



United American
insurance company

2025 ProCare[®] Rates – New Jersey

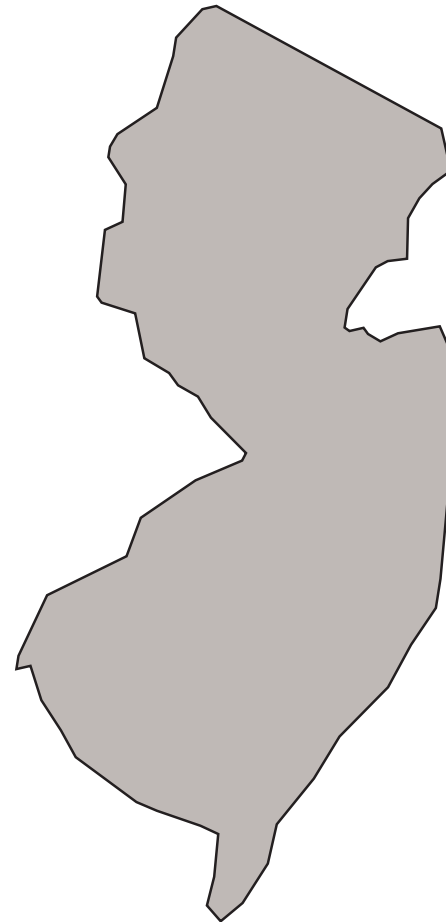
Plans C, F and HDF are only available to applicants first eligible for Medicare Part A before January 1, 2020.

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

A	SA	Q	M
\$282	\$141	\$71	\$24

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



PLAN A

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5A4		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2858	1429	715	239
66	2927	1464	732	244
67	2988	1494	747	249
68	3067	1534	767	256
69	3148	1574	787	263
70	3237	1619	810	270
71	3307	1654	827	276
72	3354	1677	839	280
73	3499	1750	875	292
74	3653	1827	914	305
75	3808	1904	952	318
76	3953	1977	989	330
77	4025	2013	1007	336
78	4025	2013	1007	336
79	4025	2013	1007	336
80+	4025	2013	1007	336

Standard		Effective Date: 06/15/2026 Plan Code: 5A6		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3289	1645	823	275
66	3368	1684	842	281
67	3439	1720	860	287
68	3530	1765	883	295
69	3623	1812	906	302
70	3725	1863	932	311
71	3806	1903	952	318
72	3860	1930	965	322
73	4027	2014	1007	336
74	4204	2102	1051	351
75	4383	2192	1096	366
76	4550	2275	1138	380
77	4633	2317	1159	387
78	4633	2317	1159	387
79	4633	2317	1159	387
80+	4633	2317	1159	387

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5A5		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2485	1243	622	208
66	2545	1273	637	213
67	2598	1299	650	217
68	2668	1334	667	223
69	2738	1369	685	229
70	2815	1408	704	235
71	2876	1438	719	240
72	2917	1459	730	244
73	3043	1522	761	254
74	3177	1589	795	265
75	3312	1656	828	276
76	3438	1719	860	287
77	3501	1751	876	292
78	3501	1751	876	292
79	3501	1751	876	292
80+	3501	1751	876	292

Standard		Effective Date: 06/15/2026 Plan Code: 5A7		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2858	1429	715	239
66	2927	1464	732	244
67	2988	1494	747	249
68	3067	1534	767	256
69	3148	1574	787	263
70	3237	1619	810	270
71	3307	1654	827	276
72	3354	1677	839	280
73	3499	1750	875	292
74	3653	1827	914	305
75	3808	1904	952	318
76	3953	1977	989	330
77	4025	2013	1007	336
78	4025	2013	1007	336
79	4025	2013	1007	336
80+	4025	2013	1007	336

PLAN C

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5B4		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	4337	2169	1085	362
66	4483	2242	1121	374
67	4633	2317	1159	387
68	4790	2395	1198	400
69	4949	2475	1238	413
70	5114	2557	1279	427
71	5281	2641	1321	441
72	5459	2730	1365	455
73	5644	2822	1411	471
74	5831	2916	1458	486
75	6022	3011	1506	502
76	6220	3110	1555	519
77	6426	3213	1607	536
78	6647	3324	1662	554
79	6862	3431	1716	572
80+	7091	3546	1773	591

Standard		Effective Date: 06/15/2026 Plan Code: 5B6		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	4991	2496	1248	416
66	5159	2580	1290	430
67	5332	2666	1333	445
68	5513	2757	1379	460
69	5695	2848	1424	475
70	5886	2943	1472	491
71	6077	3039	1520	507
72	6283	3142	1571	524
73	6495	3248	1624	542
74	6710	3355	1678	560
75	6930	3465	1733	578
76	7158	3579	1790	597
77	7395	3698	1849	617
78	7650	3825	1913	638
79	7897	3949	1975	659
80+	8160	4080	2040	680

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5B5		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3771	1886	943	315
66	3899	1950	975	325
67	4029	2015	1008	336
68	4166	2083	1042	348
69	4304	2152	1076	359
70	4448	2224	1112	371
71	4592	2296	1148	383
72	4748	2374	1187	396
73	4908	2454	1227	409
74	5071	2536	1268	423
75	5237	2619	1310	437
76	5409	2705	1353	451
77	5588	2794	1397	466
78	5781	2891	1446	482
79	5967	2984	1492	498
80+	6166	3083	1542	514

Standard		Effective Date: 06/15/2026 Plan Code: 5B7		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	4337	2169	1085	362
66	4483	2242	1121	374
67	4633	2317	1159	387
68	4790	2395	1198	400
69	4949	2475	1238	413
70	5114	2557	1279	427
71	5281	2641	1321	441
72	5459	2730	1365	455
73	5644	2822	1411	471
74	5831	2916	1458	486
75	6022	3011	1506	502
76	6220	3110	1555	519
77	6426	3213	1607	536
78	6647	3324	1662	554
79	6862	3431	1716	572
80+	7091	3546	1773	591

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

PLAN D

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5BM		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3372	1686	843	281
66	3496	1748	874	292
67	3627	1814	907	303
68	3761	1881	941	314
69	3899	1950	975	325
70	4043	2022	1011	337
71	4184	2092	1046	349
72	4340	2170	1085	362
73	4501	2251	1126	376
74	4662	2331	1166	389
75	4829	2415	1208	403
76	4998	2499	1250	417
77	5178	2589	1295	432
78	5367	2684	1342	448
79	5557	2779	1390	464
80+	5752	2876	1438	480

Standard		Effective Date: 06/15/2026 Plan Code: 5BO		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3881	1941	971	324
66	4023	2012	1006	336
67	4174	2087	1044	348
68	4328	2164	1082	361
69	4487	2244	1122	374
70	4652	2326	1163	388
71	4815	2408	1204	402
72	4995	2498	1249	417
73	5180	2590	1295	432
74	5365	2683	1342	448
75	5557	2779	1390	464
76	5752	2876	1438	480
77	5959	2980	1490	497
78	6176	3088	1544	515
79	6395	3198	1599	533
80+	6620	3310	1655	552

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5BN		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2933	1467	734	245
66	3040	1520	760	254
67	3154	1577	789	263
68	3271	1636	818	273
69	3390	1695	848	283
70	3516	1758	879	293
71	3639	1820	910	304
72	3774	1887	944	315
73	3914	1957	979	327
74	4054	2027	1014	338
75	4199	2100	1050	350
76	4347	2174	1087	363
77	4503	2252	1126	376
78	4667	2334	1167	389
79	4833	2417	1209	403
80+	5003	2502	1251	417

Standard		Effective Date: 06/15/2026 Plan Code: 5BP		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3372	1686	843	281
66	3496	1748	874	292
67	3627	1814	907	303
68	3761	1881	941	314
69	3899	1950	975	325
70	4043	2022	1011	337
71	4184	2092	1046	349
72	4340	2170	1085	362
73	4501	2251	1126	376
74	4662	2331	1166	389
75	4829	2415	1208	403
76	4998	2499	1250	417
77	5178	2589	1295	432
78	5367	2684	1342	448
79	5557	2779	1390	464
80+	5752	2876	1438	480

PLAN F

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5C4		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	4359	2180	1090	364
66	4502	2251	1126	376
67	4654	2327	1164	388
68	4810	2405	1203	401
69	4966	2483	1242	414
70	5136	2568	1284	428
71	5302	2651	1326	442
72	5480	2740	1370	457
73	5663	2832	1416	472
74	5848	2924	1462	488
75	6043	3022	1511	504
76	6240	3120	1560	520
77	6447	3224	1612	538
78	6667	3334	1667	556
79	6884	3442	1721	574
80+	7110	3555	1778	593

Standard		Effective Date: 06/15/2026 Plan Code: 5C6		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	5017	2509	1255	419
66	5181	2591	1296	432
67	5356	2678	1339	447
68	5536	2768	1384	462
69	5715	2858	1429	477
70	5911	2956	1478	493
71	6102	3051	1526	509
72	6306	3153	1577	526
73	6517	3259	1630	544
74	6730	3365	1683	561
75	6955	3478	1739	580
76	7181	3591	1796	599
77	7420	3710	1855	619
78	7673	3837	1919	640
79	7923	3962	1981	661
80+	8182	4091	2046	682

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5C5		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3791	1896	948	316
66	3915	1958	979	327
67	4047	2024	1012	338
68	4183	2092	1046	349
69	4319	2160	1080	360
70	4466	2233	1117	373
71	4611	2306	1153	385
72	4765	2383	1192	398
73	4925	2463	1232	411
74	5086	2543	1272	424
75	5256	2628	1314	438
76	5427	2714	1357	453
77	5607	2804	1402	468
78	5798	2899	1450	484
79	5987	2994	1497	499
80+	6183	3092	1546	516

Standard		Effective Date: 06/15/2026 Plan Code: 5C7		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	4359	2180	1090	364
66	4502	2251	1126	376
67	4654	2327	1164	388
68	4810	2405	1203	401
69	4966	2483	1242	414
70	5136	2568	1284	428
71	5302	2651	1326	442
72	5480	2740	1370	457
73	5663	2832	1416	472
74	5848	2924	1462	488
75	6043	3022	1511	504
76	6240	3120	1560	520
77	6447	3224	1612	538
78	6667	3334	1667	556
79	6884	3442	1721	574
80+	7110	3555	1778	593

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

PLAN HDF

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5CM		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1068	534	267	89
66	1098	549	275	92
67	1128	564	282	94
68	1171	586	293	98
69	1207	604	302	101
70	1248	624	312	104
71	1291	646	323	108
72	1317	659	330	110
73	1380	690	345	115
74	1453	727	364	122
75	1526	763	382	128
76	1595	798	399	133
77	1642	821	411	137
78	1659	830	415	139
79	1675	838	419	140
80+	1755	878	439	147

Standard		Effective Date: 06/15/2026 Plan Code: 5CO		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1229	615	308	103
66	1263	632	316	106
67	1298	649	325	109
68	1347	674	337	113
69	1389	695	348	116
70	1436	718	359	120
71	1486	743	372	124
72	1515	758	379	127
73	1588	794	397	133
74	1672	836	418	140
75	1756	878	439	147
76	1835	918	459	153
77	1890	945	473	158
78	1910	955	478	160
79	1928	964	482	161
80+	2020	1010	505	169

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5CN		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	928	464	232	78
66	955	478	239	80
67	981	491	246	82
68	1018	509	255	85
69	1050	525	263	88
70	1085	543	272	91
71	1123	562	281	94
72	1145	573	287	96
73	1200	600	300	100
74	1264	632	316	106
75	1327	664	332	111
76	1387	694	347	116
77	1428	714	357	119
78	1443	722	361	121
79	1457	729	365	122
80+	1526	763	382	128

Standard		Effective Date: 06/15/2026 Plan Code: 5CP		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1068	534	267	89
66	1098	549	275	92
67	1128	564	282	94
68	1171	586	293	98
69	1207	604	302	101
70	1248	624	312	104
71	1291	646	323	108
72	1317	659	330	110
73	1380	690	345	115
74	1453	727	364	122
75	1526	763	382	128
76	1595	798	399	133
77	1642	821	411	137
78	1659	830	415	139
79	1675	838	419	140
80+	1755	878	439	147

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

PLAN G

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5D4		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3379	1690	845	282
66	3502	1751	876	292
67	3634	1817	909	303
68	3768	1884	942	314
69	3903	1952	976	326
70	4049	2025	1013	338
71	4191	2096	1048	350
72	4348	2174	1087	363
73	4507	2254	1127	376
74	4670	2335	1168	390
75	4835	2418	1209	403
76	5005	2503	1252	418
77	5183	2592	1296	432
78	5373	2687	1344	448
79	5561	2781	1391	464
80+	5760	2880	1440	480

Standard		Effective Date: 06/15/2026 Plan Code: 5D6		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3888	1944	972	324
66	4031	2016	1008	336
67	4183	2092	1046	349
68	4336	2168	1084	362
69	4492	2246	1123	375
70	4660	2330	1165	389
71	4823	2412	1206	402
72	5003	2502	1251	417
73	5186	2593	1297	433
74	5374	2687	1344	448
75	5564	2782	1391	464
76	5760	2880	1440	480
77	5965	2983	1492	498
78	6184	3092	1546	516
79	6400	3200	1600	534
80+	6629	3315	1658	553

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5D5		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2938	1469	735	245
66	3046	1523	762	254
67	3161	1581	791	264
68	3276	1638	819	273
69	3394	1697	849	283
70	3521	1761	881	294
71	3644	1822	911	304
72	3781	1891	946	316
73	3919	1960	980	327
74	4061	2031	1016	339
75	4205	2103	1052	351
76	4352	2176	1088	363
77	4507	2254	1127	376
78	4673	2337	1169	390
79	4836	2418	1209	403
80+	5009	2505	1253	418

Standard		Effective Date: 06/15/2026 Plan Code: 5D7		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3379	1690	845	282
66	3502	1751	876	292
67	3634	1817	909	303
68	3768	1884	942	314
69	3903	1952	976	326
70	4049	2025	1013	338
71	4191	2096	1048	350
72	4348	2174	1087	363
73	4507	2254	1127	376
74	4670	2335	1168	390
75	4835	2418	1209	403
76	5005	2503	1252	418
77	5183	2592	1296	432
78	5373	2687	1344	448
79	5561	2781	1391	464
80+	5760	2880	1440	480

PLAN HDG

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5HO		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1068	534	267	89
66	1098	549	275	92
67	1128	564	282	94
68	1171	586	293	98
69	1207	604	302	101
70	1248	624	312	104
71	1291	646	323	108
72	1317	659	330	110
73	1380	690	345	115
74	1453	727	364	122
75	1526	763	382	128
76	1595	798	399	133
77	1642	821	411	137
78	1659	830	415	139
79	1675	838	419	140
80+	1755	878	439	147

Standard		Effective Date: 06/15/2026 Plan Code: 5HQ		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1229	615	308	103
66	1263	632	316	106
67	1298	649	325	109
68	1347	674	337	113
69	1389	695	348	116
70	1436	718	359	120
71	1486	743	372	124
72	1515	758	379	127
73	1588	794	397	133
74	1672	836	418	140
75	1756	878	439	147
76	1835	918	459	153
77	1890	945	473	158
78	1910	955	478	160
79	1928	964	482	161
80+	2020	1010	505	169

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5HP		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	928	464	232	78
66	955	478	239	80
67	981	491	246	82
68	1018	509	255	85
69	1050	525	263	88
70	1085	543	272	91
71	1123	562	281	94
72	1145	573	287	96
73	1200	600	300	100
74	1264	632	316	106
75	1327	664	332	111
76	1387	694	347	116
77	1428	714	357	119
78	1443	722	361	121
79	1457	729	365	122
80+	1526	763	382	128

Standard		Effective Date: 06/15/2026 Plan Code: 5HR		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	1068	534	267	89
66	1098	549	275	92
67	1128	564	282	94
68	1171	586	293	98
69	1207	604	302	101
70	1248	624	312	104
71	1291	646	323	108
72	1317	659	330	110
73	1380	690	345	115
74	1453	727	364	122
75	1526	763	382	128
76	1595	798	399	133
77	1642	821	411	137
78	1659	830	415	139
79	1675	838	419	140
80+	1755	878	439	147

PLAN N

Male

Preferred		Effective Date: 06/15/2026 Plan Code: 5DM		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2783	1392	696	232
66	2890	1445	723	241
67	3006	1503	752	251
68	3123	1562	781	261
69	3245	1623	812	271
70	3369	1685	843	281
71	3496	1748	874	292
72	3629	1815	908	303
73	3770	1885	943	315
74	3909	1955	978	326
75	4056	2028	1014	338
76	4207	2104	1052	351
77	4360	2180	1090	364
78	4530	2265	1133	378
79	4694	2347	1174	392
80+	4866	2433	1217	406

Standard		Effective Date: 06/15/2026 Plan Code: 5DO		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	3202	1601	801	267
66	3326	1663	832	278
67	3460	1730	865	289
68	3594	1797	899	300
69	3734	1867	934	312
70	3877	1939	970	324
71	4023	2012	1006	336
72	4176	2088	1044	348
73	4338	2169	1085	362
74	4499	2250	1125	375
75	4668	2334	1167	389
76	4841	2421	1211	404
77	5018	2509	1255	419
78	5213	2607	1304	435
79	5403	2702	1351	451
80+	5600	2800	1400	467

Female

Preferred		Effective Date: 06/15/2026 Plan Code: 5DN		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2420	1210	605	202
66	2513	1257	629	210
67	2614	1307	654	218
68	2716	1358	679	227
69	2822	1411	706	236
70	2930	1465	733	245
71	3040	1520	760	254
72	3156	1578	789	263
73	3278	1639	820	274
74	3400	1700	850	284
75	3528	1764	882	294
76	3658	1829	915	305
77	3792	1896	948	316
78	3940	1970	985	329
79	4083	2042	1021	341
80+	4232	2116	1058	353

Standard		Effective Date: 06/15/2026 Plan Code: 5DP		
Attained Age	Annual	Semi Annual	Quarterly	Monthly
65	2783	1392	696	232
66	2890	1445	723	241
67	3006	1503	752	251
68	3123	1562	781	261
69	3245	1623	812	271
70	3369	1685	843	281
71	3496	1748	874	292
72	3629	1815	908	303
73	3770	1885	943	315
74	3909	1955	978	326
75	4056	2028	1014	338
76	4207	2104	1052	351
77	4360	2180	1090	364
78	4530	2265	1133	378
79	4694	2347	1174	392
80+	4866	2433	1217	406

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

Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	4337	2169	1085	362	5F4	06/15/2026
D	3372	1686	843	281	5F8	06/15/2026

Female

Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	3771	1886	943	315	5F5	06/15/2026
D	2933	1467	734	245	5F9	06/15/2026

*** 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	4337	2169	1085	362	5F4	06/15/2026
D	3372	1686	843	281	5F8	06/15/2026

Female						
Preferred						
Plan	A	SA	Q	M	Plan Code	Effective Date
C	3771	1886	943	315	5F5	06/15/2026
D	2933	1467	734	245	5F9	06/15/2026

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.