

Medicare supplement plans

Attained vs. issue age pricing structure



Cost at age 65

Katherine pays the premium of a 65-year-old

Sam pays the premium of a 65-year-old

Cost at age 85

Sam pays the premium of an 85-year-old

Katherine pays the premium of a 65-year-old

For your Medicare supplement policy, you can choose between policies with two pricing options: **attained age** or **issue-age**. Here are examples of how those options worked for Sam and Katherine.*

Sam's attained-age policy

Sam's cost of coverage will adjust annually based on his current (attained) age. He will be charged more each year because he is getting older.

Cost impact: An attained age policy costs less at the beginning, but its total cost is more over the lifetime of the policy.

Katherine's issue-age policy

Katherine's cost of coverage will always be based on her age when she signed up for a Medicare supplement plan (when the policy was issued). She will never be charged more because she is getting older.

Cost impact: An issue age policy costs more at the beginning, but its total cost is less over the lifetime of the policy.

Under both pricing options, premiums may increase annually due to medical cost inflation.

*Names are fictional.



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