

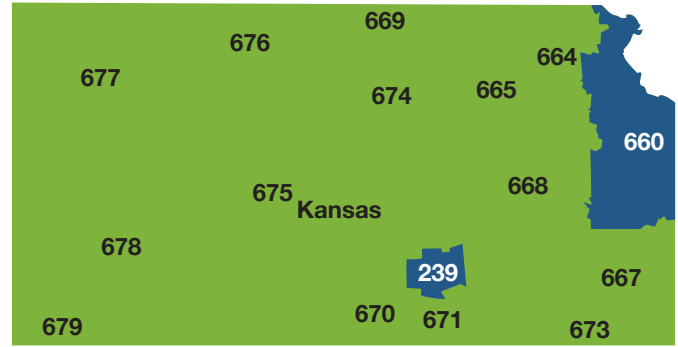
Kansas | Plan F*

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	11% 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	663-671, 673-679
Area Factor 2	660-662, 672

Area Factor 1 | FEMALE | Zip 674 | 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)	131.53	131.53	139.28	3/1/19
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	119.53	120.92	126.81	2/1/19
State Mutual Insurance Company	121.03	124.54	132.16	7/1/19
Great Southern Life Insurance Company	121.49	121.49	127.95	3/4/19
New Era Life Insurance Company	122.30	124.80	129.68	1/1/17
National Health Insurance Company	124.21	128.15	136.20	2/1/19
Everest Reinsurance Company	124.34	126.66	136.07	7/1/17
Humana Insurance Company	125.12	132.78	139.49	10/1/18
Union Security Insurance Company	125.33	126.33	132.76	7/19/18
Bankers Fidelity Assurance Company (Preferred)	125.37	130.37	140.25	8/3/18

Area Factor 1 | MALE | Zip 674 | 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)	151.26	151.26	160.17	3/1/19
New Era Life Insurance Company	134.53	137.28	142.65	1/1/17
State Mutual Insurance Company	135.51	139.52	148.06	7/1/19
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	137.50	139.05	145.79	2/1/19
Great Southern Life Insurance Company	139.71	139.71	147.15	3/4/19
Bankers Fidelity Assurance Company (Preferred)	140.42	146.01	157.08	8/3/18
Guarantee Trust Life Insurance Company	140.45	143.52	149.18	1/1/19
Everest Reinsurance Company	141.75	144.39	155.13	7/1/17
Humana Insurance Company	142.29	151.00	158.64	10/1/18
National Health Insurance Company	142.77	147.29	156.57	2/1/19

* 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

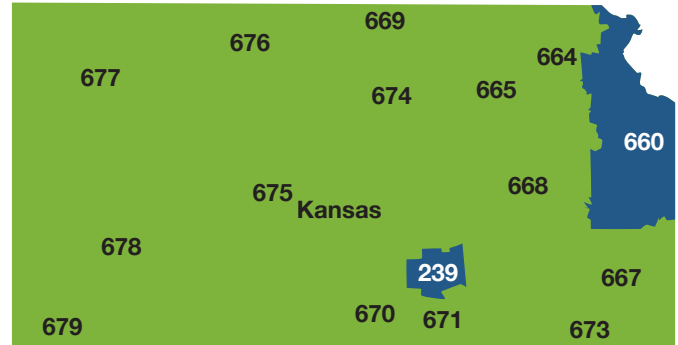
Kansas | Plan G

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	11% 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	663-671, 673-679
Area Factor 2	660-662, 672

Area Factor 1 | FEMALE | Zip 674 | 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)	106.47	106.47	113.67	3/1/19
State Mutual Insurance Company	92.57	95.33	101.19	7/1/19
Pan American Life Insurance Company	95.52	95.52	103.03	11/5/18
Everest Reinsurance Company	95.99	98.29	106.55	7/1/17
Central States Health and Life Co. of Omaha	96.25	96.25	103.85	5/1/19
Gpm Health and Life Insurance Company	96.52	98.43	106.47	2/1/19
Union Security Insurance Company	96.63	97.90	103.81	7/19/18
Great Southern Life Insurance Company	96.71	96.71	102.74	3/4/19
Lumico Life Insurance Company	96.72	96.72	102.60	1/1/19
New Era Life Insurance Company	96.73	99.89	106.32	1/1/17

Area Factor 1 | MALE | Zip 674 | 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)	122.43	122.43	130.73	3/1/19
State Mutual Insurance Company	103.62	106.71	113.32	7/1/19
New Era Life Insurance Company	106.40	109.88	116.95	1/1/17
Everest Reinsurance Company	109.43	112.05	121.47	7/1/17
Pan American Life Insurance Company	109.80	109.80	118.43	11/5/18
Lumico Life Insurance Company	109.89	109.89	116.55	1/1/19
Central States Health and Life Co. of Omaha	110.74	110.74	119.43	5/1/19
Humana Insurance Company	110.91	117.70	123.65	10/1/18
Gpm Health and Life Insurance Company	111.00	113.19	122.45	2/1/19
Union Security Insurance Company	111.13	112.58	119.38	7/19/18

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Source of Premium Rates: CSG Actuarial data feed