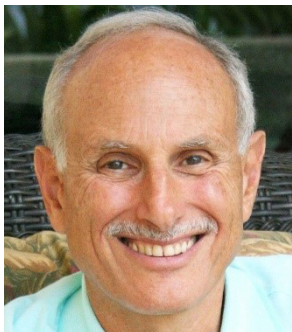


How to Avoid Health Insurance Rip-Offs and Save a Fortune

Martin D. Weiss, PhD

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Introduction



Right around this time, you're probably getting bombarded with insurance ads on TV or in the mail.

Why? Because it's Open Enrollment season for Medicare ... which also means open hunting season for companies seeking to exploit seniors like us.

Beware: Many of those so-called "Medicare plans" could cause damage to your retirement nest-egg. They could even harm your health.

Most of them overcharge by a mile. Or worse, they could lock you into bad plans that provide inferior care.

I've written this e-book to help protect you from those kinds of disasters ... and to help you save quite a bit of money as well.

Why My Company Is The Only Source of This Valuable Information

Insurance companies don't give you this info because they know it will unmask their rip-offs and cause an onslaught of bad publicity.

Most insurance agents don't want you to have it either. They mostly represent the companies that pad their profits at your expense — the companies that pay agents the fattest commissions.



So the agents fear that sharing this information will hurt their business, too.

My company, Weiss Ratings, is the only one in the country that has all the data and does all the painstaking research.

Moreover, we're the only ones that provide safety ratings that are 100% independent and unbiased.

We've never sold insurance and never will. Plus, unlike other rating agencies, we never accept a dime from the companies for the ratings we issue.

Why I'm 100% Certain Millions of Americans Are Getting Ripped Off

I know all about this — the good, the bad and the ugly — because I have all the current data on 189 companies, 37 plans and 1.4 billion quotes.

Plus, I know because I went through the ringer with these health insurance companies myself many years ago — when I was taking care of my own parents.

And today, at the age of 71, I see that they're still pulling the same old tricks.



Right now, for example, simply by choosing the wrong insurer ...

- One couple living in Indiana will be overcharged to the tune of \$67,740 for ten years of premiums.
- Another couple, living in Texas, will be overcharged \$72,280.
- For a still another, in Florida, the rip-off will total \$96,040. And ...

I could give you exactly 1.9 million additional sordid examples similar to these. Each and every one based on actual, current quotes!



All told, American seniors are being asked to pay \$15.2 billion in extra premiums over and above what they could be paying ... if only they knew what to look for.

What's worse, in an attempt to avoid these rip-offs, many seniors wind up jumping from the firing pan into the fire:

They get stuck with inferior health care. They become the victims of medical mistakes ... or simply plain neglect.

I won't trouble you with the countless real-life horror stories. I'm sure you've heard plenty of them yourself.

Instead, with this e-book, my focus is to urgently help you do three things:

1. Find the safest insurance companies.
2. Reap the biggest savings on your health insurance.
3. Enjoy complete freedom of choice when selecting doctors or hospitals.

To help make that possible, this e-book includes ...

- Our complete list of the 189 health insurance providers.
- Our latest Weiss Safety Rating for each (from A+ to E-).
- A summary of each of the standard Medigap plans — with the benefits and cons of each.
- Specific step-by-step instructions on how to find the safest companies with the best plans.

So to cut to the chase, let me give you my three personal recommendations right here and now ...

Recommendation #1



Avoid HMOs or supposedly “all-inclusive” plans like Medicare-plus, Medicare Advantage.

With few exceptions, they take over your Medicare, promising the moon and the stars. Then they confine you to a network of mostly below-average care providers. There are outstanding exceptions, of course. But finding them can be a big challenge.

No matter what, in the end, those kinds of plans take away your freedom of choice. And they often deliver inferior medical care.

To prevent that from happening, my advice is to always retain direct, personal control over your Medicare.

Sure, Medicare has its deficiencies. We all know that. But look at the problems Obamacare has, now recognized by both Democrats and Republicans! And look how many times Congress failed in its attempt to fix it or replace it!

A deficient federal health care system is obviously not something you or I can fix right now. The key is to find a simple path to navigate around it, which leads me to ...

Recommendation #2

Focus strictly on Medicare Supplement policies, commonly called “Medigap.”

These policies are designed to cover some or most of the gap between what Medicare covers and what doctors or hospitals actually charge. Nothing is perfect. But our data (and my personal experience) tells me Medigap usually beats every other option — hands down.

The main imperfection in Medigap policies is the pricing:



Depending on the company and other factors, what you get charged varies *all over the lot*. And that’s where millions of seniors all over the country get ripped off by thousands of dollars each year, which leads me to ...

Recommendation #3



Save thousands of dollars per year. All you have to do is identify the best companies with the most reasonable rates. That simple step could easily make the difference saving a not-so-small fortune and getting ripped off.

Follow these three basic recommendations and you should be able to achieve most of your health care goals.

Now, let’s look at the specific steps you need to take ...

Step 1

Learn The Basics of Medigap



Typically, comparing one insurance policy to another is a nightmare. With the exception of Medigap policies, no two policies are exactly the same. There's always some wrinkle, big or small, that's different. So shopping around to compare prices is almost impossible.

That's advantage number one of Medigap. In nearly all states, nearly all the companies that sell a particular Medigap plan offer exactly the same benefits, bells and whistles as every other company that offers that plan.

Don't be surprised, but the fact is you have the U.S. Congress to thank for that: Many years ago, Congress standardized and simplified Medigap policies. So today, you have a menu of 10 different plans to choose from, starting with Plan A, which is the bare bones, all the way up through Plan N, which is top of the line.

Two other advantages ...

Advantage #2. In all states, there is an open enrollment period that lasts for six months. It begins on the first day of the month in which you meet these two simple requirements: You are 65 or older. And you're enrolled in Medicare Part B.

During this open enrollment period, the insurer cannot deny you coverage for any reason. Not even for pre-existing conditions.

(Some insurers might, however, charge you a higher premium for the pre-existing condition or other health and lifestyle factors.)

Advantage #3. Once you purchase a policy, Medigap policies are guaranteed renewable. An insurance company *cannot* refuse to renew your policy.

The only exceptions: They can cancel or refuse to renew if you've made material misrepresentations on your application. Or, if you don't pay the premiums. Needless to say, be sure to avoid both situations.



Step 2

Decide Which Medigap Plan Is Best For You

Here are some of the factors to consider ...

Factor #1. Your income. If you are living on a fixed income and are able to afford only the most basic coverage, favor Plan A, the core plan.

Among other things, you'll get an extra 30 days hospitalization per year beyond what Medicare pays.

You'll get 100% coverage of the Medicare Part B coinsurance for approved medical services (which would otherwise cost you 20% of the approved amount.)



If you can afford a bit more, though, also take a look at Plans K or L, if they are available in your area.

These policies help limit your out-of-pocket costs for doctor's services and hospital care.

Just bear in mind you will still have to pay Medicare coinsurance and deductibles before the policy pays its share of the costs.

Plus, these policies also do not cover and excess charges billed by your physician.

Like I said, there's no *perfect* solution.

Factor #2. Your family history. Is it pretty common in your family for folks to live a long life beyond the time they can typically care for themselves?

If so, consider Medigap Plan C which pays \$164.50 per-day co-payments under Medicare for up to 100 days of skilled nursing facility care.

Factor #3. Foreign Travel. If you travel overseas extensively, you can get coverage for emergency care in a foreign country with Plan C through G, M and N.

(In some states, the rules are a bit different: In Massachusetts and Minnesota foreign travel coverage can be found in the Supplement 1 Plan and the Basic Medigap Coverage, respectively. In Wisconsin, a Foreign Travel rider can be added.)

Most popular plans overall: With the advantages I just cited, you'd think one of the plans I just told you about would be the most popular. But that's not the case.

The most popular plans are those that offer the best combination of both *benefits* and *price*. And among those ...

- **Plan F:** tops them all. In fact, in 2016, 58.6% of enrollees chose this plan.
- **Plan G:** is a distant second in popularity, with 18.2% of the enrollees.

Personally, I agree with those 58% of Medigap enrollees who like Plan F the best. It includes the widest range of coverage. And the premiums are not outrageous. In other words, Plan F provides a good balance between what you get and what you pay. To see for yourself, check out each plan's benefits:

Medigap Plans										
Medigap Benefits	A	B	C	D	F	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	X	X	X	X	X	X	X	X	X	X
Part B coinsurance or co-payment	X	X	X	X	X	X	50%	75%	X	X
Blood (first 3 pints)	X	X	X	X	X	X	50%	75%	X	X
Part A hospice care coinsurance or co-payment	X	X	X	X	X	X	50%	75%	X	X
Skilled nursing facility care coinsurance			X	X	X	X	50%	75%	X	X
Part A deductible		X	X	X	X	X	50%	75%	X	X
Part B deductible			X		X		50%	75%	50%	X
Part B excess charges					X	X				
Foreign travel exchange (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit							\$5,120	\$5,560		

X = the plan covers 100% of the benefit. Blank = the policy doesn't cover that benefit. % = the plan covers this percentage of this benefit.

Step 3

Find the Strongest Insurance Companies

Some people think that insurance companies are always safe. “Heck,” they ask, “isn’t safety their job! To protect our safety, don’t they have to be safe themselves?”

Sure, that makes logical sense. But unfortunately, logic is not always what makes the world turn, even in the realm of insurance.

What happened in the late 1980s and early 1990s is a case in point. We saw such massive failures that close to six million Americans were caught in failed insurance companies. Worse, the companies’ obligations were so large, even the state guarantee associations didn’t have enough money to reimburse policyholders.

The primary victims were two million people that had “cash value policies,” who used their policies as a place to park their savings or investments. Then, a moratorium was imposed on cash withdrawals and policy loans. So they were mostly locked out of their money for months.



But *anyone* with *any* kind of policy in a failed company faces other issues: They risk a lot of inconvenience and even major disruptions in their health and financial planning. That’s one reason you need to favor stronger companies whenever possible.

The other reason is that, even in the absence of financial difficulties, stronger insurance companies typically do a better job of paying their claims promptly.

A stronger company is less likely to subject you to extra paperwork, excuses, nitpicking and even automatic denials that insurers often use to wear you down, reduce the amount of money they have to pay or hold on to your cash as long as they can.



How do you find the strongest companies?

That’s what Weiss Ratings does for investors and consumers every day.

According to Barron’s, “Weiss is the leader in identifying vulnerable companies.”

The *New York Times* reported that “Weiss was

the first to see the dangers and say so unambiguously.”

Esquire wrote that Weiss Ratings is “*The only one who rates [companies] with no conflicts of interest.*”

Worth Magazine put it this way: “*Weiss’s record is so good compared with that of his competitors ... insurance consumers need look no further.*”

My point is: You can rely the Weiss Ratings to protect you from weak companies. And our Ratings are very clear:

A = Excellent

B = Good

C = Fair

D = Weak

E = Very weak

We also use a plus or minus sign to indicate the upper or lower third of each rating grade.



My recommendation: For Medigap insurance, favor companies with a grade of Weiss Rating of **B-** or higher.

And if you're only choices for the sake of buying affordable coverage has a lower Weiss Rating, just be fully aware that you're giving up safety for the sake of saving some money.

How can you determine the Weiss Ratings of each company that offers Medigap policies?

Simple: At the end of this report, I have listed all the U.S. health insurance companies that provide Medigap policies. Just look up your company in alphabetical order and you'll see its latest Weiss Safety Rating as of November 1, 2017.

Plus, for your convenience we also provide a list of the states it's registered to do business in and along with its contact information.

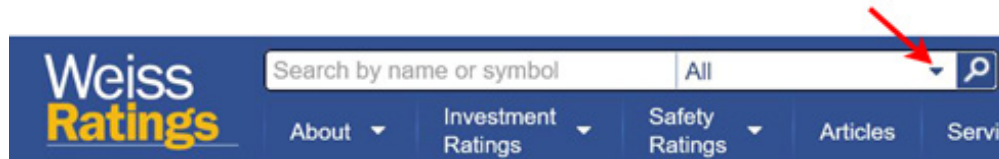
Insurance company ratings don't change that often. But we do update them quarterly. So if you want to double-check to make sure you have our very latest rating, here's what to do ...

1. Go to our Website at www.weissratings.com

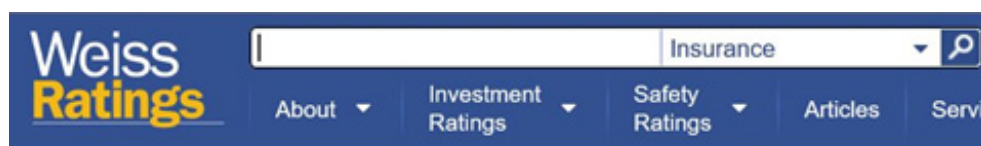
2. At the top of the page, look for the words

“Search by name or symbol.”

3. Click on the arrow on the far right.



4. It will give you a list of investment types and financial industries to choose from. Select “Insurance”, the last one at the bottom.



5. Enter the first two words of the name of your insurance company.

6. If you still can’t find it, try entering just the first word of the name. Then select the right one from the choices it gives you.

Important side note: While you’re at www.weissratings.com our website, be sure to also check the Weiss Safety Ratings of your bank or credit union.

And for your portfolio, don’t miss the latest Weiss Investment Ratings on your stocks, ETFs or mutual funds. These DO change frequently with new financial data and market activity.

Now for your last and most important step ...

Step 4

Save a Not-So-Small Fortune with the Least Expensive Policies

There are four standard factors that determine the price you pay for a Medigap policy.

1. **The plan you choose (from A to N)**
2. **Your age**
3. **Where you live**
4. **Your gender**

If you give us that information, we can produce a complete report with the exact quotes you will get for every plan and from every company offering those plans in your area.

If you cannot give us that information, we cannot produce that report. And unfortunately, we know of no other way to get all the info you need to save the most money with the best companies.

So you will forgive me if I cannot give you that information in this free report.

After you give us your age and zip code, then we have to sift through all our data on 189 companies, 37 plans and 1.4 billion quotes. That's how we distill it all down to a simple set of tables, customized for YOU, with everything you need to compare and save money.

With our customized Weiss Ratings Medigap Report, you get ...



Your actual current price quotes. A complete list of nearly all insurance carriers in your area and what they are offering you right now for EACH Medigap plan, based on your personal circumstances.

That's a lot of information: Every plan. Every company. Every quote. But don't worry. It's very easy to use. I help you pick the plan you prefer. I give you the current premium costs

on each by the companies in your area. Then I give you the phone number to call. One. Two. Three.

The Weiss Rating for every company is also in your report. That helps you not only save a lot of money but also do so with the safest, most reliable health insurers.

The exact amount you save will vary, of course. It could be as little as a couple hundred dollars per year or as much as \$5,000 per year. But I am 99% certain you will save money no matter what!

The report is normally \$99. But it is available to you now for just \$49. You save \$50.

Take 30 days. If it doesn't save you, at the very bare-bones minimum, five times the cost of the report, let me know. I'll make sure you get all your money back. No questions asked.



If our report saves you \$1,000 in premiums in the next 12 months, it will pay for itself more than 20 times over in just the first year.

If you continue reaping those savings for another four years, our report will pay for itself 100 times over.

And if you do so for another nine years, it report will pay for itself 200 times over.

On just a \$49 money-back-guaranteed investment, there's absolutely nowhere you can go to beat that kind of return!

Here's what to do:

1. [Click here](#) to go to our Medigap Report webpage (or call us at 877-934-7778).
2. Enter the few pieces of information we require.
3. Wait a minute or two for us to gather all the quotes and create the report based on your personal information.
4. Download your complete report, review it on your computer, mobile device or tablet. Or print it out if you wish. And then...
5. Use your personal, customized report to save what could be a lot of money.

And like I said, if it doesn't save you at least five times the cost of the report, no problem! Just let me know within 30 days, and I'll make sure you get a 100% re-fund, no questions asked.

Good luck and God bless!

Martin D. Weiss

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Medigap Insurance Providers with their Weiss Ratings

(A = excellent, B = Good, C = Fair, D = Weak, E = very weak)

Company	Domicile State	Phone	Weiss Safety Rating
AETNA HEALTH & LIFE INS CO Address 151 Farmington Avenue, Hartford, CT, 6156 Licensed All states except PR	CT	860-273-0123	B+
AETNA HEALTH INS CO Address 800 Crescent Centre Dr, Franklin, TN, 37067 Licensed All states except CA,CT,MS,NY,PR	PA	855-663-2201	B-
AETNA LIFE INS CO Address 151 Farmington Avenue, Hartford, CT, 6156 Licensed All states, the District of Columbia and Puerto Rico	CT	860-273-0123	B
ALLCARE HEALTHPLAN INC Address 740 Se 7th St, Grants Pass, OR, 97526 Licensed OR	OR	888-460-0170	E
ALLIANCE HEALTH & LIFE INS CO Address 2850 West Grand Blvd, Detroit, MI, 48202 Licensed MI	MI	313-872-8100	C
AMERICAN CONTINENTAL INS CO Address 800 Crescent Centre Dr Ste 200, Franklin, TN, 37067 Licensed All states except AK,CA,CT,DC,DE,HI,ID,ME,MD,MA,NH,NJ,NY,OR,RI,VT,WA,PR	TN	800-264-4000	B-
AMERICAN NATIONAL LIFE INS CO OF TX Address One Moody Plaza, Galveston, TX, 77550 Licensed All states except ME,NJ,NY,VT,PR	TX	409-763-4661	B-
AMERICAN REPUBLIC CORP INS CO Address 1010 North 102nd St Ste 201, Omaha, NE, 68114 Licensed All states except AK,CA,CT,FL,HI,ID,ME,MA,MI,NH,NJ,NY,RI,VT,WA,PR	IA	866-705-9100	B
AMERICAN REPUBLIC INS CO Address 601 Sixth Avenue, Des Moines, IA, 50309 Licensed All states except NY,PR	IA	800-247-2190	A-
AMERICAN RETIREMENT LIFE INS CO Address 1300 East Ninth Street, Cleveland, OH, 44114 Licensed All states except AK,CT,DC,HI,ID,ME,MA,MI,NJ,NY,VT,WA,PR	OH	512-451-2224	C+

Safety Rating: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; F = Failed; U = Unrated

Company	Domicile State	Phone	Weiss Safety Rating
AMERICO FINANCIAL LIFE & ANNUITY INS Address Po Box 139061, Dallas, TX, 75313 Licensed All states except NY	TX	816-391-2000	B-
AMERIHEALTH INSURANCE CO OF NJ Address 8000 Midlantic Dr Ste 333, Mount Laurel, NJ, 08054 Licensed NJ	NJ	609-662-2400	C-
ANTHEM HEALTH PLANS INC Address 108 Leigus Rd, Wallingford, CT, 06492 Licensed CT	CT	203-677-4000	B-
ANTHEM HEALTH PLANS OF KENTUCKY INC Address 13550 Triton Park Blvd, Louisville, KY, 40223 Licensed KY	KY	800-331-1476	B+
ANTHEM HEALTH PLANS OF MAINE INC Address 2 Gannett Dr, South Portland, ME, 04106 Licensed ME	ME	866-583-6182	B+
ANTHEM HEALTH PLANS OF NEW HAMPSHIRE Address 1155 Elm St, Manchester, NH, 03101 Licensed NH	NH	603-541-2000	B
ANTHEM HEALTH PLANS OF VIRGINIA Address 2015 Staples Mill Rd, Richmond, VA, 23230 Licensed VA	VA	804-354-7000	B-
ANTHEM INS COMPANIES INC Address 120 Monument Circle, Indianapolis, IN, 46204 Licensed All states except AK,CA,DC,DE,FL,HI,MD,MA,MI,MN,NJ,NY,PA,RI,VT,WV,PR	IN	317-488-6000	B-
ASSURED LIFE ASSOCIATION Address 9777 S Yosemite St, Lone Tree, CO, 80124 Licensed All states except AL,AK,CT,DC,IN,ME,MD,MA,MI,MN,NH,NY,NC,SC,VT,PR	CO		U
ASURIS NORTHWEST HEALTH Address 1800 Ninth Ave, Seattle, WA, 98101 Licensed OR,WA	WA	206-464-3600	B-

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Company	Domicile State	Phone	Weiss Safety Rating
AULTCARE INS CO Address 2600 Sixth St Sw, Canton, OH, 44710 Licensed OH	OH	330-363-4057	C+
AVALON INS CO Address 2500 Elmerton Ave, Harrisburg, PA, 17177 Licensed DC,DE,MD,PA,VA,WV	PA	717-541-7000	C
AVERA HEALTH PLANS INC Address 3816 S Elmwood Ave Suite 100, Sioux Falls, SD, 57105 Licensed IA,NE,SD	SD	605-322-4500	C-
BANKERS CONSECO LIFE INS CO Address 350 Jericho Turnpike Suite 304, Jericho, NY, 11753 Licensed NY	NY	317-817-6100	D
BANKERS FIDELITY ASR CO Address 4370 Peachtree Rd NE, Atlanta, GA, 30319 Licensed AL,AZ,AR,CO,FL,GA,IL,IN,IA,KS,KY,LA,MI,MS,MO,NE,NV,NM,NC,OH,OK,PA,SC,TN,TX,UT,WV	GA	800-241-1439	B-
BANKERS FIDELITY LIFE INS CO Address 4370 Peachtree Road NE, Atlanta, GA, 30319 Licensed All states except CA,CT,NY,VT,PR	GA	800-241-1439	B
BLUE CARE NETWORK OF MICHIGAN Address 20500 Civic Center Drive, Southfield, MI, 48076 Licensed MI	MI	248-799-6400	B+
BLUE CROSS & BLUE SHIELD OF FLORIDA Address 4800 Deerwood Campus Parkway, Jacksonville, FL, 32246 Licensed FL,PA	FL	904-791-6111	B-
BLUE CROSS BLUE SHIELD OF ALABAMA Address 450 Riverchase Parkway East, Birmingham, AL, 35244 Licensed AL	AL	205-220-2100	B-
BLUE CROSS BLUE SHIELD OF ARIZONA Address 2444 W Las Palmaritas Dr, Phoenix, AZ, 85021 Licensed AZ	AZ	602-864-4100	A+

Safety Rating: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; F = Failed; U = Unrated

Company		Domicile State	Phone	Weiss Safety Rating
BLUE CROSS BLUE SHIELD OF GEORGIA		GA	404-842-8000	B-
Address	3350 Peachtree Rd NE, Atlanta, GA, 30326			
Licensed	GA			
BLUE CROSS BLUE SHIELD OF KANSAS INC		KS	785-291-7000	B
Address	1133 Sw Topeka Boulevard, Topeka, KS, 66629			
Licensed	KS			
BLUE CROSS BLUE SHIELD OF KC		MO	816-395-2222	C
Address	2301 Main St, Kansas City, MO, 64108			
Licensed	KS,MO			
BLUE CROSS BLUE SHIELD OF MA		MA	617-246-5000	B
Address	101 Huntington Ave, Boston, MA, 02199			
Licensed	MA			
BLUE CROSS BLUE SHIELD OF MICHIGAN		MI	313-225-9000	C
Address	600 Lafayette East, Detroit, MI, 48226			
Licensed	MI			
BLUE CROSS BLUE SHIELD OF MINNESOTA		MN	651-662-8000	C
Address	3535 Blue Cross Rd, Eagan, MN, 55122			
Licensed	MN			
BLUE CROSS BLUE SHIELD OF MS, MUTUAL		MS	601-932-3704	B
Address	3545 Lakeland Dr, Flowood, MS, 39232			
Licensed	MS			
BLUE CROSS BLUE SHIELD OF NC		NC	919-489-7431	B-
Address	4705 University Dr Bldg 700, Durham, NC, 27707			
Licensed	NC			
BLUE CROSS BLUE SHIELD OF NEBRASKA		NE	402-982-7000	C
Address	1919 Aksarben Dr, Omaha, NE, 68180			
Licensed	NE			
BLUE CROSS BLUE SHIELD OF RI		RI	401-459-1000	C
Address	500 Exchange St, Providence, RI, 02903			
Licensed	RI			

Safety Rating: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; F = Failed; U = Unrated

Company	Domicile State	Phone	Weiss Safety Rating
BLUE CROSS BLUE SHIELD OF SC INC Address 2501 Faraway Dr, Columbia, SC, 29219 Licensed SC	SC	803-788-3860	A-
BLUE CROSS BLUE SHIELD OF VERMONT Address 445 Industrial Lane, Berlin, VT, 05602 Licensed VT	VT	802-223-6131	B
BLUE CROSS BLUE SHIELD OF WISCONSIN Address N17 W24340 Riverwood Dr, Waukesha, WI, 53188 Licensed WI	WI	262-523-4020	B-
BLUE CROSS BLUE SHIELD OF WYOMING Address 4000 House Ave, Cheyenne, WY, 82001 Licensed WY	WY	307-634-1393	B-
BLUE CROSS OF CALIFORNIA Address 1 Wellpoint Way, Thousand Oaks, CA, 91362 Licensed CA	CA	916-403-0526	A+
BLUE CROSS OF IDAHO CARE PLUS INC Address 3000 E Pine Ave, Meridian, ID, 83642 Licensed ID	ID	800-365-2345	C+
BLUE CROSS OF IDAHO HEALTH SERVICE Address 3000 E Pine Ave, Meridian, ID, 83642 Licensed ID	ID	208-345-4550	B
BLUECROSS BLUESHIELD OF TENNESSEE Address 1 Cameron Hill Circle, Chattanooga, TN, 37402 Licensed TN	TN	423-535-5600	B
CALIFORNIA PHYSICIANS SERVICE Address 50 Beale Street 22nd Floor, San Francisco, CA, 94105 Licensed CA	CA	415-229-5195	A+
CAPITAL ADVANTAGE INS CO Address 2500 Elmerton Ave, Harrisburg, PA, 17177 Licensed PA	PA	717-541-7000	C

Safety Rating: A = Excellent; B= Good; C = Fair; D = Weak; E = Very Weak; F = Failed; U = Unrated

Company	Domicile State	Phone	Weiss Safety Rating
CDPHP UNIVERSAL BENEFITS INC Address 500 Patroon Creek Blvd, Albany, NY, 12206 Licensed NY	NY	518-641-3000	E+
CENTRAL STATES INDEMNITY CO OF OMAHA Address 1212 North 96th Street, Omaha, NE, 68114 Licensed All states, the District of Columbia and Puerto Rico	NE	402-997-8000	C+
CHRISTIAN FIDELITY LIFE INS CO Address 1999 Bryan Street Suite 900, Dallas, TX, 75201 Licensed All states except AK,CA,CT,DC,DE,HI,IA,ME,MD,MA,MI,MN,NH,NJ,NY,NC,PA,RI,VT,WI,PR	TX	602-263-6666	B
CIGNA HEALTH & LIFE INS CO Address 900 Cottage Grove Road, Bloomfield, CT, 6002 Licensed All states, the District of Columbia and Puerto Rico	CT	860-226-6000	B
COLONIAL PENN LIFE INS CO Address 399 Market Street, Philadelphia, PA, 19181 Licensed All states except NY	PA	215-928-8000	D+
COMBINED INS CO OF AMERICA Address 111 E Wacker Drive, Chicago, IL, 60601 Licensed All states except NY	IL	800-225-4500	C+
COMMUNITY INS CO Address 4361 Irwin Simpson Rd, Mason, OH, 45040 Licensed IN,OH	OH	513-872-8100	B+
COMMUNITYCARE L&HINS CO Address 218 W 6th St, Tulsa, OK, 74119 Licensed OK	OK	918-594-5200	B-
COMPANION LIFE INS CO Address 2501 Faraway Drive, Columbia, SC, 29219 Licensed All states except CA,HI,NJ,NY,PR	SC	803-735-1251	B+
CONSUMERS LIFE INS CO Address 2060 East Ninth Street, Cleveland, OH, 44115 Licensed All states except AL,AK,CA,CT,FL,HI,ID,ME,MA,NH,NY,NC,RI,TN,VT,WA,PR	OH	216-687-7000	B

Safety Rating: A = Excellent; B = Good; C = Fair; D = Weak; E = Very Weak; F = Failed; U = Unrated

Company	Domicile State	Phone	Weiss Safety Rating
CONTINENTAL LIFE INS CO OF BRENTWOOD Address 800 Crescent Centre Dr Ste 200, Franklin, TN, 37067 Licensed All states except AK,CT,DC,HI,ME,MA,NY,WA,PR	TN	800-264-4000	C+
COUNTRY LIFE INS CO Address 1701 N Towanda Avenue, Bloomington, IL, 61701 Licensed All states except CA,DC,HI,NH,NJ,NY,VT,PR	IL	309-821-3000	A+
COVENTRY HEALTH & LIFE INS CO Address 550 Maryville Centre Dr #300, St. Louis, MO, 63141 Licensed All states except NY,PR	MO	800-843-7421	B
CSI LIFE INS CO Address 1212 North 96th Street, Omaha, NE, 68114 Licensed All states except NH,NY,PR	NE	402-997-8000	B-
DEAN HEALTH PLAN INC Address 1277 Deming Way, Madison, WI, 53717 Licensed WI	WI	608-836-1400	B+
EPIC LIFE INSURANCE CO Address 1717 West Broadway, Madison, WI, 53713 Licensed AZ,AR,CO,FL,IL,IN,IA,KS,KY,MD,MI,MN,MO,NE,NV,ND,OH,OK,OR,PA,SC,SD,TN,TX,VA,WV,WI	WI	608-977-5000	C
EQUITABLE LIFE & CASUALTY INS CO Address 3 Triad Center, Salt Lake City, UT, 84180 Licensed All states except CA,MN,NJ,NY,PR	UT	801-579-3400	B
EVERENCE ASSN INC Address 1110 N Main St, Goshen, IN, 46526 Licensed AZ,CA,CO,DC,FL,ID,IL,IN,IA,KS,MD,MI,MN,MT,NE,OH,OK,OR,PA,SD,VA,WA	IN		U
EVEREST REINS CO Address 1209 Orange Street, Wilmington, DE, 19801 Licensed All states, the District of Columbia and Puerto Rico	DE	908-604-3000	B-
EXCELLUS HEALTH PLAN INC Address 165 Court St, Rochester, NY, 14647 Licensed NY	NY	585-454-1700	B+

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Company	Domicile State	Phone	Weiss Safety Rating
FALLON HEALTH & LIFE ASR CO Address 10 Chestnut St, Worcester, MA, 01608 Licensed MA	MA	508-799-2100	E
FIRST CARE INC Address 1501 S Clinton St, Baltimore, MD, 21224 Licensed DC,DE,MD,VA	MD	410-581-3000	B-
FIRST COMMUNITY HEALTH PLAN INC Address 699 Gallatin St Sw Ste A2, Huntsville, AL, 35801 Licensed AL	AL	256-532-2780	B
FIRST HEALTH LIFE & HEALTH INS CO Address , Downers Grove, IL, 60515 Licensed All states except PR	TX	630-737-7900	B-
GEISINGER INDEMNITY INS CO Address 100 N Academy Ave Mc 32-51, Danville, PA, 17822 Licensed PA,WV	PA	570-271-8777	C
GERBER LIFE INS CO Address 1311 Mamaroneck Avenue, White Plains, NY, 10605 Licensed All states, the District of Columbia and Puerto Rico	NY	914-272-4000	B+
GLOBE LIFE & ACCIDENT INS CO Address 10306 Regency Parkway Drive, Omaha, NE, 68114 Licensed All states except NY,PR	NE	972-569-3744	B-
GLOBE LIFE INSURANCE CO OF NY Address 1020 Seventh North St Ste 130, Liverpool, NY, 13088 Licensed NY	NY	315-451-2544	B+
GOVERNMENT PERSONNEL MUTUAL LIC Address 2211 NE Loop 410, San Antonio, TX, 78217 Licensed All states except NJ,NY,PR	TX	210-357-2222	B+
GREEK CATHOLIC UNION OF THE USA Address 5400 Tuscarawas Rd, Beaver, PA, 15009 Licensed No States	PA	724-495-3421	U

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Company	Domicile State	Phone	Weiss Safety Rating
GROUP HEALTH COOP OF S CENTRAL WI Address 1265 John Q Hammons Drive, Madison, WI, 53717 Licensed WI	WI	608-251-4156	D
GROUP HEALTH INCORPORATED Address 55 Water St, New York, NY, 10041 Licensed NY	NY	646-447-5000	E
GROUP HEALTH OPTIONS INC Address 320 Westlake Ave N Ste 100, Seattle, WA, 98109 Licensed ID,WA	WA	888-901-4636	B-
GROUP HOSP & MEDICAL SERVICES INC Address 840 First St NE, Washington, DC, 20065 Licensed DC,MD,VA	DC	410-581-3000	B-
GUARANTEE TRUST LIFE INS CO Address 1275 Milwaukee Avenue, Glenview, IL, 60025 Licensed All states except NY	IL	847-699-0600	B
GUNDERSEN HEALTHPLAN INC Address 1836 South Avenue, La Crosse, WI, 54601 Licensed IA,WI	WI	608-881-8279	C-
HEALTH ALLIANCE MEDICAL PLANS Address 301 S Vine, Urbana, IL, 61801 Licensed IL,MO	IL	800-851-3379	B-
HEALTH CARE SVC CORP A MUT LEG RES Address 300 East Randolph St, Chicago, IL, 60601 Licensed All states except AL,CA,HI,IA,KS,LA,MS,NV,NH,NY,NC,ND,RI,SD,TN,VT,WA,WY,PR	IL	312-653-6000	B
HEALTH NET HEALTH PLAN OF OREGON INC Address 13221 Sw 68th Parkway Suite 20, Tigard, OR, 97223 Licensed OR,WA	OR	314-724-4477	E-
HEALTH NET LIFEINS CO Address 21281 Burbank Blvd, Woodland Hills, CA, 91367 Licensed All states except MI,NY,PR	CA		C

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Company	Domicile State	Phone	Weiss Safety Rating
HEALTH TRADITION HEALTH PLAN Address 1808 East Main Street, Onalaska, WI, 54650 Licensed WI	WI	507-538-5212	B
HEALTHNOW NY INC Address 257 West Genesee St, Buffalo, NY, 14202 Licensed NY	NY	716-887-6900	C+
HEALTHY ALLIANCE LIFE INS CO Address 1831 Chestnut St, St. Louis, MO, 63103 Licensed KS,MO	MO	314-923-4444	A-
HEARTLAND NATIONAL LIFE INS CO Address 401 Pennsylvania Pkwy Ste 300, Indianapolis, IN, 46280 Licensed All states except AK,CA,CT,HI,ID,IA,ME,MA,MI,MN,MT,NH,NJ,NY,OH,OR,RI,VT,VA,WA,WI,PR	IN	816-478-0120	B-
HIGHMARK BCBSD INC Address 800 Delaware Ave, Wilmington, DE, 19801 Licensed DE	DE	302-421-3000	B-
HIGHMARK INC Address 1800 Center St, Camp Hill, PA, 17011 Licensed PA	PA	412-544-7000	C
HIGHMARK WEST VIRGINIA INC Address 614 Market St, Parkersburg, WV, 26101 Licensed WV	WV	304-424-7700	B
HNE INS CO Address 1 Monarch Place Ste 1500, Springfield, MA, 01144 Licensed MA	MA	413-787-4000	C
HOMETOWN HEALTH PROVIDERS INS CO Address 830 Harvard Way, Reno, NV, 89502 Licensed NV	NV	775-982-3100	B-
HORIZON INS CO Address 3 Penn Plaza East Pp-15d, Newark, NJ, 07105 Licensed NJ	NJ	973-466-5607	B-

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Company		Domicile State	Phone	Weiss Safety Rating
HPHC INS CO		MA	781-263-6000	D-
Address	93 Worcester St, Wellesley, MA, 02481			
Licensed	CT,ME,MA,NH			
HUMANA BENEFIT PLAN OF ILLINOIS		IL	502-580-1000	A-
Address	7915 N Hale Ave Ste D, Peoria, IL, 61615			
Licensed	All states except CA,FL,NY,UT,PR			
HUMANA HEALTH BENEFIT PLAN LA		LA	504-219-6600	B
Address	One Galleria Blvd Suite 1200, Metairie, LA, 70001			
Licensed	LA			
HUMANA HEALTH INS CO OF FL INC		FL	305-626-5616	B-
Address	3501 Sw 160th Ave, Miramar, FL, 33027			
Licensed	AL,FL,KY			
HUMANA INS CO (WI)		WI	920-336-1100	A-
Address	1100 Employers Blvd, Depere, WI, 54115			
Licensed	All states except NY,PR			
HUMANA INS CO OF KENTUCKY		KY	502-580-1000	C
Address	500 West Main Street, Louisville, KY, 40202			
Licensed	KY			
HUMANA INS CO OF NY		NY	800-201-3687	B-
Address	845 Third Ave 7th FL, New York, NY, 10022			
Licensed	NY			
HUMANADENTAL INS CO		WI		U
Address	Po Box 14168, Lexington, KY, 40512			
Licensed	All states except AL,NY,PR			
INDEPENDENCE BLUE CROSS		PA	215-241-2400	C-
Address	1901 Market St, Philadelphia, PA, 19103			
Licensed	PA			
INDIVIDUAL ASR CO LIFE HEALTH & ACC		OK	405-285-0838	D
Address	3200 E Memorial Road, Edmond, OK, 73013			
Licensed	All states except CT,ME,MA,NH,NY,RI,VT,PR			

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Company		Domicile State	Phone	Weiss Safety Rating
KSKJ LIFE		IL		II
Address	2439 Glenwood Ave, Joliet, IL, 60435			
Licensed	CA,CO,CT,DE,IL,IN,KS,MI,MN,MT,OH,PA,WI			
LA HEALTH SERVICE & INDEMNITY CO		LA	225-295-3307	B
Address	5525 Reitz Ave, Baton Rouge, LA, 70809			
Licensed	LA			
LIBERTY BANKERS LIFE INS CO		OK	469-522-4400	D+
Address	1605 Lbj Freeway Suite 710, Dallas, TX, 75234			
Licensed	All states except AL,CT,ME,MN,NH,NY,PR			
LIBERTY NATIONAL LIFE INS CO		NE	972-569-4000	B
Address	10306 Regency Parkway Dr, Omaha, NE, 68114			
Licensed	All states except NY,PR			
LIFEWISE HEALTH PLAN OF OREGON		OR	425-918-4000	C
Address	2020 Sw 4th St Ste 1000, Portland, OR, 97201			
Licensed	ID,OR			
LOYAL AMERICAN LIFE INS CO		OH	512-451-2224	C+
Address	1300 East Ninth Street, Cleveland, OH, 44114			
Licensed	All states except NY,PR			
LOYAL CHRISTIANBENEFIT ASSN		PA	800-234-5222	U
Address	Po Box 13005, Erie, PA, 16514			
Licensed	No States			
MANHATTAN LIFE INS CO		NY	713-529-0045	B
Address	225 Community Drive Suite 11, Great Neck, NY, 11021			
Licensed	All states, the District of Columbia and Puerto Rico			
MASSACHUSETTS MUTUAL LIFE INS CO		MA	888-540-5613	A-
Address	800 Crescent Centre Dr Ste 200, Franklin, TN, 37067			
Licensed	All states, the District of Columbia and Puerto Rico			
MEDICA HEALTH PLANS		MN	952-992-2900	C
Address	401 Carlson Parkway, Minnetonka, MN, 55305			
Licensed	IA,MN,ND,SD			

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Company	Domicile State	Phone	Weiss Safety Rating
MEDICAL MUTUAL OF OHIO Address 2060 East Ninth St, Cleveland, OH, 44115 Licensed GA,IN,MI,NC,OH,PA,SC,WV,WI	OH	216-687-7000	A
MEDICO CORP LIFE INS CO Address 1010 North 102nd St Ste 201, Omaha, NE, 68114 Licensed All states except CA,CT,MA,NH,NJ,NY,PR	NE	800-822-9993	A-
MEDICO INS CO Address 1010 North 102nd St Ste 201, Omaha, NE, 68114 Licensed All states except CT,NJ,NY,PR	NE	800-228-6080	B
MEMBERS HEALTH INS CO Address 24 West Camelback Ave Ste A546, Phoenix, AZ, 85013 Licensed AL,AZ,AR,CO,GA,ID,IL,IN,KY,MD,MN,MS,MO,MT,NE,NM,ND,OK,OR,PA,SC,SD,TN,TX,UT,WA,WV	AZ	931-560-0041	C
MERCYCARE INS CO Address 580 N Washington, Janesville, WI, 53545 Licensed IL,WI	WI	800-895-2421	D+
MODA HEALTH PLAN INC Address 601 Sw Second Ave, Portland, OR, 97204 Licensed AK,CA,ID,OR,TX,WA	OR	503-228-6554	E
MUTUAL OF OMAHA INS CO Address Mutual of Omaha Plaza, Omaha, NE, 68175 Licensed All states, the District of Columbia and Puerto Rico	NE	402-342-7600	B+
NEW ERA LIFE INS CO Address 11720 Katy Freeway Suite 1700, Houston, TX, 77079 Licensed All states except AK,CT,DC,HI,ID,IL,IA,ME,MD,MA,MN,NV,NH,NJ,NY,OR,RI,VT,VA,WI,WY,PR	TX	281-368-7200	C
NEW ERA LIFE INS CO OF THE MIDWEST Address 11720 Katy Freeway Suite 1700, Houston, TX, 77079 Licensed AZ,AR,CA,CO,FL,GA,IL,IN,KS,KY,LA,MI,MS,MO,MT,NE,NC,ND,OH,OK,PA,SC,TN,TX,UT,WA,WV,	TX	281-368-7200	C
NEW WEST HEALTH SERVICES Address 130 Neill Avenue, Helena, MT, 59601 Licensed MT	MT	406-457-2200	E-

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Company	Domicile State	Phone	Weiss Safety Rating
NORIDIAN MUTUAL INS CO Address 4510 13th Ave S, Fargo, ND, 58121 Licensed ND	ND	701-282-1100	B
NORTH COAST LIFE INS CO Address 3316 Farnam St, Omaha, NE, 68175 Licensed AZ,CA,CO,GA,HI,ID,IL,IN,KS,KY,MD,MI,MS,MO,MT,NV,NM,NC,OH,OR,PA,SC,TX,UT,VA,WA,WY	WA	800-541-5858	B
OLD SURETY LIFE INS CO Address 5201 North Lincol Blvd, Oklahoma City, OK, 73105 Licensed AR,CO,KS,MO,MT,NM,NC,OK,TX	OK	405-523-2112	C
OMAHA INS CO Address Mutual of Omaha Plaza, Omaha, NE, 68175 Licensed All states except AL,CA,CO,FL,ID,IL,LA,NV,NH,NY,NC,RI,VT,WI,PR	NE	402-342-7600	B-
ORDER UNITED COMM TRAVELERS OF AMER Address 632 N. Park Street, Columbus, OH, 43215 Licensed All states except AL,AK,HI,NM,PR	OH		U
OXFORD LIFE INS CO Address 2721 North Central Avenue, Phoenix, AZ, 85004 Licensed All states except NY,VT,PR	AZ	602-263-6666	B
PARAMOUNT INS CO (OH) Address 1901 Indian Wood Circle, Maumee, OH, 43537 Licensed MI,OH	OH	419-887-2500	B+
PEKIN LIFE INS CO Address 2505 Court Street, Pekin, IL, 61558 Licensed AL,AZ,AR,GA,IL,IN,IA,KS,KY,LA,MI,MN,MS,MO,NE,OH,PA,TN,TX,VA,WI	IL	309-346-1161	B
PHILADELPHIA AMERICAN LIFE INS CO Address 11720 Katy Freeway Suite 1700, Houston, TX, 77079 Licensed All states except NY,RI,PR	TX	281-368-7200	B
PHYSICIANS MUTUAL INS CO Address 2600 Dodge Street, Omaha, NE, 68131 Licensed All states except PR	NE	402-633-1000	A+

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Company	Domicile State	Phone	Weiss Safety Rating
PHYSICIANS PLUSINS CORP Address 2650 Novation Parkway, Madison, WI, 53713 Licensed IL,WI	WI	608-282-8900	D+
POLISH FALCONS OF AMERICA Address Po Box 27248, Salt Lake City, UT, 84127 Licensed CT,IL,IN,MA,MI,NJ,NY,PA,WI	UT	800-247-1423	
PREMERA BLUE CROSS Address 7001 220th St Sw, Mountlake Terrace, WA, 98043 Licensed AK,WA	WA	425-918-4000	B+
PRIORITY HEALTHINS CO Address 1231 East Beltline NE, Grand Rapids, MI, 49525 Licensed MI	MI	616-942-0954	B-
PURITAN LIFE INS CO OF AMERICA Address Po Box 10860, Clearwater, FL, 33757 Licensed All states except AL,AK,DC,DE,IA,ME,MA,MI,NE,NV,NH,NJ,NY,NC,OR,PA,RI,SC,VT,VA,WA,WV,PR	TX		D
QUALCHOICE L&HINS CO Address 12615 Chenal Parkway Ste 300, Little Rock, AR, 72211 Licensed AR,NE	AR	501-219-5109	D
REGENE BL CROSS BL SHIELD OREGON Address 100 Sw Market St, Portland, OR, 97201 Licensed OR,WA	OR	503-225-5221	B+
REGENE BLUE CROSS BLUE SHIELD OF UT Address 2890 East Cottonwood Parkway, Salt Lake City, UT, 84121 Licensed UT	UT	801-333-2000	B-
REGENE BLUESHIELD Address 1800 Ninth Ave, Seattle, WA, 98101 Licensed WA	WA	206-464-3600	B
REGENE BLUESHIELD OF IDAHO INC Address 1602 21st Ave, Lewiston, ID, 83501 Licensed ID,WA	ID	208-746-2671	C+

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Company	Domicile State	Phone	Weiss Safety Rating
RENAISSANCE L&H INS CO OF AMERICA Address Po Box 27248, Salt Lake City, UT, 84127 Licensed All states except AL,NY,PR	IN	844-202-4150	U
RESERVE NATIONAL INS CO Address 601 East Britton Road, Oklahoma City, OK, 73114 Licensed All states except NY,PR	OK	405-848-7931	B-
ROCKY MOUNTAIN HOSPITAL & MEDICAL Address 700 Broadway, Denver, CO, 80273 Licensed CO,NV	CO	303-831-2131	B
S USA LIFE INSCO INC Address 3800 N Central Ave Ste 460, Phoenix, AZ, 85003 Licensed All states except CT,IA,MS,NH,NY,PR	AZ	212-356-0300	B
SANFORD HEALTH PLAN Address 300 Cherapa Place Suite 201, Sioux Falls, SD, 57103 Licensed IA,ND,SD	SD	605-328-6868	C
SANFORD HEALTH PLAN OF MINNESOTA Address 300 Cherapa Place Suite 201, Sioux Falls, SD, 57109 Licensed MN	MN	605-328-6868	E+
SBLI USA MUT LIFE INS CO INC Address 100 West 33rd Street Ste 1007, New York, NY, 10001 Licensed IL,IA,MI,MS,NH,NJ,NY,NC,OH,PA,SD,VT,PR	NY	212-356-0300	B
SECURITY HEALTH PLAN OF WI INC Address 1515 St Joseph Ave, Marshfield, WI, 54449 Licensed WI	WI	715-221-9555	A-
SENTINEL SECURITY LIFE INS CO Address 1405 West 2200 South, Salt Lake City, UT, 84119 Licensed All states except AL,AK,CT,DC,ME,MA,MI,MO,NH,NJ,NY,OH,RI,SC,TN,VT,VA,WV,WI,PR	UT	801-484-8514	C-
SHENANDOAH LIFE INS CO Address 4415 Pheasant Ridge Rd Ste 300, Roanoke, VA, 24014 Licensed All states except AK,CA,CT,HI,ID,ME,MA,MT,NV,NH,NY,ND,OR,RI,SD,UT,VT,WA,WY,PR	VA	540-985-4400	B-

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Company	Domicile State	Phone	Weiss Safety Rating
STANDARD LIFE & ACCIDENT INS CO Address One Moody Plaza, Galveston, TX, 77550 Licensed All states except ME,NH,NJ,NY,PR	TX	409-763-4661	A-
STANDARD LIFE & CAS INS CO Address 420 E South Temple Suite 555, Salt Lake City, UT, 84111 Licensed AL,AR,CO,FL,GA,IN,KY,LA,MS,MO,NV,NC,ND,OH,OK,SC,SD,TN,TX,UT	UT	801-538-0376	D
STATE FARM MUTUAL AUTOMOBILE INS CO Address One State Farm Plaza, Bloomington, IL, 61710 Licensed All states except PR	IL	309-766-2311	B+
STATE MUTUAL INS CO Address 210 E Second Avenue Suite 301, Rome, GA, 30161 Licensed All states except AK,CA,CT,ME,MA,MI,NH,NJ,NY,PR	GA	706-291-1054	C-
SUMMA INS CO Address 10 N Main St, Akron, OH, 44308 Licensed OH	OH	330-996-8410	C-
THP INS CO Address 52160 National Rd East E, St. Clairsville, OH, 43950 Licensed OH,PA,WV	WV	740-695-3585	D
THRIVENT FINANCIAL FOR LUTHERANS Address 4321 N Ballard Rd, Appleton, WI, 54919 Licensed All states except AL,PR	WI		U
TRANSAMERICA LIFE INS CO Address 4333 Edgewood Rd NE, Cedar Rapids, IA, 52499 Licensed All states except NY	IA	319-355-8511	B
TRANSAMERICA PREMIER LIFE INS CO Address 4333 Edgewood Rd NE, Cedar Rapids, IA, 52499 Licensed All states except NY	IA	319-355-8511	C+
TRH HEALTH INS CO Address 147 Bear Creek Pike, Columbia, TN, 38401 Licensed TN	TN	931-560-0041	C+

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Company	Domicile State	Phone	Weiss Safety Rating
TUFTS ASSOCIATED HEALTH MAINT ORG Address 705 Mount Auburn Street, Watertown, MA, 02472 Licensed MA,RI	MA	617-972-9400	B
UNIFIED LIFE INS CO Address Csc-Lawyers Inc Serv 211 E 7th, Austin, TX, 78701 Licensed All states except NY,PR	TX	877-492-4678	B
UNITED AMERICAN INS CO Address 10306 Regency Parkway Dr, Omaha, NE, 68114 Licensed All states except NY,PR	NE	972-529-5085	B-
UNITED HEALTHCARE INS CO Address P.O. Box 7000, Allentown, PA, 18175 Licensed All states except NY	CT		C
UNITED HEALTHCARE INS CO OF NY Address 2950 Expressway Dr S Ste 240, Islandia, NY, 11749 Licensed DC,NY	NY	877-832-7734	B-
UNITED NATIONAL LIFE INS CO OF AM Address 1275 Milwaukee Avenue, Glenview, IL, 60025 Licensed AZ,AR,CO,ID,IL,IN,KS,KY,MN,MO,NE,NV,NM,NC,ND,OK,SD,TN,TX,UT,WV,WY	IL	847-803-5252	B
UNITED OF OMAHA LIFE INS CO Address Mutual of Omaha Plaza, Omaha, NE, 68175 Licensed All states except NY	NE	402-342-7600	B
UNITED WORLD LIFE INS CO Address Mutual of Omaha Plaza, Omaha, NE, 68175 Licensed All states except CT,NY,PR	NE	402-342-7600	B+
UNITY HEALTH PLANS INS CORP Address 840 Carolina Street, Sauk City, WI, 53583 Licensed WI	WI	608-643-2491	C
UNIVERSAL FIDELITY LIFE INS CO Address 13931 Quail Pointe Drive, Oklahoma City, OK, 73134 Licensed AZ,AR,MS,NE,NM,OK,TX	OK	800-366-8354	D

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Company	Domicile State	Phone	Weiss Safety Rating
USAA LIFE INS CO Address 9800 Fredericksburg Rd, San Antonio, TX, 78288 Licensed All states except NY,PR	TX	210-498-1411	A
USABLE MUTUAL INS CO Address 601 S Gaines, Little Rock, AR, 72201 Licensed AR,TX	AR	501-378-2000	A+
VERMONT HEALTHPLAN LLC Address 445 Industrial Lane, Berlin, VT, 05602 Licensed VT	VT	802-223-6131	B-
WELLMARK INC Address 1331 Grand Ave, Des Moines, IA, 50309 Licensed IA,SD	IA	515-376-4500	B-
WELLMARK OF SOUTH DAKOTA INC Address 1601 West Madison St, Sioux Falls, SD, 57104 Licensed SD	SD	605-373-7200	B+
WESTERN CATHOLIC UNION Address 510 Maine St, Quincy, IL, 62301 Licensed No States	IL		U
WESTERN UNITED LIFE ASR CO Address 929 West Sprague Ave, Spokane, WA, 99201 Licensed All states except CA,MN,NJ,NY,PR	WA	800-247-2045	B-
WISCONSIN PHYSICIANS SERVICE INS Address 1717 West Brdway, Madison, WI, 53713 Licensed IL,IN,MI,OH,WI	WI	608-977-5000	C
WMI MUTUAL INS CO Address 4393 S Riverboat Rd #380, Taylorsville, UT, 84123 Licensed AZ,ID,MT,NV,NM,UT,WA	UT	801-263-8000	C

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