



**American Continental
Insurance Company**

An Aetna Company

Medicare Supplement Rates

Georgia

Effective February 2018

Household discount now available

Policy Form: ACIMSP17A GA, ACIMSP17B GA, ACIMSP17F GA, ACIMSP17G GA, ACIMSP17HF GA, ACIMSP17N GA

Application Form: ACIMS03980GA

- All Plans: A one time only \$20 policy fee required at time of application
- Rates are Issue Age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Field Guide and Drug List for important underwriting information.

Need Help?

Contact the Agent Services team at **800 264.4000**, or go to **aetnaseniorproducts.com** (agent side).

Modal Premium Options

Semi-Annual	Annual x .52
Quarterly.....	Annual x .265
Monthly Electronic Funds Transfer (EFT)	Annual x .0833

Effective Date

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

An application must be received in the Home Office within 30 calendar days from the date of signature.

Applications submitted by E-Application result in faster service. E-Applications must have first premium deducted by monthly EFT. Changes to payment mode can be made after the first premium has been drafted by contacting Policyholder Services.

Applications with a live check must be mailed and not faxed.



To use the Mobile Rate Quote tool, scan the QR code below with your smartphone (iPhone or Android).

Calculating rates

Follow these steps for each applicant.

STEP 1: Calculate modal premium

Begin here if using the Outline of Coverage rates:

Base rate (found in the Outline of Coverage)
x Area factor (based on applicant's zip code)
= Annual premium (round to nearest whole cent)

Example: \$1511 x 1.25 = \$1888.750 (\$1889)

Begin here if using the agent rate sheet:

Annual premium (found on agent rate card)
x Modal factor
= Modal premium (round to nearest whole cent)

Example: \$1889 x .0833 = \$157.3537 (\$157.35)

STEP 2: Calculate modal premium with 7% household discount

Modal premium
x Discount (.93)
= Modal premium with discount (round to nearest whole cent)

Example: \$157.35 x .93 = \$146.3355 (\$146.34)

Add application fee to determine total initial premium collected/draft

Modal premium (with discount if discount applies)
+ Application fee
= Total initial premium (amount of check with application or initial bank draft)

Example: \$146.34 + \$20 = \$166.34

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ISSUE AGE	PLAN G		ZIP CODES 300-303, 311, 399							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,491	124.20	1,714	142.78	1,656	137.94	1,905	158.69		
66	1,494	124.45	1,718	143.11	1,660	138.28	1,909	159.02		
67	1,507	125.53	1,733	144.36	1,674	139.44	1,924	160.27		
68	1,524	126.95	1,753	146.02	1,694	141.11	1,948	162.27		
69	1,545	128.70	1,777	148.02	1,717	143.03	1,974	164.43		
70	1,569	130.70	1,805	150.36	1,743	145.19	2,004	166.93		
71	1,596	132.95	1,835	152.86	1,774	147.77	2,039	169.85		
72	1,626	135.45	1,870	155.77	1,807	150.52	2,079	173.18		
73	1,658	138.11	1,906	158.77	1,842	153.44	2,118	176.43		
74	1,692	140.94	1,946	162.10	1,880	156.60	2,162	180.09		
75	1,730	144.11	1,989	165.68	1,922	160.10	2,211	184.18		
76	1,764	146.94	2,029	169.02	1,960	163.27	2,255	187.84		
77	1,799	149.86	2,069	172.35	1,999	166.52	2,298	191.42		
78	1,830	152.44	2,105	175.35	2,033	169.35	2,339	194.84		
79	1,865	155.35	2,145	178.68	2,073	172.68	2,384	198.59		
80	1,901	158.35	2,187	182.18	2,112	175.93	2,429	202.34		
81	1,936	161.27	2,226	185.43	2,151	179.18	2,473	206.00		
82	1,973	164.35	2,269	189.01	2,192	182.59	2,522	210.08		
83	2,009	167.35	2,311	192.51	2,232	185.93	2,567	213.83		
84	2,046	170.43	2,354	196.09	2,274	189.42	2,615	217.83		
85	2,093	174.35	2,407	200.50	2,325	193.67	2,674	222.74		
86	2,127	177.18	2,446	203.75	2,364	196.92	2,719	226.49		
87	2,162	180.09	2,487	207.17	2,402	200.09	2,763	230.16		
88	2,197	183.01	2,526	210.42	2,441	203.34	2,807	233.82		
89	2,232	185.93	2,567	213.83	2,480	206.58	2,852	237.57		
90	2,268	188.92	2,608	217.25	2,520	209.92	2,898	241.40		

ISSUE AGE	PLAN N		ZIP CODES 300-303, 311, 399							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,232	102.63	1,416	117.95	1,369	114.04	1,574	131.11		
66	1,235	102.88	1,421	118.37	1,372	114.29	1,578	131.45		
67	1,246	103.79	1,433	119.37	1,384	115.29	1,592	132.61		
68	1,260	104.96	1,449	120.70	1,400	116.62	1,610	134.11		
69	1,277	106.37	1,469	122.37	1,419	118.20	1,631	135.86		
70	1,298	108.12	1,493	124.37	1,442	120.12	1,658	138.11		
71	1,320	109.96	1,518	126.45	1,466	122.12	1,687	140.53		
72	1,344	111.96	1,546	128.78	1,494	124.45	1,718	143.11		
73	1,370	114.12	1,575	131.20	1,522	126.78	1,750	145.78		
74	1,400	116.62	1,610	134.11	1,556	129.61	1,789	149.02		
75	1,430	119.12	1,645	137.03	1,589	132.36	1,828	152.27		
76	1,459	121.53	1,679	139.86	1,622	135.11	1,865	155.35		
77	1,487	123.87	1,710	142.44	1,652	137.61	1,900	158.27		
78	1,514	126.12	1,741	145.03	1,682	140.11	1,935	161.19		
79	1,543	128.53	1,775	147.86	1,714	142.78	1,972	164.27		
80	1,572	130.95	1,807	150.52	1,747	145.53	2,009	167.35		
81	1,601	133.36	1,841	153.36	1,778	148.11	2,045	170.35		
82	1,631	135.86	1,876	156.27	1,812	150.94	2,083	173.51		
83	1,661	138.36	1,911	159.19	1,846	153.77	2,123	176.85		
84	1,691	140.86	1,945	162.02	1,879	156.52	2,161	180.01		
85	1,731	144.19	1,991	165.85	1,923	160.19	2,212	184.26		
86	1,759	146.52	2,022	168.43	1,953	162.68	2,247	187.18		
87	1,788	148.94	2,056	171.26	1,986	165.43	2,284	190.26		
88	1,817	151.36	2,089	174.01	2,018	168.10	2,321	193.34		
89	1,846	153.77	2,123	176.85	2,051	170.85	2,358	196.42		
90	1,875	156.19	2,155	179.51	2,083	173.51	2,395	199.50		

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ISSUE AGE	PLAN G		ALL OTHER ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,285	107.04	1,478	123.12	1,428	118.95	1,642	136.78		
66	1,288	107.29	1,481	123.37	1,431	119.20	1,646	137.11		
67	1,299	108.21	1,494	124.45	1,443	120.20	1,659	138.19		
68	1,314	109.46	1,511	125.87	1,460	121.62	1,679	139.86		
69	1,332	110.96	1,532	127.62	1,480	123.28	1,702	141.78		
70	1,353	112.70	1,556	129.61	1,503	125.20	1,728	143.94		
71	1,376	114.62	1,582	131.78	1,529	127.37	1,758	146.44		
72	1,402	116.79	1,612	134.28	1,558	129.78	1,792	149.27		
73	1,429	119.04	1,643	136.86	1,588	132.28	1,826	152.11		
74	1,459	121.53	1,678	139.78	1,621	135.03	1,864	155.27		
75	1,491	124.20	1,715	142.86	1,657	138.03	1,906	158.77		
76	1,521	126.70	1,749	145.69	1,690	140.78	1,944	161.94		
77	1,551	129.20	1,784	148.61	1,723	143.53	1,981	165.02		
78	1,578	131.45	1,815	151.19	1,753	146.02	2,016	167.93		
79	1,608	133.95	1,849	154.02	1,787	148.86	2,055	171.18		
80	1,639	136.53	1,885	157.02	1,821	151.69	2,094	174.43		
81	1,669	139.03	1,919	159.85	1,854	154.44	2,132	177.60		
82	1,701	141.69	1,956	162.93	1,890	157.44	2,174	181.09		
83	1,732	144.28	1,992	165.93	1,924	160.27	2,213	184.34		
84	1,764	146.94	2,029	169.02	1,960	163.27	2,254	187.76		
85	1,804	150.27	2,075	172.85	2,004	166.93	2,305	192.01		
86	1,834	152.77	2,109	175.68	2,038	169.77	2,344	195.26		
87	1,864	155.27	2,144	178.60	2,071	172.51	2,382	198.42		
88	1,894	157.77	2,178	181.43	2,104	175.26	2,420	201.59		
89	1,924	160.27	2,213	184.34	2,138	178.10	2,459	204.83		
90	1,955	162.85	2,248	187.26	2,172	180.93	2,498	208.08		

ISSUE AGE	PLAN N		ALL OTHER ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,062	88.46	1,221	101.71	1,180	98.29	1,357	113.04		
66	1,065	88.71	1,225	102.04	1,183	98.54	1,360	113.29		
67	1,074	89.46	1,235	102.88	1,193	99.38	1,372	114.29		
68	1,086	90.46	1,249	104.04	1,207	100.54	1,388	115.62		
69	1,101	91.71	1,266	105.46	1,223	101.88	1,406	117.12		
70	1,119	93.21	1,287	107.21	1,243	103.54	1,429	119.04		
71	1,138	94.80	1,309	109.04	1,264	105.29	1,454	121.12		
72	1,159	96.54	1,333	111.04	1,288	107.29	1,481	123.37		
73	1,181	98.38	1,358	113.12	1,312	109.29	1,509	125.70		
74	1,207	100.54	1,388	115.62	1,341	111.71	1,542	128.45		
75	1,233	102.71	1,418	118.12	1,370	114.12	1,576	131.28		
76	1,258	104.79	1,447	120.54	1,398	116.45	1,608	133.95		
77	1,282	106.79	1,474	122.78	1,424	118.62	1,638	136.45		
78	1,305	108.71	1,501	125.03	1,450	120.79	1,668	138.94		
79	1,330	110.79	1,530	127.45	1,478	123.12	1,700	141.61		
80	1,355	112.87	1,558	129.78	1,506	125.45	1,732	144.28		
81	1,380	114.95	1,587	132.20	1,533	127.70	1,763	146.86		
82	1,406	117.12	1,617	134.70	1,562	130.11	1,796	149.61		
83	1,432	119.29	1,647	137.20	1,591	132.53	1,830	152.44		
84	1,458	121.45	1,677	139.69	1,620	134.95	1,863	155.19		
85	1,492	124.28	1,716	142.94	1,658	138.11	1,907	158.85		
86	1,516	126.28	1,743	145.19	1,684	140.28	1,937	161.35		
87	1,541	128.37	1,772	147.61	1,712	142.61	1,969	164.02		
88	1,566	130.45	1,801	150.02	1,740	144.94	2,001	166.68		
89	1,591	132.53	1,830	152.44	1,768	147.27	2,033	169.35		
90	1,616	134.61	1,858	154.77	1,796	149.61	2,065	172.01		