Medicare Supplement Insurance
Approved Policies List
2020

For more information on health insurance call:
MEDIGAP HELPLINE
1-800-242-1060

This is a statewide toll-free number set up by the Wisconsin Board on Aging and Long Term Care and funded by the Office of the Commissioner of Insurance to answer questions about health insurance and other health care benefits for the elderly. It has no connection with any insurance company.

State of Wisconsin
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

oci.wi.gov

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS.
The mission of the Office of
the Commissioner of Insurance . . .
Leading the way in informing and protecting
the public and responding to their insurance needs.

If you have a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact the Office of the Commissioner of Insurance (OCI).

To file a complaint online or to print a complaint form:

OCI Website
oci.wi.gov

Phone
(608) 266-0103 (In Madison)
or
1-800-236-8517 (Statewide)

Mailing Address
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

Email
ocicomplaints@wisconsin.gov
Please indicate your name, phone number, and email address.

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS

This list contains information on Medicare supplement insurance policies approved by the Office of the Commissioner of Insurance (OCI). It includes only policies currently being sold in Wisconsin. The companies shown in this list have agreed to be listed. Group policies sold through employers are not included in this list. There are companies that currently sell Medicare supplement insurance policies approved by OCI that have chosen not to be included in the list.

For more detailed information on Medicare and Medicare supplement insurance, visit oci.wi.gov or contact OCI to request a copy of the publication Wisconsin Guide to Health Insurance for People with Medicare.
Definitions

**Attained age**: As you age your premiums will change to meet your age range and your premiums will become higher.

**Health history**: Health questions may be asked if you are enrolling at a time other than the open enrollment period. Questions may ask for limited information or may ask for detailed information about your health.

**Issue age**: Premiums are set at the age you are when you buy the policy and will not increase because you get older. Premiums may increase for other reasons.

**Open enrollment period**: A one-time-only six-month period when you can buy any Medicare supplement policy you want that is sold in Wisconsin. It starts when you sign up for Medicare Part B and you are age 65 or older. You cannot be denied coverage or charged more due to present or past health problems during this time period.

**Preexisting condition**: A medical condition diagnosed or treated up to six months prior to the purchase of an insurance policy. Medicare supplement policies may impose up to a 180-day waiting period before coverage for that condition begins.

**Tobacco rates**: If you use tobacco, an insurance company may charge you more for your insurance policy. However, this higher rate cannot be applied if you are enrolling during your open enrollment period.

**Waiting period**: The time between the effective date of your Medicare supplement insurance policy and the date the insurance company or Medicare health plan is required to begin paying benefits for preexisting conditions. Preexisting waiting periods may not last longer than six months.
INDIVIDUAL MEDICARE SUPPLEMENT POLICIES—TRADITIONAL INSURERS

Aetna Health and Life Insurance Company
aetnasenioproducts.com
1-770-346-2382

American National Life Insurance Company of Texas
www.slaico.com
1-888-290-1085

American Retirement Life
www.cigna.com/medicare/supplemental
1-866-459-4272

Americo Financial Life and Annuity Insurance Company
www.americo.com
1-800-231-0801

Anthem Blue Cross and Blue Shield
anthem.com
1-888-211-9815

Capitol Life Insurance Company
www.libertybankerslife.com
1-800-525-2115

Catholic United Financial
catholicunited.admin-portal.org
1-800-568-6670

Cigna Health and Life Insurance Company
www.cignasupplementbenefits.com
1-866-459-4272

Colonial Penn Life Insurance Company
www.bankerslife.com/products/medicare-supplement-insurance
1-800-800-2254

Combined Insurance Company of America
www.combinedinsurance.com
1-800-544-5531
<table>
<thead>
<tr>
<th>Insurance Company</th>
<th>Website</th>
<th>Phone</th>
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<tbody>
<tr>
<td>GCU</td>
<td>gcu.usa.com</td>
<td>1-866-937-5828</td>
</tr>
<tr>
<td>Globe Life and Accident Insurance Company</td>
<td><a href="http://www.globecaremedsupp.com">www.globecaremedsupp.com</a></td>
<td>1-800-801-6831</td>
</tr>
<tr>
<td>Great Southern Life Insurance Company</td>
<td><a href="http://www.americo.com">www.americo.com</a></td>
<td>1-888-231-0801</td>
</tr>
<tr>
<td>Guarantee Trust Life Insurance Company</td>
<td><a href="http://www.gttic.com">www.gttic.com</a></td>
<td>1-847-460-4772</td>
</tr>
<tr>
<td>Humana Insurance Company</td>
<td><a href="http://www.humana.com">www.humana.com</a></td>
<td>1-888-310-8482</td>
</tr>
<tr>
<td>Individual Assurance Company, Life, Health &amp; Accident</td>
<td>iaclife.com</td>
<td>1-888-524-3629</td>
</tr>
<tr>
<td>Liberty Bankers Life Insurance Company</td>
<td><a href="http://www.libertybankerslife.com">www.libertybankerslife.com</a></td>
<td>1-844-770-2400</td>
</tr>
<tr>
<td>Lumico Life Insurance Company</td>
<td><a href="http://www.lumico.com">www.lumico.com</a></td>
<td>1-866-440-4047</td>
</tr>
<tr>
<td>The Manhattan Life Insurance Company</td>
<td><a href="http://www.manhattanlife.com">www.manhattanlife.com</a></td>
<td>1-800-877-7703</td>
</tr>
<tr>
<td>Medico Corp Life Insurance</td>
<td><a href="http://www.gomedico.com">www.gomedico.com</a></td>
<td>1-866-481-2220</td>
</tr>
<tr>
<td>National Health Insurance Company</td>
<td></td>
<td>1-817-640-1900</td>
</tr>
<tr>
<td>Order of United Commercial Travelers of America</td>
<td><a href="http://www.uct.org">www.uct.org</a></td>
<td>1-800-848-0123</td>
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Pekin Life Insurance Company
www.pekininsurance.com
1-800-447-0122

Physicians Life Insurance Company
www.physiciansmutual.com
1-402-633-1188

Puritan Life Insurance Company of America
www.puritanlifeinsurance.com
1-855-323-8914

Quartz Health Plan Corporation
QuartzBenefits.com
1-800-362-3310

Renaissance Life & Health Insurance Company of America
https://ren.admin-portal.org/
1-844-202-4150

Reserve National Insurance Company
www.reservenational.com
1-800-654-9106

Security Health Plan of Wisconsin, Inc.
www.securityhealth.org
1-800-472-2363

State Farm Mutual Automobile Insurance Company
www.statefarm.com
Contact Local State Farm Agent

S. USA Life Insurance Company, Inc.
www.sbliusa.com
1-212-356-0300

Thrivent Financial for Lutherans
www.thrivent.com
1-800-595-6589

United American Insurance Company
www.unitedamerican.com
1-800-755-2137
Unified Life Insurance Company
www.unifiedlife.com
1-833-657-1452

United World Life Insurance Company
www.mutualofomaha.com
1-800-667-2937

Wisconsin Physicians Service Insurance Corporation
www.wpshealth.com
1-888-253-2694
GROUP MEDICARE SUPPLEMENT POLICIES—TRADITIONAL INSURERS

This listing includes group plans offered through associations. You must be a member of that association in order to purchase the plan.

UnitedHealthcare Insurance Company (AARP)
www.aarpmedicaresupplement.com
1-800-523-5800
MEDICARE SUPPLEMENT POLICIES—MEDICARE SELECT

Medicare select policies are offered by HMOs and PPOs. HMOs are prepaid health plans. You pay the HMO a set premium each month for all covered services. You must use the doctors and hospitals that are connected to the plan. There is less paperwork if you join an HMO. PPOs will provide reduced benefits if you receive care from providers who are not connected to the plan. All Medicare select policies contain similar benefits and these benefits are included in the basic policy.

Group Health Cooperative of South Central Wisconsin
www.ghcscw.com
1-608-828-4853

Health Tradition Health Plan, Inc.
www.healthtradition.com
1-877-832-1823

MercyCare HMO, Inc.
www.mercycarehealthplans.com
1-800-895-2421

Quartz Health Benefit Plans Corporation
www.QuartzBenefits.com
1-800-362-3310
MEDICARE COST INSURANCE

Medicare cost insurance is a special arrangement between the federal Centers for Medicare & Medicaid (CMS) and certain HMOs. The HMO agrees to provide Medicare benefits. The HMO may provide additional benefits at additional cost.

Medicare cost insurance will only pay full supplemental benefits if covered services are obtained through HMO plan providers. You must live in the plan service area to apply for Medicare cost insurance. The HMO plan providers are selected by the HMO.

In a Medicare cost insurance policy you are not “locked in” to the HMO plan providers for your Medicare benefits. Medicare will still pay its share of approved charges if the services you receive outside the network are services covered by Medicare. If you go to a health care provider who does not belong to your HMO without a referral from your HMO physician, you will pay for all Medicare deductibles and copayments. The HMO will not provide supplemental benefits.

HealthPartners Insurance Company
healthpartners.com/medicare
1-800-247-7015, TTY 711

Medica Insurance Company
www.medica.com/medicare
1-800-234-8755

Medical Associates Clinic Health Plan of Wisconsin
www.mahealthcare.com
1-866-821-1365