

Michigan | Plan F*

Competitive Analysis Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
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	490-499
Area Factor 2	486-489
Area Factor 3	480-485

Area Factor 1 | FEMALE | Zip 490 | 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)	138.91	138.91	143.75	9/1/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	110.39	111.63	117.20	7/19/19
Individual Assurance Company, Life, Health & Accident	115.46	120.01	129.00	8/1/18
Bankers Fidelity Life Insurance Company (Preferred)	116.43	121.06	130.21	9/14/18
Great Southern Life Insurance Company	118.26	118.26	124.58	8/5/19
Pan American Life Insurance Company	119.87	119.87	128.18	7/1/18
Assured Life Association	120.36	122.93	132.99	3/1/19
Union Security Insurance Company	122.22	122.22	128.46	7/19/18
Lumico Life Insurance Company	122.29	125.94	133.61	8/1/19
Western United Life Assurance Company	123.15	124.08	130.35	7/3/18

Area Factor 1 | MALE | Zip 490 | 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)	159.75	159.75	165.30	9/1/18
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	126.97	128.36	134.79	7/19/19
Bankers Fidelity Life Insurance Company (Preferred)	130.41	135.59	145.84	9/14/18
Individual Assurance Company, Life, Health & Accident	132.78	138.01	148.36	8/1/18
Humana Benefit Plan of Illinois, Inc.	133.82	142.01	149.19	6/1/19
Great Southern Life Insurance Company	136.00	136.00	143.27	8/5/19
Mclaren Health Plan Inc (Guaranteed Issue)	136.85	156.35	169.28	4/1/19
Mclaren Health Plan Inc (Tier 1)	136.85	156.35	169.28	4/1/19
Lumico Life Insurance Company	136.94	141.05	149.65	8/1/19
Pan American Life Insurance Company	137.78	137.78	147.33	7/1/18

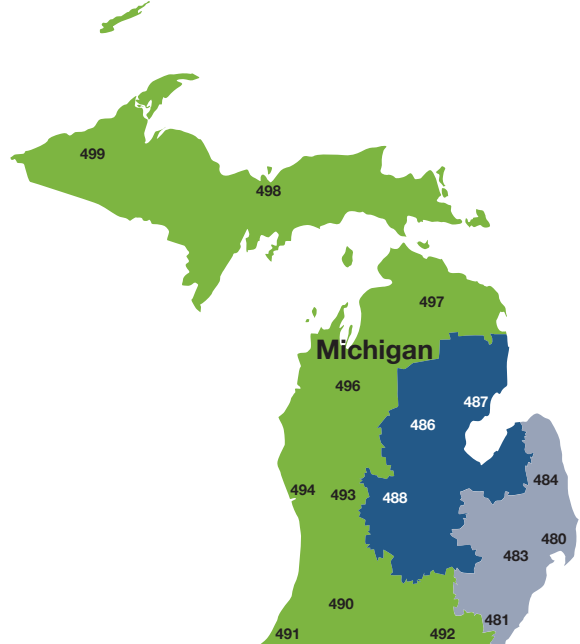
* Important Note: Plan F is only available to Medicare beneficiaries who are eligible for Medicare prior to 1/1/2020.

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

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Michigan | Plan G

Competitive Analysis Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
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	490-499
Area Factor 2	486-489
Area Factor 3	480-485

Area Factor 1 | FEMALE | Zip 490 | 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)	109.74	109.74	114.00	9/1/18
Central States Health and Life Co. Of Omaha	87.88	87.88	94.78	3/1/19
Individual Assurance Company, Life, Health & Accident	88.62	91.87	98.36	8/1/18
Everest Reinsurance Company	88.94	91.06	98.72	10/1/18
Western United Life Assurance Company	88.97	90.13	95.63	7/3/18
Pan American Life Insurance Company	89.64	89.64	96.70	7/1/18
Assured Life Association	90.27	92.05	99.56	3/1/19
Polish Falcons of America	91.01	92.80	100.39	10/1/18
Union Security Insurance Company	91.79	91.79	97.33	7/19/18
Lumico Life Insurance Company	93.23	95.94	101.83	8/1/19

Area Factor 1 | MALE | Zip 490 | 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)	126.21	126.21	131.10	9/1/18
Humana Benefit Plan of Illinois, Inc.	100.29	106.43	111.82	6/1/19
Central States Health and Life Co. Of Omaha	101.06	101.06	108.96	3/1/19
Everest Reinsurance Company	101.39	103.81	112.54	10/1/18
Individual Assurance Company, Life, Health & Accident	101.91	105.65	113.11	8/1/18
Polish Falcons of America	101.91	103.92	112.42	10/3/18
Western United Life Assurance Company	102.37	103.69	109.97	7/3/18
Pan American Life Insurance Company	103.03	103.03	111.15	7/1/18
Assured Life Association	103.81	105.85	114.50	3/1/19
Transamerica Premier Life Insurance Company	104.16	104.16	110.21	3/1/19

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Source of Premium Rates: CSG Actuarial data feed