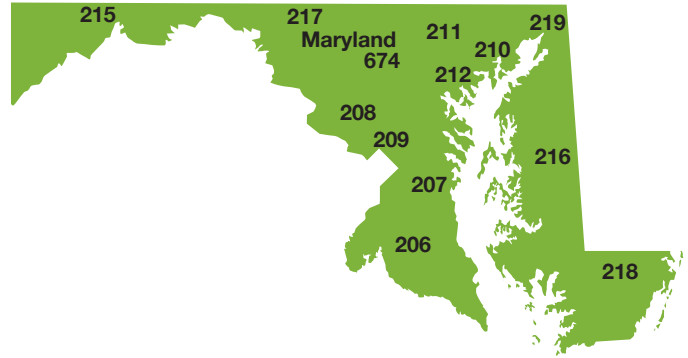


## Maryland | Plan F\*

### Competitive Analysis Grids



**Area Factor 1 | 206-219**

### 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 | FEMALE | Zip 212 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>163.05</b>	<b>169.48</b>	<b>182.20</b>	<b>7/1/19</b>
Sentinel Security Life Insurance Company	149.27	149.85	162.10	2/26/18
Southern Guaranty Insurance Company	149.72	150.91	159.71	7/1/18
Prosperity Life Group	150.12	150.12	154.61	8/1/19
Great Southern Life Insurance Company	150.22	150.22	158.22	3/4/19
National Health Insurance Company	151.16	155.96	165.75	9/1/18
Union Security Insurance Company	153.33	154.55	162.43	7/19/18
American National Life Insurance Company of Texas	154.96	160.75	170.36	11/1/18
National Guardian Life Insurance Company	155.76	155.76	163.18	8/6/18
Humanadental Insurance Company (Value)	155.81	162.00	174.23	7/1/18

### Area Factor 1 | MALE | Zip 212 | As of 9/1/2019

Carrier Name	Discounted Rate**			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>187.51</b>	<b>194.91</b>	<b>209.53</b>	<b>7/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	156.12	180.24	196.32	1/1/19
Physicians Mutual Insurance Company	163.70	170.64	185.40	1/1/19
USAA Life Insurance Company	164.90	178.67	193.12	7/1/19
Carefirst of Maryland, Inc. (Level 1)	169.06	195.99	214.19	1/1/19
Sentinel Security Life Insurance Company	171.58	172.25	186.33	2/26/18
Southern Guaranty Insurance Company	172.18	173.53	183.67	7/1/18
Prosperity Life Group	172.64	172.64	177.80	8/1/19
Great Southern Life Insurance Company	172.76	172.76	181.96	3/4/19
National Health Insurance Company	173.75	179.25	190.54	9/1/18

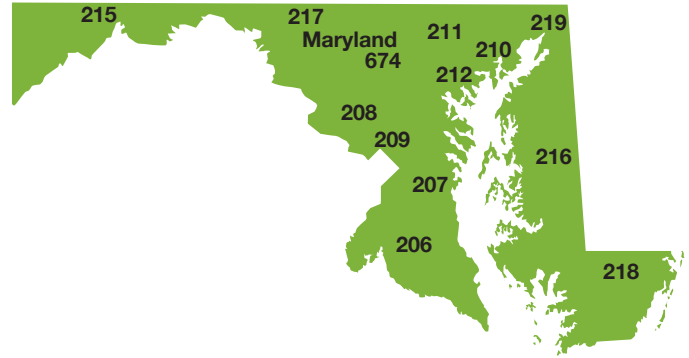
\* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

\*\* 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

## Maryland | Plan G

### Competitive Analysis Grids



#### Area Factor 1 | 206-219

### 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 | FEMALE | Zip 212 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>130.68</b>	<b>136.49</b>	<b>147.97</b>	<b>7/1/19</b>
Southern Guaranty Insurance Company	114.47	115.96	123.83	7/1/18
Heartland National Life Insurance Company	116.48	116.48	121.96	6/1/19
Pan American Life Insurance Company	116.93	116.93	126.13	8/13/18
United of Omaha Life Insurance Company	118.02	121.80	129.35	5/1/19
Union Security Insurance Company	118.23	119.76	127.00	7/19/18
Equitable National Life Insurance Company	118.53	120.08	127.33	2/1/19
National Guardian Life Insurance Company	118.89	118.89	125.68	8/6/18
Shenandoah Life Insurance Company	118.93	118.93	127.24	4/1/19
Prosperity Life Group	119.06	119.06	122.52	8/1/19

### Area Factor 1 | MALE | Zip 212 | As of 9/1/2019

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
<b>Liberty Bankers Life Insurance Company (No Tob/Nicotine &amp; w/i Preferred Ht/Wt Range)</b>	<b>150.30</b>	<b>156.96</b>	<b>170.15</b>	<b>7/1/19</b>
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard/Household)	127.65	147.42	160.61	1/1/19
Transamerica Premier Life Insurance Company	131.34	131.34	138.96	5/1/19
Southern Guaranty Insurance Company	131.64	133.36	142.41	7/1/18
United of Omaha Life Insurance Company	133.36	137.63	146.16	5/1/19
Heartland National Life Insurance Company	133.94	133.94	140.25	6/1/19
Pan American Life Insurance Company	134.41	134.41	144.97	8/13/18
Equitable National Life Insurance Company	134.70	136.45	144.69	2/1/19
Carefirst of Maryland, Inc. (Level 1)	135.72	157.40	172.04	1/1/19
Union Security Insurance Company	135.96	137.73	146.05	7/19/18

\* 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