147.44
65	\$1,211.53	\$1,247.87	\$1,535.88	\$1,259.07	\$1,024.50	\$1,356.91	\$1,397.61	\$1,720.18	\$1,410.17	\$1,147.44
66	\$1,211.53	\$1,247.87	\$1,535.88	\$1,259.07	\$1,024.50	\$1,356.91	\$1,397.61	\$1,720.18	\$1,410.17	\$1,147.44
67	\$1,211.53	\$1,247.87	\$1,535.88	\$1,259.07	\$1,024.50	\$1,356.91	\$1,397.61	\$1,720.18	\$1,410.17	\$1,147.44
68	\$1,211.53	\$1,247.87	\$1,535.88	\$1,259.07	\$1,024.50	\$1,356.91	\$1,397.61	\$1,720.18	\$1,410.17	\$1,147.44
69	\$1,234.55	\$1,272.83	\$1,565.06	\$1,284.26	\$1,043.97	\$1,384.05	\$1,425.57	\$1,752.86	\$1,438.37	\$1,169.24
70	\$1,258.01	\$1,298.29	\$1,596.35	\$1,309.94	\$1,064.85	\$1,411.73	\$1,454.08	\$1,787.92	\$1,467.13	\$1,192.62
71	\$1,275.62	\$1,324.25	\$1,628.28	\$1,336.14	\$1,086.14	\$1,432.90	\$1,483.17	\$1,823.68	\$1,496.48	\$1,216.48
72	\$1,304.96	\$1,370.60	\$1,685.27	\$1,382.91	\$1,124.16	\$1,467.30	\$1,535.08	\$1,887.51	\$1,548.85	\$1,259.06
73	\$1,336.27	\$1,418.58	\$1,744.26	\$1,431.31	\$1,163.51	\$1,503.98	\$1,588.80	\$1,953.56	\$1,603.07	\$1,303.13
74	\$1,375.03	\$1,475.31	\$1,814.03	\$1,488.56	\$1,210.04	\$1,549.09	\$1,652.36	\$2,031.71	\$1,667.18	\$1,355.25
75	\$1,417.65	\$1,543.18	\$1,897.47	\$1,557.04	\$1,265.71	\$1,601.77	\$1,728.36	\$2,125.17	\$1,743.88	\$1,417.59
76	\$1,461.60	\$1,611.08	\$1,980.96	\$1,625.54	\$1,321.40	\$1,653.03	\$1,804.41	\$2,218.68	\$1,820.61	\$1,479.96
77	\$1,508.37	\$1,691.63	\$2,080.01	\$1,706.82	\$1,387.46	\$1,707.57	\$1,894.63	\$2,329.61	\$1,911.64	\$1,553.96
78	\$1,555.13	\$1,767.76	\$2,173.61	\$1,783.62	\$1,449.90	\$1,762.22	\$1,979.89	\$2,434.44	\$1,997.66	\$1,623.89
79	\$1,597.12	\$1,847.31	\$2,271.42	\$1,863.89	\$1,515.15	\$1,811.56	\$2,068.99	\$2,543.99	\$2,087.56	\$1,696.97
80	\$1,638.64	\$1,930.44	\$2,373.64	\$1,947.77	\$1,583.33	\$1,858.66	\$2,162.08	\$2,658.47	\$2,181.50	\$1,773.33
81	\$1,679.61	\$1,998.00	\$2,456.72	\$2,015.93	\$1,638.75	\$1,905.12	\$2,237.76	\$2,751.52	\$2,257.85	\$1,835.39
82	\$1,716.56	\$2,057.94	\$2,530.42	\$2,076.41	\$1,687.91	\$1,947.04	\$2,304.89	\$2,834.07	\$2,325.58	\$1,890.46
83	\$1,745.74	\$2,109.39	\$2,593.67	\$2,128.32	\$1,730.11	\$1,980.14	\$2,362.51	\$2,904.91	\$2,383.73	\$1,937.72
84	\$1,766.69	\$2,151.57	\$2,645.55	\$2,170.89	\$1,764.71	\$2,003.90	\$2,409.77	\$2,963.01	\$2,431.40	\$1,976.47
85	\$1,773.76	\$2,173.09	\$2,672.01	\$2,192.60	\$1,782.36	\$2,011.92	\$2,433.86	\$2,992.64	\$2,455.71	\$1,996.24
86	\$1,780.85	\$2,188.30	\$2,690.70	\$2,207.95	\$1,794.83	\$2,019.96	\$2,450.90	\$3,013.59	\$2,472.90	\$2,010.21
87	\$1,787.97	\$2,197.05	\$2,701.47	\$2,216.78	\$1,802.01	\$2,028.04	\$2,460.71	\$3,025.64	\$2,482.80	\$2,018.25
88	\$1,795.13	\$2,205.84	\$2,712.28	\$2,225.65	\$1,809.21	\$2,036.15	\$2,470.55	\$3,037.75	\$2,492.73	\$2,026.33
89	\$1,802.31	\$2,214.67	\$2,723.13	\$2,234.55	\$1,816.46	\$2,044.30	\$2,480.43	\$3,049.90	\$2,502.69	\$2,034.43
90	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
91	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
92	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
93	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
94	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
95	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
96	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
97	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
98	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50
99	\$1,805.91	\$2,219.10	\$2,728.57	\$2,239.02	\$1,820.09	\$2,048.38	\$2,485.39	\$3,056.00	\$2,507.70	\$2,038.50

Modal Factors:

Annual = 1.00000

Semi-annual = 0.50000

Quarterly = 0.25000

Monthly = 0.08333

Add a One-Time Policy Fee of \$25

A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Quarterly Rates - Effective 2019  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
189-194

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$605.76	\$623.94	\$767.94	\$629.54	\$512.25	\$678.46	\$698.81	\$860.09	\$705.08	\$573.72
65	\$605.76	\$623.94	\$767.94	\$629.54	\$512.25	\$678.46	\$698.81	\$860.09	\$705.08	\$573.72
66	\$605.76	\$623.94	\$767.94	\$629.54	\$512.25	\$678.46	\$698.81	\$860.09	\$705.08	\$573.72
67	\$605.76	\$623.94	\$767.94	\$629.54	\$512.25	\$678.46	\$698.81	\$860.09	\$705.08	\$573.72
68	\$605.76	\$623.94	\$767.94	\$629.54	\$512.25	\$678.46	\$698.81	\$860.09	\$705.08	\$573.72
69	\$617.27	\$636.42	\$782.53	\$642.13	\$521.98	\$692.03	\$712.78	\$876.43	\$719.18	\$584.62
70	\$629.00	\$649.14	\$798.18	\$654.97	\$532.42	\$705.87	\$727.04	\$893.96	\$733.57	\$596.31
71	\$637.81	\$662.13	\$814.14	\$668.07	\$543.07	\$716.45	\$741.58	\$911.84	\$748.24	\$608.24
72	\$652.48	\$685.30	\$842.64	\$691.45	\$562.08	\$733.65	\$767.54	\$943.75	\$774.43	\$629.53
73	\$668.14	\$709.29	\$872.13	\$715.65	\$581.75	\$751.99	\$794.40	\$976.78	\$801.53	\$651.56
74	\$687.51	\$737.66	\$907.01	\$744.28	\$605.02	\$774.55	\$826.18	\$1,015.85	\$833.59	\$677.63
75	\$708.83	\$771.59	\$948.74	\$778.52	\$632.85	\$800.88	\$864.18	\$1,062.58	\$871.94	\$708.80
76	\$730.80	\$805.54	\$990.48	\$812.77	\$660.70	\$826.51	\$902.21	\$1,109.34	\$910.30	\$739.98
77	\$754.18	\$845.82	\$1,040.00	\$853.41	\$693.73	\$853.79	\$947.31	\$1,164.81	\$955.82	\$776.98
78	\$777.57	\$883.88	\$1,086.80	\$891.81	\$724.95	\$881.11	\$989.95	\$1,217.22	\$998.83	\$811.95
79	\$798.56	\$923.65	\$1,135.71	\$931.95	\$757.58	\$905.78	\$1,034.49	\$1,272.00	\$1,043.78	\$848.48
80	\$819.32	\$965.22	\$1,186.82	\$973.88	\$791.66	\$929.33	\$1,081.04	\$1,329.24	\$1,090.75	\$886.66
81	\$839.80	\$999.00	\$1,228.36	\$1,007.97	\$819.37	\$952.56	\$1,118.88	\$1,375.76	\$1,128.92	\$917.70
82	\$858.28	\$1,028.97	\$1,265.21	\$1,038.21	\$843.95	\$973.52	\$1,152.45	\$1,417.03	\$1,162.79	\$945.23
83	\$872.87	\$1,054.69	\$1,296.84	\$1,064.16	\$865.05	\$990.07	\$1,181.26	\$1,452.46	\$1,191.86	\$968.86
84	\$883.34	\$1,075.79	\$1,322.77	\$1,085.45	\$882.35	\$1,001.95	\$1,204.88	\$1,481.51	\$1,215.70	\$988.23
85	\$886.88	\$1,086.54	\$1,336.00	\$1,096.30	\$891.18	\$1,005.96	\$1,216.93	\$1,496.32	\$1,227.86	\$998.12
86	\$890.43	\$1,094.15	\$1,345.35	\$1,103.97	\$897.41	\$1,009.98	\$1,225.45	\$1,506.80	\$1,236.45	\$1,005.10
87	\$893.99	\$1,098.53	\$1,350.74	\$1,108.39	\$901.00	\$1,014.02	\$1,230.35	\$1,512.82	\$1,241.40	\$1,009.12
88	\$897.56	\$1,102.92	\$1,356.14	\$1,112.82	\$904.61	\$1,018.08	\$1,235.27	\$1,518.87	\$1,246.36	\$1,013.16
89	\$901.15	\$1,107.33	\$1,361.56	\$1,117.27	\$908.23	\$1,022.15	\$1,240.21	\$1,524.95	\$1,251.35	\$1,017.22
90	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
91	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
92	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
93	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
94	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
95	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
96	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
97	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
98	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25
99	\$902.95	\$1,109.55	\$1,364.29	\$1,119.51	\$910.04	\$1,024.19	\$1,242.70	\$1,528.00	\$1,253.85	\$1,019.25

**Modal Factors:**

**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

**Guarantee Trust Life Insurance Company**  
**Standardized Medicare Supplement Attained Age Premium Rates**  
 Pennsylvania Monthly Rates - Effective 2019  
 Form G1040A, G1040B, G1040F, G1040G, G1040N

Zips  
189-194

Attained Age	Female / Standard					Male / Standard				
	Plan A	Plan B	Plan F	Plan G	Plan N	Plan A	Plan B	Plan F	Plan G	Plan N
0-64	\$201.91	\$207.97	\$255.97	\$209.84	\$170.74	\$226.14	\$232.93	\$286.68	\$235.02	\$191.23
65	\$201.91	\$207.97	\$255.97	\$209.84	\$170.74	\$226.14	\$232.93	\$286.68	\$235.02	\$191.23
66	\$201.91	\$207.97	\$255.97	\$209.84	\$170.74	\$226.14	\$232.93	\$286.68	\$235.02	\$191.23
67	\$201.91	\$207.97	\$255.97	\$209.84	\$170.74	\$226.14	\$232.93	\$286.68	\$235.02	\$191.23
68	\$201.91	\$207.97	\$255.97	\$209.84	\$170.74	\$226.14	\$232.93	\$286.68	\$235.02	\$191.23
69	\$205.75	\$212.13	\$260.83	\$214.03	\$173.99	\$230.67	\$237.58	\$292.13	\$239.72	\$194.87
70	\$209.66	\$216.37	\$266.05	\$218.31	\$177.47	\$235.28	\$242.34	\$297.97	\$244.51	\$198.76
71	\$212.59	\$220.70	\$271.37	\$222.68	\$181.02	\$238.81	\$247.18	\$303.93	\$249.40	\$202.74
72	\$217.48	\$228.42	\$280.87	\$230.47	\$187.35	\$244.54	\$255.84	\$314.57	\$258.13	\$209.83
73	\$222.70	\$236.42	\$290.70	\$238.54	\$193.91	\$250.65	\$264.79	\$325.58	\$267.17	\$217.18
74	\$229.16	\$245.88	\$302.33	\$248.08	\$201.67	\$258.17	\$275.38	\$338.60	\$277.85	\$225.87
75	\$236.27	\$257.19	\$316.23	\$259.50	\$210.94	\$266.95	\$288.05	\$354.18	\$290.63	\$236.26
76	\$243.59	\$268.50	\$330.15	\$270.91	\$220.22	\$275.49	\$300.72	\$369.76	\$303.42	\$246.65
77	\$251.38	\$281.93	\$346.65	\$284.46	\$231.23	\$284.58	\$315.76	\$388.25	\$318.59	\$258.98
78	\$259.18	\$294.61	\$362.25	\$297.26	\$241.64	\$293.69	\$329.97	\$405.72	\$332.93	\$270.64
79	\$266.18	\$307.87	\$378.55	\$310.64	\$252.51	\$301.91	\$344.82	\$423.98	\$347.91	\$282.82
80	\$273.10	\$321.73	\$395.59	\$324.61	\$263.88	\$309.76	\$360.33	\$443.06	\$363.57	\$295.54
81	\$279.92	\$332.99	\$409.44	\$335.97	\$273.11	\$317.51	\$372.94	\$458.57	\$376.29	\$305.89
82	\$286.08	\$342.98	\$421.72	\$346.05	\$281.31	\$324.49	\$384.13	\$472.33	\$387.58	\$315.06
83	\$290.95	\$351.55	\$432.26	\$354.71	\$288.34	\$330.01	\$393.74	\$484.13	\$397.27	\$322.94
84	\$294.44	\$358.58	\$440.91	\$361.80	\$294.11	\$333.97	\$401.61	\$493.82	\$405.22	\$329.40
85	\$295.61	\$362.17	\$445.32	\$365.42	\$297.05	\$335.31	\$405.63	\$498.75	\$409.27	\$332.69
86	\$296.80	\$364.70	\$448.43	\$367.98	\$299.13	\$336.65	\$408.47	\$502.24	\$412.13	\$335.02
87	\$297.98	\$366.16	\$450.23	\$369.45	\$300.32	\$337.99	\$410.10	\$504.25	\$413.78	\$336.36
88	\$299.18	\$367.63	\$452.03	\$370.93	\$301.52	\$339.34	\$411.74	\$506.27	\$415.44	\$337.71
89	\$300.37	\$369.10	\$453.84	\$372.41	\$302.73	\$340.70	\$413.39	\$508.30	\$417.10	\$339.06
90	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
91	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
92	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
93	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
94	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
95	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
96	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
97	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
98	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74
99	\$300.97	\$369.83	\$454.74	\$373.15	\$303.34	\$341.38	\$414.22	\$509.31	\$417.93	\$339.74

**Modal Factors:**

**Annual = 1.00000**  
**Semi-annual = 0.50000**  
**Quarterly = 0.25000**  
**Monthly = 0.08333**

Add a One-Time Policy Fee of \$25  
 A household discount factor of 0.93 is applied to qualified applicants

### **PREMIUM INFORMATION**

We, Guarantee Trust Life Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this Commonwealth on a class basis. Your premium will increase each year as your age increases.

### **DISCLOSURES**

Use this outline to compare benefits and premium among policies.

### **READ YOUR POLICY VERY CAREFULLY**

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy itself to understand all of the rights and duties of both you and your insurance company.

### **RIGHT TO RETURN POLICY**

If you find that you are not satisfied with your policy, you may return it to 1275 Milwaukee Avenue, Glenview, Illinois 60025. If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

### **POLICY REPLACEMENT**

If you are replacing another health insurance policy, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

### **NOTICE**

This policy may not fully cover all of your medical costs.

Neither Guarantee Trust Life Insurance Company nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Medicare and You* for more details.

### **COMPLETE ANSWERS ARE VERY IMPORTANT**

When you fill out the application for the new policy, be sure to answer truthfully and completely, all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

**PLAN A**

**MEDICARE (PART A) – HOSPITAL SERVICES-PER BENEFIT PERIOD**

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days</p> <p>61<sup>st</sup> thru 90<sup>th</sup> day</p> <p>91<sup>st</sup> day and after: -While using 60 lifetime reserve days -Once lifetime reserve days are used: -Additional 365 days</p> <p>-Beyond the additional 365 days</p>	<p>All but \$1,408</p> <p>All but \$352 a day</p> <p>All but \$704 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>\$352 a day</p> <p>\$704 a day</p> <p>100% of Medicare eligible expenses</p> <p>\$0</p>	<p>\$1,408 (Part A Deductible)</p> <p>\$0</p> <p>\$0</p> <p>\$0**</p> <p>All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital</p> <p>First 20 days</p> <p>21<sup>st</sup> thru 100<sup>th</sup> day</p> <p>101<sup>st</sup> day and after</p>	<p>All approved amounts</p> <p>All but \$176.50a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$176.50 a day</p> <p>All costs</p>
<p><b>BLOOD</b> First 3 pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>3 pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p><b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.</p>	<p>All but very limited co-payment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare co-payment/coinsurance</p>	<p>\$0</p>

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN A**

**MEDICARE (PART B)-MEDICAL SERVICES-PER CALENDAR YEAR**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Generally 20%	 \$198 (Part B Deductible) \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 \$0 80%	 All costs \$0 20%	 \$0 \$198 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b> -Medically necessary skilled care services and medical supplies -Durable medical equipment First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100%  \$0 80%	  \$0 20%	  \$0 \$198 (Part B Deductible) \$0
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**PLAN B**

**MEDICARE (PART A) – HOSPITAL SERVICES-PER BENEFIT PERIOD**

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p><b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies</p> <p>First 60 days</p> <p>61<sup>st</sup> thru 90<sup>th</sup> day</p> <p>91<sup>st</sup> day and after: -While using 60 lifetime reserve days -Once lifetime reserve days are used: -Additional 365 days</p> <p>-Beyond the additional 365 days</p>	<p>All but \$1,408</p> <p>All but \$352 a day</p> <p>All but \$704 a day</p> <p>\$0</p> <p>\$0</p>	<p>\$1,408 (Part A Deductible)</p> <p>\$352 a day</p> <p>\$704 a day</p> <p>100% of Medicare eligible expenses</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p> <p>\$0**</p> <p>All costs</p>
<p><b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital</p> <p>First 20 days</p> <p>21<sup>st</sup> thru 100<sup>th</sup> day</p> <p>101<sup>st</sup> day and after</p>	<p>All approved amounts</p> <p>All but \$176.50 a day</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>Up to \$176.50 a day</p> <p>All costs</p>
<p><b>BLOOD</b> First 3 pints</p> <p>Additional amounts</p>	<p>\$0</p> <p>100%</p>	<p>3 pints</p> <p>\$0</p>	<p>\$0</p> <p>\$0</p>
<p><b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.</p>	<p>All but very limited co-payment/coinsurance for out-patient drugs and inpatient respite care</p>	<p>Medicare co-payment/coinsurance</p>	<p>\$0</p>

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN B**

**MEDICARE (PART B)-MEDICAL SERVICES-PER CALENDAR YEAR**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b> , such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 Generally 80%	 \$0 Generally 20%	 \$198 (Part B Deductible) \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	\$0	All costs
<b>BLOOD</b> First 3 pints Next \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 \$0 \$0 80%	 All costs \$0 20%	 \$0 \$198 (Part B Deductible) \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

**PARTS A & B**

<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b> -Medically necessary skilled care services and medical supplies -Durable medical equipment First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	 100%  \$0 80%	  \$0 20%	  \$0 \$198 (Part B Deductible) \$0
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**PLAN F**

**MEDICARE (PART A) – HOSPITAL SERVICES-PER BENEFIT PERIOD**

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not receive skilled care in any other facility for 60 days in a row.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days 61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: -While using 60 lifetime reserve days -Once lifetime reserve days are used: -Additional 365 days -Beyond the additional 365 days	All but \$1,408 All but \$352 a day All but \$704 a day \$0 \$0	\$1,408 (Part A Deductible) \$352 a day \$704 a day 100% of Medicare eligible expenses \$0	\$0 \$0 \$0 \$0** All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$176.50 a day \$0	\$0 Up to \$176.50 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited co-payment/coinsurance for outpatient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN F**

**MEDICARE (PART B) – MEDICAL SERVICES-PER CALENDAR YEAR**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$198 (Part B Deductible)  Generally 20%	\$0  \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0 \$0 80%	All costs \$198 (Part B Deductible) 20%	\$0 \$0 \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

(continued)

**PLAN F**

**PARTS A & B**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b>			
-Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable medical equipment			
First \$198 of Medicare Approved Amounts*	\$0	\$198 (Part B Deductible)	\$0
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS-NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b>			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar Year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

**PLAN G**

**MEDICARE (PART A) – HOSPITAL SERVICES-PER BENEFIT PERIOD**

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days  61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: -While using 60 lifetime reserve days -Once lifetime reserve days are used: -Additional 365 days  -Beyond the additional 365 days	All but \$1,408  All but \$352 a day  All but \$704 a day  \$0  \$0	\$1,408 (Part A Deductible)  \$352 a day  \$704 a day  100% of Medicare eligible expenses  \$0	\$0  \$0  \$0  \$0**  All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$176.50 a day \$0	\$0 Up to \$176.50 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare’s requirements, including a doctor’s certification of terminal illness.	All but very limited co/payment/coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits”. During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN G**

**MEDICARE (PART B)-MEDICAL SERVICES-PER CALENDAR YEAR**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>MEDICAL EXPENSES</b> IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment. First \$198 of Medicare Approved Amounts* Remainder of Medicare Approved Amounts	\$0  Generally 80%	\$0  Generally 20%	\$198 (Unless Part B Deductible has been met) \$0
<b>Part B Excess Charges</b> (Above Medicare Approved Amounts)	\$0	100%	\$0
<b>BLOOD</b> First 3 pints Next \$198 of Medicare Approved Amounts*  Remainder of Medicare Approved Amounts	\$0 \$0  80%	All costs \$0  20%	\$0 \$198 (Unless Part B Deductible has been met)  \$0
<b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b>	100%	\$0	\$0

(continued)

**PLAN G  
PARTS A & B**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b>			
-Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable medical equipment			
First \$198 of Medicare Approved Amounts*	\$0	\$0	\$198 (Unless Part B Deductible has been met)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS-NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b>			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

**PLAN N**

**MEDICARE (PART A) – HOSPITAL SERVICES-PER BENEFIT PERIOD**

\* A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOSPITALIZATION*</b> Semiprivate room and board, general nursing and miscellaneous services and supplies First 60 days  61 <sup>st</sup> thru 90 <sup>th</sup> day 91 <sup>st</sup> day and after: -While using 60 lifetime reserve days -Once lifetime reserve days are used: -Additional 365 days  -Beyond the additional 365 days	All but \$1,408  All but \$352 a day  All but \$704 a day  \$0  \$0	\$1,408 (Part A Deductible)  \$352 a day  \$704 a day  100% of Medicare eligible expenses  \$0	\$0  \$0  \$0  \$0**  All costs
<b>SKILLED NURSING FACILITY CARE*</b> You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare approved facility within 30 days after leaving the hospital First 20 days 21 <sup>st</sup> thru 100 <sup>th</sup> day 101 <sup>st</sup> day and after	All approved amounts All but \$176.50 a day \$0	\$0 Up to \$176.50 a day \$0	\$0 \$0 All costs
<b>BLOOD</b> First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
<b>HOSPICE CARE</b> You must meet Medicare's requirements, including a doctor's certification of terminal illness.	All but very limited copayment/coinsurance for out-patient drugs and inpatient respite care	Medicare co-payment/coinsurance	\$0

\*\* **NOTICE:** When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits". During this time the hospital is prohibited from billing you for the balance based on any difference between its billed charges and the amount Medicare would have paid.

**PLAN N**

**MEDICARE (PART B)-MEDICAL SERVICES-PER CALENDAR YEAR**

\* Once you have been billed \$198 of Medicare-Approved amounts for covered services (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<p><b>MEDICAL EXPENSES IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT</b>, such as physician’s services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.</p> <p>First \$198 of Medicare Approved Amounts*</p> <p>Remainder of Medicare Approved Amounts</p>	<p>\$0</p> <p>Generally 80%</p>	<p>\$0</p> <p>Balance, other than up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.</p>	<p>\$198 (Part B Deductible)</p> <p>Up to \$20 per office visit and up to \$50 per emergency room visit. The copayment of up to \$50 is waived if the insured is admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.</p>
<p><b>Part B Excess Charges</b> (Above Medicare Approved Amounts)</p>	<p>\$0</p>	<p>\$0</p>	<p>All costs</p>
<p><b>BLOOD</b></p> <p>First 3 pints</p> <p>Next \$198 of Medicare Approved Amounts*</p> <p>Remainder of Medicare Approved Amounts</p>	<p>\$0</p> <p>\$0</p> <p>80%</p>	<p>All costs</p> <p>\$0</p> <p>20%</p>	<p>\$0</p> <p>\$198 (Part B Deductible)</p> <p>\$0</p>
<p><b>CLINICAL LABORATORY SERVICES – TESTS FOR DIAGNOSTIC SERVICES</b></p>	<p>100%</p>	<p>\$0</p>	<p>\$0</p>

(continued)

**PLAN N  
PARTS A & B**

<b>SERVICES</b>	<b>MEDICARE PAYS</b>	<b>PLAN PAYS</b>	<b>YOU PAY</b>
<b>HOME HEALTH CARE MEDICARE APPROVED SERVICES</b>			
-Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable medical equipment First \$198 of Medicare Approved Amounts*	\$0	\$0	\$198 (Part B Deductible)
Remainder of Medicare Approved Amounts	80%	20%	\$0

**OTHER BENEFITS-NOT COVERED BY MEDICARE**

<b>FOREIGN TRAVEL NOT COVERED BY MEDICARE</b>			
Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum