



**MEDICO®**  
INSURANCE COMPANY

# **Kentucky**

## **Medicare Supplement Rates**

**Plans A, F, HdF, G, HdG, and N**

***Effective 8-1-2021***

## How to calculate the premium

Utilize QuickQuote.myenroller.com or the worksheet below to calculate the premium.

### Step 1: Find the monthly base premium rate

Find the monthly premium rate on the following tables based on the plan, applicant's age, gender, and ZIP code. Write the monthly base premium rate on line 1 below.

### Step 2: Determine the rate class

Write 1 on line 2 below for all applicants in an open enrollment or guaranteed issue period.

Write 1.25 on line 2 below for all other applicants who use tobacco.

Use the height and weight chart on page 3 to determine the rate class and factor for all other applicants who don't use tobacco. Write the rate factor on line 2 below.

### Step 3: Household discount factor

If the applicant lives in the same household with another person age 18 or older, regardless of whether both sign up for coverage with Medico Insurance Company, a discount is applied to the premium rates. Write 0.9 on line 3 below if the applicant is eligible for the household discount. Write 1 on line 3 below if the applicant is not eligible for the household discount.

### Step 4: Find the mode factor

Determine the mode factor for the method of premium payment requested by the applicant. Write the mode factor on line 4 below.

Mode factors	
Monthly via automatic bank withdrawal	1
Quarterly via automatic bank withdrawal	3
Semi-annually via automatic bank withdrawal	6
Annually via automatic bank withdrawal	12
Monthly via credit or debit card	1.032
Quarterly via credit or debit card	3.096
Semi-annually via credit or debit card	6.18
Annually via credit or debit card	12.36

Note: If a method of premium payment is not listed here, it is not available.

### Step 5: Calculate the premium

Multiply to determine the premium and round to the nearest cent:

$$\begin{array}{ccccccc}
 \$ & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & \times & \underline{\hspace{2cm}} & = & \$ & \underline{\hspace{2cm}} \\
 & \text{Line 1} & & \text{Line 2} & & \text{Line 3} & & \text{Line 4} & & & \text{Final premium} \\
 & \text{Monthly base premium} & & \text{Rate class} & & \text{Household} & & \text{Mode factor} & & & \\
 & \text{rate} & & \text{factor} & & \text{discount factor} & & & & & 
 \end{array}$$

**Please note:** Due to rounding, premium amounts you calculate may differ by a few cents from the final premium.

### Height and weight chart

Find the applicant's height in the left column then find their weight in that row. The rate class and factor are shown at the top and bottom of the column.

Rate class →	Decline	Preferred	Standard I	Standard II	Decline
Rate factor →	N/A	1	1.1	1.25	N/A
Height	Weight				
4'5"	<71	72–119	120–149	150–179	>180
4'6"	<74	75–124	125–155	156–186	>187
4'7"	<77	78–128	129–161	162–193	>194
4'8"	<79	80–133	134–167	168–200	>201
4'9"	<82	83–138	139–173	174–207	>208
4'10"	<85	86–143	144–179	180–215	>216
4'11"	<88	89–148	149–185	186–222	>223
5'	<92	93–153	154–192	193–230	>231
5'1"	<94	95–158	159–198	199–238	>239
5'2"	<97	98–163	164–205	206–246	>247
5'3"	<101	102–168	169–211	212–254	>255
5'4"	<104	105–174	175–218	219–262	>263
5'5"	<107	108–179	180–225	226–270	>271
5'6"	<110	111–185	186–232	233–278	>279
5'7"	<114	115–190	191–239	240–287	>288
5'8"	<117	118–196	197–246	247–295	>296
5'9"	<121	122–202	203–253	254–304	>305
5'10"	<124	125–208	209–261	262–313	>314
5'11"	<128	129–214	215–268	269–322	>323
6'	<132	133–220	221–276	277–331	>332
6'1"	<135	136–226	227–284	285–341	>342
6'2"	<139	140–232	233–291	292–350	>351
6'3"	<143	144–239	240–299	300–359	>360
6'4"	<146	147–245	246–307	308–369	>370
6'5"	<150	151–251	252–316	317–379	>380
6'6"	<154	155–258	259–324	325–389	>390
6'7"	<158	159–265	266–332	333–399	>400
6'8"	<162	163–271	272–341	342–409	>410
6'9"	<166	167–278	279–349	350–419	>420
6'10"	<171	172–285	286–358	359–430	>431
6'11"	<175	176–292	293–367	368–441	>442
7'	<179	180–299	300–376	377–451	>452
Rate class →	Decline	Preferred	Standard I	Standard II	Decline
Rate factor →	N/A	1	1.1	1.25	N/A

# Kentucky

ZIP codes: 400–401, 403, 420–421, 423–424, 427

Effective August 1, 2021

## Monthly base rates

Female						Male						
Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N	Attained Age	Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N
499.12	564.29	169.29	466.10	160.82	362.00	Under 65	561.51	634.83	190.45	524.36	180.93	407.24
110.92	125.40	37.62	103.58	35.74	80.44	65–68	124.78	141.07	42.32	116.52	40.21	90.50
111.90	126.32	37.90	104.81	36.00	81.42	69	125.89	142.11	42.63	117.91	40.50	91.59
113.99	128.36	38.51	106.92	36.58	83.84	70	128.24	144.41	43.32	120.29	41.16	94.32
117.40	132.45	39.74	110.72	37.75	87.33	71	132.07	149.01	44.70	124.55	42.47	98.25
120.81	136.55	40.96	114.51	38.92	90.83	72	135.91	153.61	46.08	128.82	43.78	102.18
124.21	140.64	42.19	118.30	40.08	94.32	73	139.74	158.22	47.47	133.09	45.09	106.11
127.62	144.73	43.42	122.09	41.25	98.11	74	143.57	162.82	48.85	137.35	46.40	110.38
132.07	150.02	45.00	127.08	42.75	101.72	75	148.58	168.77	50.63	142.97	48.10	114.43
137.29	156.85	47.05	133.24	44.70	106.92	76	154.45	176.45	52.94	149.89	50.29	120.29
142.68	163.93	49.18	139.63	46.72	112.32	77	160.52	184.43	55.33	157.09	52.56	126.36
148.27	171.28	51.38	146.27	48.82	117.91	78	166.80	192.69	57.81	164.56	54.92	132.65
154.04	178.90	53.67	153.17	50.99	123.71	79	173.30	201.26	60.38	172.32	57.36	139.18
160.02	186.80	56.04	160.34	53.24	129.72	80	180.02	210.15	63.05	180.38	59.89	145.94
167.24	196.85	59.06	169.38	56.10	141.35	81	188.15	221.46	66.44	190.55	63.12	159.02
174.60	207.19	62.16	178.86	59.05	149.17	82	196.43	233.09	69.93	201.22	66.43	167.81
182.27	218.01	65.40	188.83	62.13	157.35	83	205.06	245.26	73.58	212.43	69.90	177.01
190.27	229.33	68.80	199.28	65.36	165.89	84	214.05	258.00	77.40	224.19	73.53	186.63
198.60	241.18	72.35	210.25	68.74	174.83	85	223.43	271.33	81.40	236.53	77.33	196.68
206.46	252.49	75.75	220.73	71.96	183.13	86	232.26	284.05	85.22	248.32	80.96	206.02
214.61	264.30	79.29	231.70	75.32	191.79	87	241.44	297.33	89.20	260.67	84.74	215.76
223.09	276.62	82.99	243.19	78.84	200.81	88	250.98	311.20	93.36	273.59	88.69	225.91
231.90	289.49	86.85	255.20	82.50	210.21	89	260.89	325.67	97.70	287.10	92.82	236.49
239.17	300.55	90.17	265.43	85.66	218.72	90	269.07	338.12	101.44	298.61	96.36	246.06
245.91	311.29	93.39	275.35	88.72	226.87	91	276.65	350.20	105.06	309.77	99.81	255.23
251.09	320.17	96.05	285.63	91.25	235.07	92	282.48	360.19	108.06	321.33	102.65	264.45
256.38	329.28	98.78	294.22	93.84	243.05	93	288.43	370.44	111.13	331.00	105.58	273.44
261.79	338.63	101.59	303.05	96.51	251.28	94	294.51	380.96	114.29	340.93	108.57	282.69
267.31	348.22	104.47	311.81	99.24	259.76	95	300.72	391.75	117.52	350.79	111.65	292.23
272.68	355.22	106.57	318.08	101.24	265.77	96	306.76	399.62	119.89	357.84	113.89	298.99
278.16	362.36	108.71	324.47	103.27	271.92	97	312.93	407.65	122.30	365.03	116.18	305.91
283.75	369.64	110.89	331.00	105.35	278.21	98	319.22	415.85	124.75	372.37	118.52	312.98
289.45	377.07	113.12	337.65	107.47	284.64	99	325.64	424.21	127.26	379.86	120.90	320.22

**Note:** These are the monthly base rates. Please refer to the “How to calculate the premium” instructions on page 2.

# Kentucky

ZIP codes: 402, 410, 416–418

Effective August 1, 2021

## Monthly base rates

Female						Male						
Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N	Attained Age	Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N
540.71	611.32	183.40	504.94	174.23	392.16	Under 65	608.30	687.73	206.32	568.05	196.00	441.18
120.16	135.85	40.75	112.21	38.72	87.15	65-68	135.18	152.83	45.85	126.23	43.56	98.04
121.23	136.85	41.05	113.55	39.00	88.20	69	136.38	153.95	46.19	127.74	43.88	99.22
123.49	139.06	41.72	115.83	39.63	90.82	70	138.93	156.44	46.93	130.31	44.59	102.18
127.18	143.49	43.05	119.94	40.89	94.61	71	143.08	161.43	48.43	134.93	46.01	106.44
130.87	147.93	44.38	124.05	42.16	98.40	72	147.23	166.42	49.92	139.56	47.43	110.70
134.56	152.36	45.71	128.16	43.42	102.18	73	151.38	171.40	51.42	144.18	48.85	114.96
138.25	156.79	47.04	132.27	44.69	106.29	74	155.54	176.39	52.92	148.80	50.27	119.57
143.08	162.52	48.75	137.67	46.32	110.20	75	160.96	182.83	54.85	154.88	52.11	123.97
148.73	169.92	50.98	144.34	48.43	115.83	76	167.32	191.16	57.35	162.38	54.48	130.31
154.57	177.59	53.28	151.27	50.61	121.68	77	173.90	199.79	59.94	170.18	56.94	136.89
160.62	185.56	55.67	158.46	52.88	127.74	78	180.70	208.75	62.63	178.27	59.49	143.71
166.88	193.81	58.14	165.94	55.24	134.02	79	187.74	218.04	65.41	186.68	62.14	150.77
173.36	202.37	60.71	173.70	57.68	140.53	80	195.03	227.66	68.30	195.41	64.88	158.10
181.18	213.26	63.98	183.49	60.78	153.13	81	203.82	239.92	71.98	206.43	68.38	172.27
189.15	224.45	67.34	193.77	63.97	161.60	82	212.79	252.51	75.75	217.99	71.97	181.80
197.46	236.17	70.85	204.56	67.31	170.46	83	222.15	265.70	79.71	230.13	75.72	191.76
206.12	248.44	74.53	215.89	70.81	179.72	84	231.89	279.50	83.85	242.87	79.66	202.18
215.15	261.28	78.38	227.77	74.46	189.40	85	242.05	293.94	88.18	256.24	83.77	213.07
223.66	273.53	82.06	239.13	77.96	198.39	86	251.62	307.72	92.32	269.02	87.70	223.19
232.50	286.32	85.90	251.01	81.60	207.77	87	261.56	322.11	96.63	282.39	91.80	233.74
241.68	299.67	89.90	263.45	85.41	217.54	88	271.90	337.13	101.14	296.38	96.08	244.73
251.23	313.61	94.08	276.47	89.38	227.73	89	282.63	352.81	105.84	311.03	100.55	256.20
259.11	325.60	97.68	287.55	92.79	236.95	90	291.49	366.30	109.89	323.49	104.39	266.57
266.40	337.23	101.17	298.30	96.11	245.78	91	299.70	379.38	113.82	335.59	108.12	276.50
272.02	346.85	104.05	309.43	98.85	254.66	92	306.02	390.20	117.06	348.11	111.21	286.49
277.75	356.72	107.02	318.74	101.66	263.31	93	312.47	401.31	120.39	358.58	114.37	296.22
283.60	366.85	110.05	328.31	104.55	272.22	94	319.05	412.70	123.81	369.34	117.62	306.25
289.58	377.24	113.17	337.80	107.51	281.41	95	325.78	424.39	127.32	380.02	120.95	316.58
295.40	384.82	115.45	344.59	109.67	287.92	96	332.33	432.92	129.88	387.66	123.38	323.91
301.34	392.56	117.77	351.51	111.88	294.58	97	339.01	441.62	132.49	395.45	125.86	331.40
307.40	400.44	120.13	358.58	114.13	301.39	98	345.82	450.50	135.15	403.40	128.39	339.06
313.57	408.49	122.55	365.79	116.42	308.36	99	352.77	459.56	137.87	411.51	130.97	346.91

**Note:** These are the monthly base rates. Please refer to the “How to calculate the premium” instructions on page 2.

**Kentucky****All other ZIP codes  
Monthly base rates****Effective August 1, 2021****Female****Male**

Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N	Attained Age	Plan A	Plan F	Plan HdF	Plan G	Plan HdG	Plan N
582.30	658.34	197.50	543.78	187.63	422.33	Under 65	655.09	740.63	222.19	611.75	211.08	475.12
129.40	146.30	43.89	120.84	41.69	93.85	65-68	145.58	164.58	49.38	135.94	46.91	105.58
130.55	147.38	44.21	122.28	42.00	94.98	69	146.87	165.80	49.74	137.57	47.25	106.86
132.99	149.75	44.93	124.74	42.68	97.81	70	149.62	168.47	50.54	140.34	48.01	110.04
136.97	154.53	46.36	129.17	44.04	101.89	71	154.09	173.85	52.15	145.31	49.55	114.62
140.94	159.30	47.79	133.59	45.40	105.97	72	158.56	179.22	53.77	150.29	51.08	119.21
144.91	164.08	49.22	138.02	46.76	110.04	73	163.03	184.59	55.38	155.27	52.61	123.80
148.89	168.85	50.66	142.44	48.12	114.46	74	167.50	189.96	56.99	160.25	54.14	128.77
154.09	175.02	52.51	148.26	49.88	118.67	75	173.35	196.90	59.07	166.79	56.11	133.51
160.17	182.99	54.90	155.44	52.15	124.74	76	180.19	205.86	61.76	174.87	58.67	140.34
166.46	191.26	57.38	162.90	54.51	131.04	77	187.27	215.16	64.55	183.27	61.32	147.42
172.98	199.83	59.95	170.65	56.95	137.57	78	194.60	224.81	67.44	191.98	64.07	154.76
179.72	208.72	62.62	178.70	59.49	144.33	79	202.18	234.81	70.44	201.04	66.92	162.37
186.69	217.94	65.38	187.06	62.11	151.34	80	210.03	245.18	73.55	210.45	69.88	170.26
195.11	229.66	68.90	197.61	65.45	164.91	81	219.50	258.37	77.51	222.31	73.64	185.52
203.70	241.72	72.52	208.68	68.89	174.03	82	229.16	271.94	81.58	234.76	77.50	195.78
212.65	254.34	76.30	220.30	72.49	183.57	83	239.23	286.13	85.84	247.83	81.55	206.52
221.98	267.55	80.27	232.49	76.25	193.54	84	249.73	301.00	90.30	261.55	85.78	217.74
231.70	281.38	84.41	245.29	80.19	203.97	85	260.67	316.55	94.97	275.95	90.22	229.46
240.86	294.57	88.37	257.52	83.95	213.65	86	270.97	331.39	99.42	289.71	94.45	240.36
250.38	308.35	92.50	270.32	87.88	223.75	87	281.68	346.89	104.07	304.11	98.86	251.72
260.28	322.72	96.82	283.72	91.98	234.28	88	292.81	363.06	108.92	319.18	103.47	263.56
270.55	337.73	101.32	297.74	96.25	245.25	89	304.37	379.95	113.99	334.95	108.29	275.90
279.04	350.64	105.19	309.67	99.93	255.18	90	313.92	394.47	118.34	348.38	112.42	287.07
286.89	363.17	108.95	321.25	103.50	264.68	91	322.75	408.57	122.57	361.40	116.44	297.77
292.94	373.53	112.06	333.23	106.46	274.25	92	329.56	420.22	126.07	374.88	119.76	308.53
299.12	384.16	115.25	343.26	109.49	283.56	93	336.50	432.18	129.65	386.16	123.17	319.01
305.42	395.07	118.52	353.56	112.59	293.16	94	343.60	444.45	133.34	397.75	126.67	329.81
311.86	406.26	121.88	363.78	115.78	303.06	95	350.84	457.04	137.11	409.26	130.26	340.94
318.12	414.42	124.33	371.09	118.11	310.06	96	357.89	466.22	139.87	417.48	132.87	348.82
324.52	422.75	126.83	378.55	120.48	317.24	97	365.08	475.60	142.68	425.87	135.54	356.89
331.04	431.25	129.37	386.16	122.91	324.57	98	372.42	485.15	145.55	434.43	138.27	365.15
337.70	439.92	131.98	393.93	125.38	332.08	99	379.91	494.91	148.47	443.17	141.05	373.59

**Note:** These are the monthly base rates. Please refer to the “How to calculate the premium” instructions on page 2.