

NEW JERSEY



2022 ProCare[®] RATE SHEETS

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Plans C, F and HDF are only available to applicants first eligible for Medicare Part A before January 1, 2020.

Premium portions for Plans C and F are for Part B deductible; subtract from the appropriate mode to calculate commission:

A	SA	Q	M
\$ 225	\$ 113	\$ 57	\$ 19

Attained Age policy rates are based on the policyholder's current age. Rates increase yearly (as the policyholder's age increases) on the policy anniversary date, usually up to age 80. Any rate increases due to medical care cost increases are in addition to the increases due to aging. Plans A, C, D, F, HDF, G, HDG, and N are Attained Age rated.

Under Age 65 During Open Enrollment / Guaranteed Issue Period (OE/GI) policy rates available during Open Enrollment / Guaranteed Issue period for Plans C and D only. Available to applicants ages 50 thru 64.

AGE 50 - 64 GUARANTEED ISSUE PERIOD (G/I) *

Male						
Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	3134	1567	784	262	5F4	03/01/2023
D	2437	1219	610	204	5F8	03/01/2023

Female						
Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	2725	1363	682	228	5F5	03/01/2023
D	2119	1060	530	177	5F9	03/01/2023

*** NOTE: In NEW JERSEY, once the policyholder reaches age 65, rates for their policy will change to reflect the rates of the corresponding overage plan.
Only applicants first eligible for Medicare Part A before 2020 may purchase Plans C, F, and High Deductible Plan F.**

AGE 50 - 64 DURING OPEN ENROLLMENT (O/E) *

Male						
Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	3134	1567	784	262	5F4	03/01/2023
D	2437	1219	610	204	5F8	03/01/2023

Female						
Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	2725	1363	682	228	5F5	03/01/2023
D	2119	1060	530	177	5F9	03/01/2023

Underage Coverage:

Plans C and D are available for qualified consumers aged 50-64 who are eligible for Medicare by reason of disability.

Open Enrollment

You are eligible for Guaranteed Acceptance in Plan C if your Medicare Part B effective date is prior to 1/1/2020 and you apply:

- (1) within six months of enrollment in Medicare Part B; or
- (2) within six months beginning with the month in which a retroactive determination of eligible for Medicare is made.

You are eligible for Guaranteed Acceptance in Plan D if:

- (1) your Medicare Part B effective date is prior to 1/1/2020 and you apply within six months of enrollment in Medicare Part B and you are not covered by any other Medicare Supplement Plan; or
- (2) your Medicare Part B effective date is on or after 1/1/2020 and you apply within 12 months of enrollment in Medicare Part B.

* NOTE: In NEW JERSEY, once the policyholder reaches age 65, rates for their policy will change to reflect the rates of the corresponding overage plan. Only applicants first eligible for Medicare Part A before 2020 may purchase Plans C, F, and High Deductible Plan F.

PLAN A

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5A4
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2064	1032	516	172
66	2115	1058	529	177
67	2159	1080	540	180
68	2217	1109	555	185
69	2275	1138	569	190
70	2339	1170	585	195
71	2389	1195	598	200
72	2423	1212	606	202
73	2528	1264	632	211
74	2640	1320	660	220
75	2753	1377	689	230
76	2857	1429	715	239
77	2908	1454	727	243
78	2908	1454	727	243
79	2908	1454	727	243
80+	2908	1454	727	243

Standard				
		Effective Date: 03/01/2023		Plan Code: 5A6
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2376	1188	594	198
66	2434	1217	609	203
67	2484	1242	621	207
68	2551	1276	638	213
69	2618	1309	655	219
70	2692	1346	673	225
71	2749	1375	688	230
72	2788	1394	697	233
73	2910	1455	728	243
74	3038	1519	760	254
75	3168	1584	792	264
76	3288	1644	822	274
77	3347	1674	837	279
78	3347	1674	837	279
79	3347	1674	837	279
80+	3347	1674	837	279

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5A5
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1795	898	449	150
66	1839	920	460	154
67	1877	939	470	157
68	1928	964	482	161
69	1978	989	495	165
70	2034	1017	509	170
71	2077	1039	520	174
72	2107	1054	527	176
73	2199	1100	550	184
74	2296	1148	574	192
75	2394	1197	599	200
76	2484	1242	621	207
77	2529	1265	633	211
78	2529	1265	633	211
79	2529	1265	633	211
80+	2529	1265	633	211

Standard				
		Effective Date: 03/01/2023		Plan Code: 5A7
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2064	1032	516	172
66	2115	1058	529	177
67	2159	1080	540	180
68	2217	1109	555	185
69	2275	1138	569	190
70	2339	1170	585	195
71	2389	1195	598	200
72	2423	1212	606	202
73	2528	1264	632	211
74	2640	1320	660	220
75	2753	1377	689	230
76	2857	1429	715	239
77	2908	1454	727	243
78	2908	1454	727	243
79	2908	1454	727	243
80+	2908	1454	727	243

PLAN C

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5B4
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3134	1567	784	262
66	3239	1620	810	270
67	3348	1674	837	279
68	3460	1730	865	289
69	3575	1788	894	298
70	3696	1848	924	308
71	3816	1908	954	318
72	3945	1973	987	329
73	4078	2039	1020	340
74	4212	2106	1053	351
75	4351	2176	1088	363
76	4494	2247	1124	375
77	4643	2322	1161	387
78	4803	2402	1201	401
79	4959	2480	1240	414
80+	5123	2562	1281	427

Standard				
		Effective Date: 03/01/2023		Plan Code: 5B6
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3607	1804	902	301
66	3728	1864	932	311
67	3853	1927	964	322
68	3982	1991	996	332
69	4115	2058	1029	343
70	4253	2127	1064	355
71	4392	2196	1098	366
72	4540	2270	1135	379
73	4693	2347	1174	392
74	4848	2424	1212	404
75	5007	2504	1252	418
76	5171	2586	1293	431
77	5343	2672	1336	446
78	5527	2764	1382	461
79	5707	2854	1427	476
80+	5896	2948	1474	492

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5B5
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2725	1363	682	228
66	2817	1409	705	235
67	2911	1456	728	243
68	3009	1505	753	251
69	3109	1555	778	260
70	3214	1607	804	268
71	3319	1660	830	277
72	3431	1716	858	286
73	3546	1773	887	296
74	3663	1832	916	306
75	3784	1892	946	316
76	3908	1954	977	326
77	4038	2019	1010	337
78	4177	2089	1045	349
79	4312	2156	1078	360
80+	4455	2228	1114	372

Standard				
		Effective Date: 03/01/2023		Plan Code: 5B7
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3134	1567	784	262
66	3239	1620	810	270
67	3348	1674	837	279
68	3460	1730	865	289
69	3575	1788	894	298
70	3696	1848	924	308
71	3816	1908	954	318
72	3945	1973	987	329
73	4078	2039	1020	340
74	4212	2106	1053	351
75	4351	2176	1088	363
76	4494	2247	1124	375
77	4643	2322	1161	387
78	4803	2402	1201	401
79	4959	2480	1240	414
80+	5123	2562	1281	427

Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and High Deducible F.

PLAN D

Male

Preferred		Effective Date: 03/01/2023			Plan Code: 5BM
Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2437	1219	610	204	
66	2526	1263	632	211	
67	2621	1311	656	219	
68	2718	1359	680	227	
69	2816	1408	704	235	
70	2921	1461	731	244	
71	3024	1512	756	252	
72	3137	1569	785	262	
73	3252	1626	813	271	
74	3368	1684	842	281	
75	3489	1745	873	291	
76	3612	1806	903	301	
77	3741	1871	936	312	
78	3878	1939	970	324	
79	4015	2008	1004	335	
80+	4156	2078	1039	347	

Standard		Effective Date: 03/01/2023			Plan Code: 5BO
Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2804	1402	701	234	
66	2907	1454	727	243	
67	3016	1508	754	252	
68	3128	1564	782	261	
69	3241	1621	811	271	
70	3362	1681	841	281	
71	3481	1741	871	291	
72	3610	1805	903	301	
73	3743	1872	936	312	
74	3876	1938	969	323	
75	4016	2008	1004	335	
76	4157	2079	1040	347	
77	4305	2153	1077	359	
78	4463	2232	1116	372	
79	4620	2310	1155	385	
80+	4783	2392	1196	399	

Female

Preferred		Effective Date: 03/01/2023			Plan Code: 5BN
Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2119	1060	530	177	
66	2197	1099	550	184	
67	2279	1140	570	190	
68	2364	1182	591	197	
69	2449	1225	613	205	
70	2540	1270	635	212	
71	2630	1315	658	220	
72	2728	1364	682	228	
73	2828	1414	707	236	
74	2929	1465	733	245	
75	3035	1518	759	253	
76	3141	1571	786	262	
77	3253	1627	814	272	
78	3373	1687	844	282	
79	3491	1746	873	291	
80+	3615	1808	904	302	

Standard		Effective Date: 03/01/2023			Plan Code: 5BP
Attained Age	Annual	Semi Annual	Quarterly	Monthly	
65	2437	1219	610	204	
66	2526	1263	632	211	
67	2621	1311	656	219	
68	2718	1359	680	227	
69	2816	1408	704	235	
70	2921	1461	731	244	
71	3024	1512	756	252	
72	3137	1569	785	262	
73	3252	1626	813	271	
74	3368	1684	842	281	
75	3489	1745	873	291	
76	3612	1806	903	301	
77	3741	1871	936	312	
78	3878	1939	970	324	
79	4015	2008	1004	335	
80+	4156	2078	1039	347	

PLAN F

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5C4
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3150	1575	788	263
66	3253	1627	814	272
67	3363	1682	841	281
68	3475	1738	869	290
69	3588	1794	897	299
70	3711	1856	928	310
71	3831	1916	958	320
72	3959	1980	990	330
73	4092	2046	1023	341
74	4226	2113	1057	353
75	4367	2184	1092	364
76	4509	2255	1128	376
77	4658	2329	1165	389
78	4818	2409	1205	402
79	4975	2488	1244	415
80+	5137	2569	1285	429

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5C5
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2739	1370	685	229
66	2829	1415	708	236
67	2924	1462	731	244
68	3022	1511	756	252
69	3120	1560	780	260
70	3227	1614	807	269
71	3332	1666	833	278
72	3443	1722	861	287
73	3559	1780	890	297
74	3675	1838	919	307
75	3798	1899	950	317
76	3921	1961	981	327
77	4051	2026	1013	338
78	4190	2095	1048	350
79	4326	2163	1082	361
80+	4467	2234	1117	373

Standard		Effective Date: 03/01/2023		Plan Code: 5C6
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3625	1813	907	303
66	3744	1872	936	312
67	3870	1935	968	323
68	4000	2000	1000	334
69	4129	2065	1033	345
70	4270	2135	1068	356
71	4409	2205	1103	368
72	4556	2278	1139	380
73	4709	2355	1178	393
74	4864	2432	1216	406
75	5026	2513	1257	419
76	5189	2595	1298	433
77	5361	2681	1341	447
78	5545	2773	1387	463
79	5725	2863	1432	478
80+	5912	2956	1478	493

Standard		Effective Date: 03/01/2023		Plan Code: 5C7
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3150	1575	788	263
66	3253	1627	814	272
67	3363	1682	841	281
68	3475	1738	869	290
69	3588	1794	897	299
70	3711	1856	928	310
71	3831	1916	958	320
72	3959	1980	990	330
73	4092	2046	1023	341
74	4226	2113	1057	353
75	4367	2184	1092	364
76	4509	2255	1128	376
77	4658	2329	1165	389
78	4818	2409	1205	402
79	4975	2488	1244	415
80+	5137	2569	1285	429

Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and High Deducible F.

PLAN HDF

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5CM
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	772	386	193	65
66	793	397	199	67
67	815	408	204	68
68	846	423	212	71
69	872	436	218	73
70	902	451	226	76
71	932	466	233	78
72	952	476	238	80
73	998	499	250	84
74	1050	525	263	88
75	1103	552	276	92
76	1152	576	288	96
77	1187	594	297	99
78	1200	600	300	100
79	1210	605	303	101
80+	1268	634	317	106

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5CN
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	672	336	168	56
66	689	345	173	58
67	709	355	178	60
68	736	368	184	62
69	758	379	190	64
70	785	393	197	66
71	811	406	203	68
72	828	414	207	69
73	868	434	217	73
74	913	457	229	77
75	959	480	240	80
76	1002	501	251	84
77	1032	516	258	86
78	1043	522	261	87
79	1053	527	264	88
80+	1103	552	276	92

Standard		Effective Date: 03/01/2023		Plan Code: 5CO
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	889	445	223	75
66	912	456	228	76
67	938	469	235	79
68	974	487	244	82
69	1004	502	251	84
70	1038	519	260	87
71	1073	537	269	90
72	1095	548	274	92
73	1148	574	287	96
74	1209	605	303	101
75	1269	635	318	106
76	1326	663	332	111
77	1366	683	342	114
78	1381	691	346	116
79	1393	697	349	117
80+	1460	730	365	122

Standard		Effective Date: 03/01/2023		Plan Code: 5CP
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	772	386	193	65
66	793	397	199	67
67	815	408	204	68
68	846	423	212	71
69	872	436	218	73
70	902	451	226	76
71	932	466	233	78
72	952	476	238	80
73	998	499	250	84
74	1050	525	263	88
75	1103	552	276	92
76	1152	576	288	96
77	1187	594	297	99
78	1200	600	300	100
79	1210	605	303	101
80+	1268	634	317	106

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PLAN G

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5D4
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2441	1221	611	204
66	2530	1265	633	211
67	2626	1313	657	219
68	2723	1362	681	227
69	2820	1410	705	235
70	2926	1463	732	244
71	3029	1515	758	253
72	3141	1571	786	262
73	3256	1628	814	272
74	3373	1687	844	282
75	3494	1747	874	292
76	3616	1808	904	302
77	3745	1873	937	313
78	3883	1942	971	324
79	4019	2010	1005	335
80+	4162	2081	1041	347

Standard				
		Effective Date: 03/01/2023		Plan Code: 5D6
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2809	1405	703	235
66	2912	1456	728	243
67	3022	1511	756	252
68	3133	1567	784	262
69	3246	1623	812	271
70	3367	1684	842	281
71	3486	1743	872	291
72	3615	1808	904	302
73	3748	1874	937	313
74	3882	1941	971	324
75	4021	2011	1006	336
76	4162	2081	1041	347
77	4310	2155	1078	360
78	4468	2234	1117	373
79	4625	2313	1157	386
80+	4790	2395	1198	400

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5D5
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2123	1062	531	177
66	2201	1101	551	184
67	2284	1142	571	191
68	2368	1184	592	198
69	2453	1227	614	205
70	2544	1272	636	212
71	2634	1317	659	220
72	2732	1366	683	228
73	2832	1416	708	236
74	2934	1467	734	245
75	3038	1519	760	254
76	3145	1573	787	263
77	3257	1629	815	272
78	3376	1688	844	282
79	3495	1748	874	292
80+	3619	1810	905	302

Standard				
		Effective Date: 03/01/2023		Plan Code: 5D7
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2441	1221	611	204
66	2530	1265	633	211
67	2626	1313	657	219
68	2723	1362	681	227
69	2820	1410	705	235
70	2926	1463	732	244
71	3029	1515	758	253
72	3141	1571	786	262
73	3256	1628	814	272
74	3373	1687	844	282
75	3494	1747	874	292
76	3616	1808	904	302
77	3745	1873	937	313
78	3883	1942	971	324
79	4019	2010	1005	335
80+	4162	2081	1041	347

PLAN HDG

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5HO
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	772	386	193	65
66	793	397	199	67
67	815	408	204	68
68	846	423	212	71
69	872	436	218	73
70	902	451	226	76
71	932	466	233	78
72	952	476	238	80
73	998	499	250	84
74	1050	525	263	88
75	1103	552	276	92
76	1152	576	288	96
77	1187	594	297	99
78	1200	600	300	100
79	1210	605	303	101
80+	1268	634	317	106

Standard		Effective Date: 03/01/2023		Plan Code: 5HQ
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	889	445	223	75
66	912	456	228	76
67	938	469	235	79
68	974	487	244	82
69	1004	502	251	84
70	1038	519	260	87
71	1073	537	269	90
72	1095	548	274	92
73	1148	574	287	96
74	1209	605	303	101
75	1269	635	318	106
76	1326	663	332	111
77	1366	683	342	114
78	1381	691	346	116
79	1393	697	349	117
80+	1460	730	365	122

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5HP
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	672	336	168	56
66	689	345	173	58
67	709	355	178	60
68	736	368	184	62
69	758	379	190	64
70	785	393	197	66
71	811	406	203	68
72	828	414	207	69
73	868	434	217	73
74	913	457	229	77
75	959	480	240	80
76	1002	501	251	84
77	1032	516	258	86
78	1043	522	261	87
79	1053	527	264	88
80+	1103	552	276	92

Standard		Effective Date: 03/01/2023		Plan Code: 5HR
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	772	386	193	65
66	793	397	199	67
67	815	408	204	68
68	846	423	212	71
69	872	436	218	73
70	902	451	226	76
71	932	466	233	78
72	952	476	238	80
73	998	499	250	84
74	1050	525	263	88
75	1103	552	276	92
76	1152	576	288	96
77	1187	594	297	99
78	1200	600	300	100
79	1210	605	303	101
80+	1268	634	317	106

PLAN N

Male				
Preferred		Effective Date: 03/01/2023		Plan Code: 5DM
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2012	1006	503	168
66	2089	1045	523	175
67	2172	1086	543	181
68	2256	1128	564	188
69	2343	1172	586	196
70	2434	1217	609	203
71	2526	1263	632	211
72	2623	1312	656	219
73	2724	1362	681	227
74	2825	1413	707	236
75	2931	1466	733	245
76	3040	1520	760	254
77	3151	1576	788	263
78	3274	1637	819	273
79	3392	1696	848	283
80+	3516	1758	879	293

Standard				
		Effective Date: 03/01/2023		Plan Code: 5DO
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2315	1158	579	193
66	2404	1202	601	201
67	2499	1250	625	209
68	2597	1299	650	217
69	2697	1349	675	225
70	2801	1401	701	234
71	2907	1454	727	243
72	3018	1509	755	252
73	3134	1567	784	262
74	3251	1626	813	271
75	3373	1687	844	282
76	3499	1750	875	292
77	3626	1813	907	303
78	3767	1884	942	314
79	3903	1952	976	326
80+	4047	2024	1012	338

Female				
Preferred		Effective Date: 03/01/2023		Plan Code: 5DN
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1749	875	438	146
66	1817	909	455	152
67	1889	945	473	158
68	1962	981	491	164
69	2038	1019	510	170
70	2116	1058	529	177
71	2197	1099	550	184
72	2281	1141	571	191
73	2369	1185	593	198
74	2456	1228	614	205
75	2549	1275	638	213
76	2644	1322	661	221
77	2740	1370	685	229
78	2847	1424	712	238
79	2950	1475	738	246
80+	3058	1529	765	255

Standard				
		Effective Date: 03/01/2023		Plan Code: 5DP
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2012	1006	503	168
66	2089	1045	523	175
67	2172	1086	543	181
68	2256	1128	564	188
69	2343	1172	586	196
70	2434	1217	609	203
71	2526	1263	632	211
72	2623	1312	656	219
73	2724	1362	681	227
74	2825	1413	707	236
75	2931	1466	733	245
76	3040	1520	760	254
77	3151	1576	788	263
78	3274	1637	819	273
79	3392	1696	848	283
80+	3516	1758	879	293