

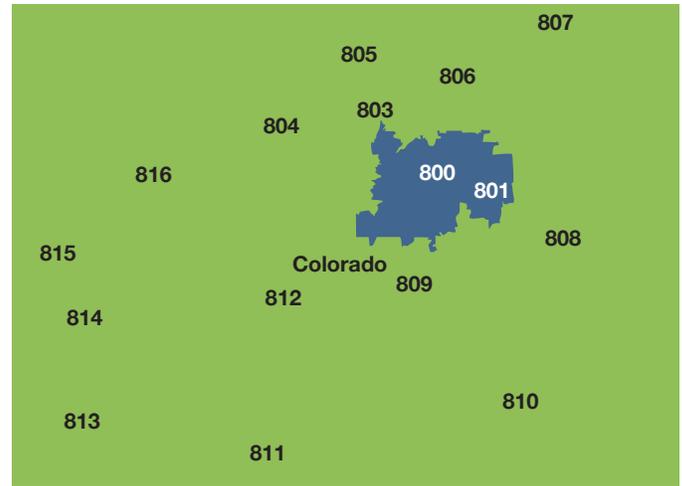
Colorado | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
HHD Percent & Definition	7% Roommate**
e-App	Yes
e-Contracting	Yes

** Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	803-816
Area Factor 2	800-802

Area Factor 1 | FEMALE | Zip 802 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	150.88	156.83	168.59	3/1/19
Prosperity Life Group	137.03	137.03	142.19	2/1/19
CSI Life Insurance Company	139.50	139.50	153.14	9/1/18
Union Security Insurance Company	140.46	141.57	148.80	9/17/18
Great Southern Life Insurance Company	140.86	140.86	148.36	3/4/19
Renaissance Life & Health Insurance Company of America	141.65	148.07	160.82	10/1/17
Pan American Life Insurance Company	141.89	141.89	151.72	7/1/18
Wisconsin Physicians Service Insurance Corporation	143.63	159.76	171.77	1/1/19
Guarantee Trust Life Insurance Company	143.77	146.91	152.69	1/1/19
Bankers Fidelity Life Insurance Company (Preferred)	144.34	156.85	169.35	10/1/18

Area Factor 1 | MALE | Zip 802 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	173.51	180.35	193.90	3/1/19
Reserve National Insurance Company (Preferred)	154.45	171.20	183.50	6/1/17
Prosperity Life Group	157.58	157.58	163.53	2/1/19
Wisconsin Physicians Service Insurance Corporation	157.98	175.74	188.94	1/1/19
CSI Life Insurance Company	160.19	160.19	176.07	9/1/18
Guarantee Trust Life Insurance Company	161.02	164.54	171.02	1/1/19
USAA Life Insurance Company	161.50	174.59	188.87	7/1/19
Union Security Insurance Company	161.53	162.81	171.12	9/17/18
Bankers Fidelity Life Insurance Company (Preferred)	161.67	175.67	189.68	10/1/18
Great Southern Life Insurance Company	162.00	162.00	170.62	3/4/19

* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

** Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers.

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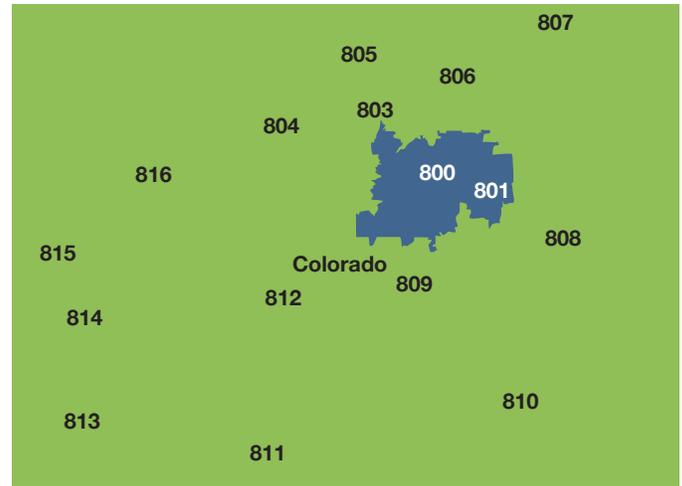
Colorado | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
HHD Percent & Definition	7% Roommate*
e-App	Yes
e-Contracting	Yes

* Reside with one to three persons 18 years old or older for the past 12 months.



Area Factor 1	803-816
Area Factor 2	800-802

Area Factor 1 | FEMALE | Zip 802 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	120.95	126.32	136.95	3/1/19
(Anthem) Blue Cross Blue Shield of Colorado	104.26	118.52	129.06	1/1/19
Pan American Life Insurance Company	106.11	106.11	114.46	7/1/18
CSI Life Insurance Company	108.11	108.11	120.12	9/1/18
Union Security Insurance Company	108.24	109.64	116.26	9/17/18
Atlantic Coast Life Insurance Company	108.63	108.63	114.25	2/14/19
Everest Reinsurance Company	111.67	114.34	123.95	10/1/18
Guarantee Trust Life Insurance Company	113.36	115.83	120.51	1/1/19
Great Southern Life Insurance Company	114.15	114.15	121.28	3/4/19
National Guardian Life Insurance Company	115.59	115.59	122.20	7/1/19

Area Factor 1 | MALE | Zip 802 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	139.10	145.27	157.48	3/1/19
(Anthem) Blue Cross Blue Shield of Colorado	116.29	131.71	143.49	1/1/19
Pan American Life Insurance Company	121.97	121.97	131.56	7/1/18
CSI Life Insurance Company	124.38	124.38	138.17	9/1/18
Union Security Insurance Company	124.47	126.09	133.71	9/17/18
Atlantic Coast Life Insurance Company	124.93	124.93	131.39	2/14/19
Medico Corp Life Insurance Company	126.38	126.38	133.77	11/1/18
Guarantee Trust Life Insurance Company	126.96	129.73	134.98	1/1/19
Everest Reinsurance Company	127.30	130.34	141.31	10/1/18
Bankers Fidelity Life Insurance Company (Preferred)	130.26	136.03	147.45	10/1/18

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