ANNUAL PREMIUM GUIDE: MEDICARE SUPPLEMENT

Medicare Supplement plans and optional riders currently marketed in Minnesota,
for coverage issued between 10/15/2026 and 12/07/2026 under the Open Enrollment Period

Company	Geographic and Tobacco Factors	Basic Plan	Part A Ded. Rider	100% Part B Excess Rider	Prevention Rider	Extended Basic	$20 and $50 Copay Part B	High Ded.	50% Part A Ded.	50%	75%
American Retirement Life Insurance Company	Rural Tobacco	$4,390	$495	$40	$99	$5,081	$2,614	$938	n/a	n/a	n/a
	Rural Non-Tob.	$3,991	$450	$36	$90	$4,594	$2,377	$853	n/a	n/a	n/a
	Urban Tobacco	$4,545	$513	$41	$103	$5,260	$2,707	$971	n/a	n/a	n/a
	Urban Non-Tob.	$4,132	$466	$37	$93	$4,756	$2,461	$883	n/a	n/a	n/a
BlueCross BlueShield of Minnesota	Tobacco	$5,183	$607	$14	$55	$6,227	n/a	n/a	n/a	n/a	n/a
	Non-Tob.	$4,452	$607	$14	$55	$5,133	n/a	n/a	n/a	n/a	n/a
Continental Life Insurance Co. of Brentwood Tennessee	Tobacco	$4,705	$785	$64	$138	$5,756	$4,176	$1,627	n/a	n/a	n/a
	Non-Tob.	$4,161	$693	$60	$122	$5,052	$3,701	$1,400	n/a	n/a	n/a
HealthPartners, Inc.	Tobacco	$4,714	$1,039	$21	$87	$6,835	$3,329	n/a	n/a	n/a	n/a
	Non-Tob.	$4,099	$904	$18	$76	$5,917	$2,894	n/a	n/a	n/a	n/a
Insurance Company of North America	Rural Tobacco	$3,931	$642	$52	$125	$5,484	$3,717	$1,758	n/a	n/a	n/a
	Rural Non-Tob.	$3,418	$559	$45	$108	$4,769	$3,232	$1,528	n/a	n/a	n/a
	Urban Tobacco	$4,345	$710	$58	$138	$6,061	$4,109	$1,943	n/a	n/a	n/a
	Urban Non-Tob.	$3,778	$617	$50	$119	$5,271	$3,572	$1,689	n/a	n/a	n/a
Medica Health Plans	Tobacco	$5,232	$1,228	$19	$46	$6,367	$4,651	n/a	n/a	n/a	n/a
	Non-Tob.	$4,495	$1,068	$18	$41	$5,488	$4,046	n/a	n/a	n/a	n/a
Omaha Insurance Company	Tobacco	$5,813	$808	$0	$123	$6,744	n/a	n/a	n/a	n/a	n/a
	Non-Tob.	$5,057	$703	$0	$107	$5,868	n/a	n/a	n/a	n/a	n/a
Plateau Insurance Company	Rural Tobacco	$4,464	$696	$50	$125	$5,608	$3,452	$1,633	n/a	n/a	n/a
	Rural Non-Tob.	$3,987	$622	$45	$111	$5,007	$3,083	$1,458	n/a	n/a	n/a
	Urban Tobacco	$4,934	$769	$56	$138	$6,198	$3,816	$1,805	n/a	n/a	n/a
	Urban Non-Tob.	$4,406	$687	$50	$123	$5,534	$3,408	$1,612	n/a	n/a	n/a
State Farm Mutual Automobile Insurance Company	Rural Tobacco	$4,401	$1,189	$56	$118	$7,137	$3,045	n/a	n/a	n/a	n/a
	Rural Non-Tob.	$4,001	$1,081	$51	$107	$6,488	$2,768	n/a	n/a	n/a	n/a
	Urban Tobacco	$4,579	$1,232	$57	$118	$7,438	$3,168	n/a	n/a	n/a	n/a
	Urban Non-Tob.	$4,163	$1,120	$52	$107	$6,762	$2,880	n/a	n/a	n/a	n/a

Rates may vary due to rounding, discounts or fees and may be revised at various times throughout the year. These rates include a 15.0% increase for the 2026 Open Enrollment Period per MN § 62A.31.

Updated 11/01/2026

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United Healthcare (AARP)	Tobacco	$4,437	$675	$106	$80	$5,465	n/a	n/a	n/a	n/a	n/a
	Non-Tob.	$4,033	$614	$97	$72	$4,968	n/a	n/a	n/a	n/a	n/a
Washington National Insurance Company	Tobacco	$4,315	$1,414	$192	$138	$6,060	$3,441	$1,759	$4,494	$2,031	$3,491
	Non-Tob.	$3,711	$1,216	$165	$118	$5,212	$2,959	$1,513	$3,865	$1,747	$3,003

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