

Indiana | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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	460-461, 465-479
Area Factor 2	462
Area Factor 3	463-464

Area Factor 1 | FEMALE | Zip 461 | 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)	123.51	123.51	127.80	10/1/18
Sentinel Security Life Insurance Company	113.11	118.22	128.41	3/19/18
National Health Insurance Company	113.66	117.27	124.63	5/1/19
Bankers Fidelity Assurance Company (Preferred)	113.89	118.43	127.41	3/1/19
Prosperity Life Group	114.72	114.72	116.03	10/1/18
(Anthem) Anthem Insurance Companies, Inc.	114.96	140.09	156.82	1/1/19
Gpm Health and Life Insurance Company	115.32	117.78	127.41	12/1/18
Members Health Insurance Company	115.50	144.50	163.00	5/1/19
Great Southern Life Insurance Company	116.26	116.26	122.45	3/4/19
Polish Falcons of America	116.44	118.94	128.65	11/1/18

Area Factor 1 | MALE | Zip 461 | 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)	142.03	142.03	146.97	10/1/18
Members Health Insurance Company	115.50	144.50	163.00	5/1/19
Bankers Fidelity Assurance Company (Preferred)	127.55	132.64	142.70	3/1/19
(Anthem) Anthem Insurance Companies, Inc.	130.00	157.80	176.32	1/1/19
Sentinel Security Life Insurance Company	130.01	135.89	147.60	3/19/18
Polish Falcons of America	130.40	133.20	144.07	11/1/18
National Health Insurance Company	130.65	134.78	143.28	5/1/19
Prosperity Life Group	131.93	131.93	133.44	10/1/18
Gpm Health and Life Insurance Company	132.60	135.45	146.52	12/1/18
Guarantee Trust Life Insurance Company	132.65	135.55	140.89	6/1/19

* 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. 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

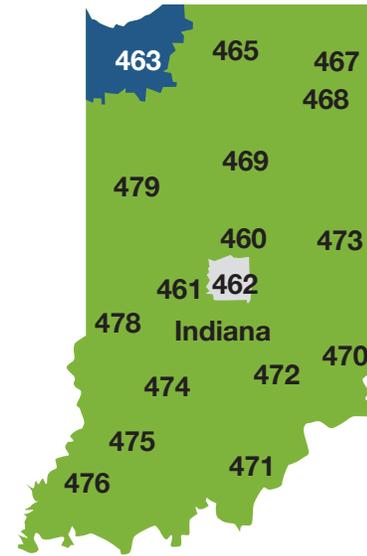
Indiana | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	No Requirement
Special Enrollment Rules	None
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	460-461, 465-479
Area Factor 2	462
Area Factor 3	463-464

Area Factor 1 | FEMALE | Zip 461 | 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)	99.51	99.51	103.36	10/1/18
GPM Health and Life Insurance Company	85.92	87.61	94.78	12/1/18
Lumico Life Insurance Company	86.95	89.51	95.01	9/1/19
Pan American Life Insurance Company	87.70	87.70	94.59	8/27/18
Western United Life Assurance Company	87.81	89.04	96.48	1/7/19
Polish Falcons of America	88.09	89.83	97.17	11/1/18
Union Security Insurance Company	88.75	88.75	94.12	7/19/18
Sentinel Security Life Insurance Company	88.83	92.85	100.90	3/19/18
United World Life Insurance Company	89.32	92.54	98.97	6/1/19
Csi Life Insurance Company	89.46	89.46	100.14	10/1/18

Area Factor 1 | MALE | Zip 461 | 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)	114.43	114.43	118.87	10/1/18
Polish Falcons of America	98.65	100.60	108.82	11/1/18
GPM Health and Life Insurance Company	98.82	100.76	109.00	12/1/18
Lumico Life Insurance Company	99.97	102.92	109.27	9/1/19
Pan American Life Insurance Company	100.80	100.80	108.73	8/27/18
United World Life Insurance Company	100.94	104.56	111.84	6/1/19
Western United Life Assurance Company	100.97	102.37	110.97	1/7/19
Union Security Insurance Company	102.07	102.07	108.24	7/19/18
Sentinel Security Life Insurance Company	102.10	106.72	115.98	3/19/18
Csi Life Insurance Company	102.91	102.91	115.18	10/1/18

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Source of Premium Rates: CSG Actuarial data feed