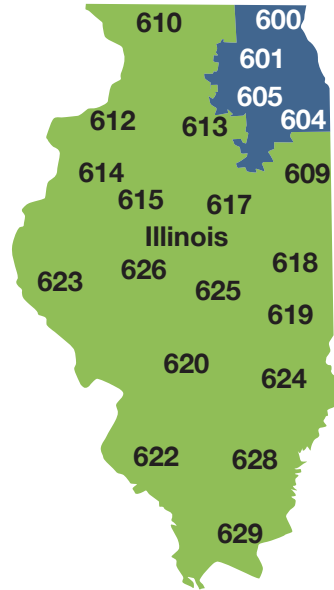


Illinois | Plan F*

Competitive Analysis Grids



Area Factor 1	609-629
Area Factor 2	600-608

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled
HHD Percent & Definition	No HHD**
e-App	Yes
e-Contracting	Yes

Area Factor 1 | FEMALE | Zip 622 | As of 9/1/2019

Carrier Name	Singles Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	132.61	137.84	148.19	5/1/19
State Mutual Insurance Company	116.42	119.83	127.17	7/1/19
Aetna Health and Life Insurance Company	117.95	119.20	125.12	8/23/19
Great Southern Life Insurance Company	118.70	118.70	125.02	3/4/19
Lumico Life Insurance Company	125.25	129.58	138.83	8/1/19
Union Security Insurance Company	127.09	127.09	133.57	7/9/18
Guarantee Trust Life Insurance Company	127.26	132.37	140.06	2/1/19
Pan American Life Insurance Company	128.82	128.82	137.75	7/1/18
Thrivent Financial For Lutherans	129.86	134.99	145.12	4/1/19
Shenandoah Life Insurance Company	130.31	133.08	143.97	5/1/19

Area Factor 1 | MALE | Zip 622 | As of 9/1/2019

Carrier Name	Singles Rate**			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	152.50	158.51	170.42	5/1/19
State Mutual Insurance Company	130.33	134.25	142.42	7/1/19
USAA Life Insurance Company	135.49	146.54	158.27	8/1/19
Aetna Health Insurance Company	135.61	137.11	143.86	8/23/19
Great Southern Life Insurance Company	136.51	136.51	143.77	3/4/19
Country Life Insurance Company	137.11	164.60	182.84	6/1/14
Health Alliance Medical Plans, Inc.	140.00	178.00	197.00	1/1/19
Lumico Life Insurance Company	142.25	147.25	157.75	8/1/19
Guarantee Trust Life Insurance Company	142.53	148.26	156.86	2/1/19
Humanadental Insurance Company (Value)	144.61	160.51	174.93	7/1/19

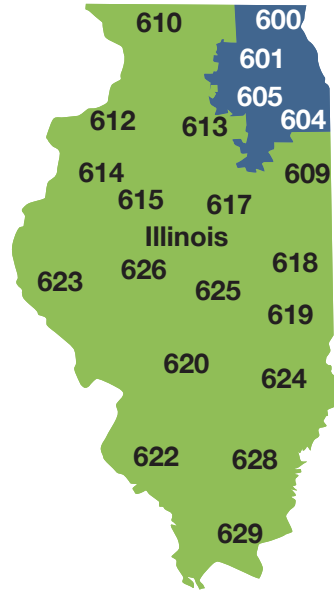
* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

** Rates do not include household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program.

Source of Premium Rates: CSG Actuarial data feed

Illinois | Plan G

Competitive Analysis Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled
HHD Percent & Definition	No HHD*
e-App	Yes
e-Contracting	Yes

Area Factor 1	609-629
Area Factor 2	600-608

Area Factor 1 | FEMALE | Zip 622 | As of 9/1/2019

Carrier Name	Singles Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	104.24	108.87	118.02	5/1/19
State Mutual Insurance Company	90.83	93.50	99.25	7/1/19
Pekin Life Insurance Company	91.04	107.32	119.93	6/1/19
Great Southern Life Insurance Company	94.49	94.49	100.39	3/4/19
Shenandoah Life Insurance Company	95.29	97.16	105.10	5/1/19
Union Security Insurance Company	95.44	95.44	101.21	7/9/18
Everest Reinsurance Company	95.60	97.88	106.11	12/1/18
Lumico Life Insurance Company	96.33	99.67	106.83	8/1/19
Pan American Life Insurance Company	96.34	96.34	103.91	7/1/18
Central States Health and Life Co. of Omaha	96.67	96.67	104.25	3/1/19

Area Factor 1 | MALE | Zip 622 | As of 9/1/2019

Carrier Name	Singles Rate*			Effective Date
	65	68	70	
Liberty Bankers Life Insurance Company (No Tob/Nicotine & w/i Preferred Ht/Wt Range)	119.88	125.20	135.72	5/1/19
Pekin Life Insurance Company	100.14	118.10	131.88	6/1/19
State Mutual Insurance Company	101.67	104.67	111.17	7/1/19
Great Southern Life Insurance Company	108.67	108.67	115.45	3/4/19
Everest Reinsurance Company	108.98	111.59	120.97	12/1/18
Lumico Life Insurance Company	109.50	113.33	121.33	8/1/19
Shenandoah Life Insurance Company	109.53	111.68	120.81	5/1/19
Union Security Insurance Company	109.76	109.76	116.39	7/9/18
Pan American Life Insurance Company	110.73	110.73	119.44	7/1/18
Central States Health and Life Co. of Omaha	111.17	111.17	119.92	3/1/19

* Rates are net of household discounts. Carrier selection is based on Age 65 rates and includes the top 9 carriers plus Liberty Bankers. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program.

Source of Premium Rates: CSG Actuarial data feed