



Medicare Supplement Insurance (Medigap) Buyer's Worksheet

Medicare Supplement insurance plans may be similar from one company to another. So, the decision of which insurance company you choose can come down to the company's **reliability, financial strength** and **customer service**. To help you compare your options, here are some important questions to ask when shopping around for Medicare Supplement insurance.

	Physicians Mutual Insurance Company	Company Name:	Company Name:
What are the company's financial strength ratings according to leading insurance analysts?	A. M. Best: A (Excellent) Weiss Ratings: A+ (Excellent) These ratings refer only to the overall financial status and are not a recommendation of the specific insurance policy provisions, rates or practices of Physicians Mutual Insurance Company.	A. M. Best: Weiss Ratings:	A. M. Best: Weiss Ratings:
How long has the company been selling Medicare Supplement insurance?	40 years*		
Which premium structures does the company offer?	<input checked="" type="checkbox"/> Attained Age <input checked="" type="checkbox"/> Issue Age <input type="checkbox"/> Community Rated	<input type="checkbox"/> Attained Age <input type="checkbox"/> Issue Age <input type="checkbox"/> Community Rated	<input type="checkbox"/> Attained Age <input type="checkbox"/> Issue Age <input type="checkbox"/> Community Rated
Does the company offer any discounts or additional innovative benefits?	Yes — Innovative Discount Rider, plus qualifying discounts		
Does the company provide a history of its rate increases in writing?***	Yes — a national rate increase history is available		
Does the company offer a 12-month rate guarantee?	Yes — our policy guarantees it		
How much is the monthly premium?			
On average, how long does the company take to pay a Medicare Supplement claim?	Electronic payments usually processed within 3 days		
Does the company offer a personal, dedicated agent who can answer your questions, or an 800 number?	Yes		
Does the company offer additional insurance products to help with other retirement needs you may have?	<input type="checkbox"/> Life <input type="checkbox"/> Dental <input type="checkbox"/> Cancer <input type="checkbox"/> Annuity	<input type="checkbox"/> Life <input type="checkbox"/> Dental <input type="checkbox"/> Cancer <input type="checkbox"/> Annuity	<input type="checkbox"/> Life <input type="checkbox"/> Dental <input type="checkbox"/> Cancer <input type="checkbox"/> Annuity

* Physicians Mutual Insurance Company is a member of the Physicians Mutual family. The Physicians Mutual family has provided Medicare Supplement coverage for 40 years.

** A company's rate history is the best indicator of future rate behavior. A low rate today does not necessarily mean a low rate tomorrow.