

South Carolina Department of Insurance



Medicare Supplement Shopper's Guide



South Carolina Department of Insurance
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What Is Medicare?

Medicare is a Health Insurance Program for those in the following categories:

- People age 65 or older.
- People under age 65 with certain disabilities.
- People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has Two Parts:

- Part A (Hospital Insurance)
- Part B (Medical Insurance)

You can choose different ways to get the services covered by Medicare. In most cases, when you first get Medicare, you are in Original Medicare. You may want to consider a Medicare Prescription Drug Plan to add drug coverage. Or, you may want to consider a Medicare Advantage Plan (like an HMO or PPO) that provides all your Part A, Part B, and often Part D coverage. You make a choice when you are first eligible for Medicare. Each year you can review your health and prescription needs and switch to a different plan in the fall.

As long as you have both Part A and Part B, items covered by Part A and Part B are covered whether you have Original Medicare, or you belong to a Medicare Advantage Plan (like an HMO or PPO).

Part A (Hospital Insurance)

- **Helps Pay For:** Care in hospitals as an inpatient, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas), skilled nursing facilities (not custodial or long-term care), hospice care, and some home health care.
- **Cost:** Most people get Part A automatically when they turn age 65 and don't have to pay for Part A. They don't have to pay a monthly payment called a premium for Part A because they or a spouse paid Medicare taxes while they were working.

If you don't automatically get premium-free Part A, you may be able to buy it:

- If you (or your spouse) aren't entitled to Social Security because you didn't work or didn't pay enough Medicare taxes while you worked and you are age 65 or older, or
- If you are disabled but no longer get premium-free Part A because you returned to work.

If you have limited income and resources, our state may help you pay for Part A and/or Part B.

Part B (Medical Insurance)

- **Helps Pay For:** Doctors' services, outpatient hospital care, and some other medical services that Part A doesn't cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary. Information about your coverage under Medicare Part B can be found in the Your Medicare Coverage database.
- **Cost:** Most beneficiaries will continue to pay the same \$96.40 or \$110.50 premium amount in 2011. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2011. For additional details, see our FAQ titled: For all others, the standard Medicare Part B monthly premium will be \$115.40 in 2011, which is a 4.4% increase over the 2010 premium. The Medicare Part B premium is increasing in 2011 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$115.40 per month.

Enrolling in Part B is your choice. You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65. Please call Social Security or visit or call your local Social Security office to sign up. If you choose to have Part B, the premium is usually taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you don't get any of the above payments, Medicare sends you a bill for your Part B premium every 3 months. You should get your Medicare premium bill by the 10th of the month. If you don't get your bill by the 10th, call Social Security.

Medicare Premiums for 2011:

Part A: (Hospital Insurance) Premium

- Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.
- The Part A premium is \$248.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$450.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

Part B: (Medical Insurance) Premium

\$96.40 per month* or \$110.50

* If your income is above \$85,000 (single) or \$170,000 (married couple), your Medicare Part B premium may be higher than \$96.40 per month.

Medicare Deductible and Coinsurance Amounts for 2011:

Part A: (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2011 = \$1,132) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay the following amounts:

- A total of \$1,132 for a hospital stay of 1-60 days.
- \$283 per day for days 61-90 of a hospital stay.
- \$566 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

Skilled Nursing Facility Coinsurance

- \$141.50 per day for days 21 through 100 each benefit period.

Part B: (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

- \$162.00 per year. (You pay 20% of the Medicare-approved amount for services after you meet the \$162.00 deductible.)

Who is eligible for Medicare?

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older and a citizen or permanent resident of the United States. If you aren't yet 65, you might also qualify for coverage if you have a disability or with End-Stage Renal disease (permanent kidney failure requiring dialysis or transplant). You will be eligible for Medicare when you turn 65 even if you are not eligible for Social Security retirement benefits.

You can get Part A at age 65 without having to pay premiums under the following conditions:

- If you already get retirement benefits from Social Security or the Railroad Retirement Board.
- If you are eligible to get Social Security or Railroad benefits but haven't yet filed for them.
- If you or your spouse had Medicare-covered government employment.

Before age 65, you can get Part A without having to pay premiums:

- If you have received Social Security or Railroad Retirement Board disability benefits for 24 months.
- If you have End-Stage Renal Disease and meet certain requirements.

General Enrollment

If you didn't sign up for Medicare Part B when you first became eligible, you may be able to sign up during the General Enrollment Period. This period runs from January 1 through March 31 of each year. During this time, you can sign up for Medicare Part B at your local Social Security office. If you get benefits from the Railroad Retirement Board (RRB), call your local RRB office. Your Medicare Part B coverage will start on July 1 of the year you sign up.

The cost of Medicare Part B will go up 10% for each full 12-month period that you could have had Medicare Part B but didn't take it, except in special cases. You will have to pay this penalty as long as you have Medicare Part B.

If you already have Medicare Part A and need Part B you can sign up for Part B at your local Social Security office.

Medicare Supplement Insurance

Medigap

Medicare supplement insurance (often called Medigap insurance) fills in the gaps between what Medicare pays and what you must pay out-of-pocket for deductibles, coinsurance, and copayments. Medigap policies only pay for services that Medicare deems medically necessary, and payments are generally based on the Medicare-approved charge. Some plans offer benefits that Medicare doesn't, such as emergency care while in a foreign country.

There are 12 standardized Medigap plans, labeled A through L. All companies that sell Medigap insurance must offer Plan A, but do not have to offer the other 11 plans. If you bought a Medigap policy before standardized plans were first introduced in 1992, you may keep your existing policy. You do not have to switch to one of the 12 standardized plans.

Medigap policies are sold by private insurance companies that are licensed and regulated by the South Carolina Department of Insurance but the benefits, however, are set by the federal government. Medigap policies are automatically renewed each year.

Medicare Select

Medicare Select is a type of Medigap policy. A Medicare Select policy is basically the same as a standard Medigap policy in nearly all respects because you are buying one of the ten standard Medicare supplement plan A through J. The only difference is that each insurer under Medicare Select generally requires you to use doctors and providers in the plan's network for your routine care. If you use out-of-network providers, you'll have to pay more of the cost though benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose.

Premiums are generally lower under these policies due to the preferred provider arrangements. You may opt at anytime to return to a standard Medicare Supplement (Medigap) policy. If you leave a Medicare Select plan, the company must make available to you any non-Medicare Select Medigap policy it has on the market with comparable or lesser benefits. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy.

Open Enrollment for Medicare Supplement Insurance

Beginning on the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have an open enrollment period for purchasing Medicare supplement insurance, which will last for six months. During this time, you may not be turned down for Medicare supplement insurance on account of your health. The insurer may, however, exclude pre-existing health conditions for up to six months. Since you have only a limited open enrollment period, it is very important that you understand and take advantage of it.

Medigap Rights and Protections

(Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called "Medigap protections." They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy.

In these situations, an insurance company must comply with the following requirements:

- Cannot deny you Medigap coverage or place conditions on a policy
- Must cover you for all pre-existing conditions, and
- Cannot charge you more for a policy because of past or present health problems.

In many cases, these rights also apply when your health care coverage changes. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A, B, C, or F from any insurance company who sells Medigap policies in South Carolina (If you are under age 65, you can only purchase a policy from a company who sells Medigap policies to persons under 65 and on Medicare). You can buy the policy at the best premium price available, with no review of your medical records even if you have health problems.

Issue Age or Attained Age Premium

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

Guaranteed Medigap Coverage

South Carolina has two guaranteed issue Medigap policies for persons under age 65 and on Medicare due to disability. The coverage is through the South Carolina Health Insurance Pool (SCHIP).

The plans and costs for all ages, effective January 1, 2011, are as follows:

- Plan A – \$797.31 monthly
- Plan C – \$1014.25 monthly

For additional information on SCHIP, please call 803-788-0222 or 800-868-2500, ext 46401. You will reach a representative of BlueCross BlueShield of SC, but SCHIP is not a BCBS of SC policy. SCHIP is a state program administered by BCBS of SC.

Core Benefits

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after \$162 annual deductible, the patient's cost of a long hospital stay (\$283/day for days 61-90, \$566/day for days 91-150, approved costs not paid by Medicare after day 150 to a total of 365 days lifetime), and charges for the first 3 pints of blood not covered by Medicare.

Some people who had Plans H, I and J may be able to continue them. Plans H, I and J have not been sold since December 31, 2005. Their benefits are as follows:

- A "basic" benefit with \$250 annual deductible, 50% coinsurance and a
- \$1,250 maximum annual benefit (Plans H and I on the chart), and
- An "extended" benefit (Plan J on the chart) containing a \$250 annual deductible, 50% coinsurance and a \$3,000 maximum annual benefit.

High Deductible Option

Insurance companies may offer a high deductible on Plan F. If you choose this option, you must pay a \$2,000 deductible per year before the plan pays anything. If you continued your Plan J, (no longer available) the deductible remains \$2,000.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible option. However, your out-of-pocket costs for services may be higher if you need to see your doctor or go to the hospital. In addition to the \$1,860 deductible that you must pay for the high deductible option on Plan F, you must pay a deductible for foreign travel emergency (\$250 per year for high deductible Plan F).

Find and Compare Medicare Plans

Visit the U.S. Government Site for People with Medicare to find and compare Medicare Health Plans. When the website opens, follow the online instructions. The direct website link is

<http://www.medicare.gov/MPPF/Include/DataSection/Questions/SearchOptions.asp>

or

1. Open www.medicare.gov.
2. Click Medicare Health Plans - 2009 Plan Data.
3. Select a Search Option. "Find & Compare Medicare Health Plans" or "Find & Compare Medigap Policies"
4. Follow the online prompts for your personalized plan search.

Medigap Plans Effective on or after June 1, 2010

How to read the chart:

If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit.

Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

You may buy the following Medigap Plans which become effective June 1, 2010.

Medigap Plans Effective June 1, 2010												
Medigap Benefits	A	B	C	D	F*	G	K	L	M	N		
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***		
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓		
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓		
Skilled Nursing Facility Care 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)			✓	✓	✓	✓			✓	✓		
Medicare Preventative Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
* Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2000 in 2010 before your Medigap plan pays anything.								Out-of-Pocket Limit ** →			\$4,620	\$2,310
**After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.												

Resourceful Contacts

Social Security

1-800-772-1213
TTY 1-800-325-0778
www.socialsecurity.gov

Local Social Security Offices

Aiken 151 Corporate Parkway Aiken, SC 29803 Local Number 803-648-2356 Toll-Free 1-800-772-1213 TTY 803-641-9430	Anderson 3420 Clemson Blvd Anderson, SC 29621 Local Number 864-231-7057 Toll-Free 1-800-772-1213 TTY 864-964-9301	Beaufort 2212 Mossy Oaks Road Port Royal, SC 29935 Local Number 843-524-5795 Toll-Free 1-800-772-1213 TTY 843-524-3943
Bennettville 1060 Cottingham Blvd N Bennettville, SC 29512 Local Number 888-810-7617 Toll-Free 1-800-772-1213 TTY 843-479-8800	Camden 1111 Broad St, 2nd Floor Camden, SC 29020 Local Number 888-810-7373 Toll-Free 1-800-772-1213 TTY 803-432-4959	Charleston 1463 Tobias Gadson Blvd Charleston, SC 29407 Local Number 843-573-3600 Toll-Free 1-800-772-1213 TTY 843-573-3615
Columbia Strom Thurmond Fed Bldg 1835 Assembly St. Columbia, SC 29201 Local Number 803-929-7635 Toll-Free 1-800-772-1213 TTY 800-325-0778	Conway 1316 3r Ave Conway, SC 29526 Local Number 843-248-4271 Toll-Free 1-800-772-1213 TTY 843-248-6338	Florence 181 Dozier Blvd Florence, SC 29501 Local Number 843-662-4651 Toll-Free 1-800-772-1213 TTY 843-667-6571
Georgetown 413 King St Georgetown, SC 29440 Local Number 866-593-1584 Toll-Free 1-800-772-1213 TTY 843-527-8775	Greenville 319 Pelham Rd Greenville, SC 29615 Local Number 864-233-1116 Toll-Free 1-800-772-1213 TTY 800-325-0778	Greenwood 115 Enterprise Court, Ste C Greenwood, SC 29649 Local Number 866-739-4803 Toll-Free 1-800-772-1213 TTY 800-325-0778
Laurens 292 Professional Park Road CLINTON, SC 29325 Local Number 866-526-9854 Toll-Free 1-800-772-1213 TTY 800-325-0778	Orangeburg 1391 Middleton Street Orangeburg, SC 29115 Local Number 803-531-1568 Toll-Free 1-800-772-1213 TTY 800-325-0778	Rock Hill 498 Lakeshore Pkwy Rock Hill, SC 29730 Local Number 803-328-6271 Toll-Free 1-800-772-1213 TTY 803-329-6369
Spartanburg 140 Magnolia Street Spartanburg, SC 29306 Local Number 866-701-6620 Toll-Free 1-800-772-1213 TTY 800-325-0778	Sumter 240 Bultman Drive Sumter, SC 29150 Local Number 803-775-9140 Toll-Free 1-800-772-1213 TTY 803-775-0354	Walterboro 502 Robertson Blvd Walterboro, SC 29488 Local Number 843-549-2866 Toll-Free 1-800-772-1213 TTY 843-549-1801

Railroad Retirement Board 1-877-772-5772

General Insurance or Premium Questions

South Carolina Department of Insurance
Office of Consumer Services
1201 Main Street, Suite 1000
Columbia, SC 29201

803-737-6180 or statewide 800-768-3467
consumers@doi.sc.gov
www.doi.sc.gov

Medicare Advice Counseling Services

SC Lieutenant Governor
Office on Aging
1301 Gervais Street, Suite 200
Columbia, SC 29201

803-734-9900 or 800-868-9095
www.aging.sc.gov

Companies Writing SC Medicare Supplement Insurance

**AARP HealthCare Options
(United Healthcare Insurance Company)**
1-800-523-5800
Post Office Box 130
Montgomeryville, PA 18936
www.aarphealthcare.com

Conseco Health Insurance Company
1-800-541-2254
P.O. Box 1916
Carmel, IN 46082
www.conseco.com

Aetna Life Insurance Company
151 Farmington Ave.
MS 3128
Hartford, CT 06156
1-800-345-6022 (TTY/TTD: 1-888-760-4748)
www.aetna.com

Constitution Life Insurance Company
1-800-789-6364
1001 Heathrow Park Lane
Lake Mary, FL 32746
www.constitutionlife.com

American Pioneer Life Insurance Company
1-800-538-1053
1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
www.amerpion.com

Continental General Insurance Company
1-800-284-2898
Post Office Box 29136
Shawnee Mission, KS 66201
www.continentalgeneral.com

**American Republic Insurance Company
United Savers Association**
1-888-755-3065
601 6th Avenue, Post Office Box 1
Des Moines, IA 50334
www.aric.com

**Continental Life Insurance Company
of Brentwood, Tennessee**
1-800-264-4000
Post Office Box 1188
Brentwood, TN 37024
www.cont-life.com

Bankers Fidelity Life Insurance Co
1-866-458-7500
4370 Peachtree Road NE
Atlanta, GA 30319
www.bflc.com

Gerber Life Insurance Company
1-800-704-2180
1311 Mamoroneck Ave.
Suite 350
White Plains, NY 10605

Bankers Life & Casualty Insurance Company
1-888-282-8252
222 Merchandise Mart Plaza
Chicago, IL 60654
www.bankerslife.com

Globe Life & Accident Insurance Company
1-800-801-6831
3700 South Stonebridge Drive, P.O. Box 2440
McKinney, TX 75070
www.globecaremedsupp.com

Blue Cross Blue Shield of South Carolina
1-800-444-0030
I-20 East at Alpine Road
Columbia, SC 29219
www.bcbssc.com

Golden Rule Insurance Company
1-800-474-4467
712 Eleventh Street
Lawrenceville, IL 62439
www.goldenrule.com

Central Reserve Life Insurance Company
1-800-945-8554
6201 Johnson Drive, Post Office Box 29190
Mission, KS 66201
www.centralreserve.com

Great American Life Insurance Company
1-800-880-2745
5508 Parkcrest Drive
Austin, TX 78731
www.galic.com

Combined Insurance Company of America
1-800-544-5531
5050 N. Broadway
Chicago, IL 60640
www.combined.com

Guarantee Trust Life Insurance Company
1-800-338-7452
1275 Milwaukee Avenue
Glenview, IL 60025
www.gtlic.com

Companies Writing SC Medicare Supplement Insurance

Humana Insurance Company

1-888-310-8482
500 West Main St
Louisville, KY 40202
www.humana-medicare.com

Pennsylvania Life Insurance Company

1-800-275-7366
1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
www.pennlife.com

Lincoln Heritage Life Insurance Company

1-800-438-7180
4343 East Camelback Road, Suite 400
Phoenix, AZ 85018
www.lhlic.com

Physicians Life Insurance Company

1-800-228-9100
2600 Dodge Street
Omaha, NE 68131
www.physiciansmutual.com

Mutual of Omaha Insurance Company

1-800-316-0842
Mutual of Omaha Plaza
Omaha, NE 68175
www.mutualofomaha.com

Provident American Life and Health Insurance Co

1-800-753-5133
2500 Dekalb Pike
Norristown, PA 19404

Medico Life Insurance Companies

1-800-228-6080
1515 S. 75th St.
Omaha, NE 68124
www.gomedico.com

Pyramid Life Insurance Company

1-800-777-1126
1001 Heathrow Park Lane, Suite 5001
Lake Mary, FL 32746
www.pyramidlife.com

National States Insurance Company

1-800-868-6788
1830 Craig Park Court, Suite 100
St. Louis, MO 63146

Reserve National Insurance Company

1-800-654-9106
601 East Britton Road
Oklahoma City, OK 73114
www.reservenational.com

New Era Life Insurance Companies

1-800-552-7879
200 Westlake Park Boulevard
Houston, TX 77079
www.neweralife.com

Standard Life and Accident Insurance Company

1-888-350-1488
2425 South Shore Boulevard, Suite 500
League City, TX 77573
www.slaico.com

Order of United Commercial Travelers of America

1-800-848-0123
632 North Park Street
Columbus, OH 43215
www.uct.org

State Farm Mutual Auto Insurance Company

1-000-000-0000
One State Farm Plaza
Bloomington, IL 61710
www.statefarm.com

Oxford Life Insurance Company

1-888-757-3732
2721 North Central Avenue
Phoenix, AZ 85004
www.oxfordlife.com

State Mutual Insurance Company

1-855-764-4000
PO Box 153
Rome, GA 30162
www.statemutualinsurance.com

**PacificCare Life and Health Insurance Company
Secure Horizons**

1-800-924-4727
3100 West Lake Center Drive
Santa Ana, CA 92704
www.securehorizons.com

Sterling Life Insurance Company

1-800-688-0010
P.O. Box 5348
Bellingham, WA 98227
www.sterlingplans.com

Companies Writing SC Medicare Supplement Insurance

Transamerica Life Insurance Company

1-800-247-1771
Medicare Supplement Sales
300 Eagleview Blvd.
Exton, PA 19341
www.TAMedSupp.com

United Teacher Associates Insurance Company

1-800-880-8824
Post Office Box 26580
Austin, TX 78755
www.utainteractive.com

United American Insurance Company

1-800-331-2512
3700 S. Stonebridge Drive
McKinney, TX 75070
www.UnitedAmerican.com

United World Life Insurance Company

1-877-845-0892
Mutual of Omaha Plaza
Omaha, NE 68175