



Liberty Bankers Life

Insurance Company

New Jersey | Plan F* Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD; only for Plan C for beneficiaries ages 50 and over
HHD Percent & Definition	No HHD
e-App	Yes
e-Contracting	Yes



Area Factor 1 | 070-089

Area Factor 1 | FEMALE | Zip 070 | 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)	168.03	168.03	180.53	2/1/19
Horizon Healthcare Services, Inc. (Preferred)	151.44	175.44	191.44	1/1/19
Humanadental Insurance Company (Value)	156.76	172.14	183.23	3/1/18
Aetna Health Insurance Company	165.18	172.76	185.26	1/1/19
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard)	166.80	190.53	206.36	1/1/19
Reserve National Insurance Company (Preferred)	168.30	175.00	188.30	6/19/18
Shenandoah Life Insurance Company	169.26	172.87	187.01	7/15/19
Amerihealth Insurance Company of New Jersey	169.77	190.64	207.04	6/1/17
Bankers Fidelity Life Insurance Company (Preferred)	170.00	176.78	190.18	4/1/19
Prosperity Life Group	170.16	170.16	175.00	10/1/18

Area Factor 1 | MALE | Zip 070 | 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)	193.24	193.24	207.60	2/1/19
Horizon Healthcare Services, Inc. (Preferred)	163.44	187.44	203.44	1/1/19
Humanadental Insurance Company (Value)	166.30	183.66	196.23	3/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard)	166.80	190.53	206.36	1/1/19
Amerihealth Insurance Company of New Jersey	169.77	190.64	207.04	6/1/17
Aetna Health Insurance Company	189.92	198.67	213.08	1/1/19
Bankers Fidelity Life Insurance Company (Preferred)	190.40	197.99	213.00	4/1/19
Guarantee Trust Life Insurance Company	191.05	195.22	202.90	2/22/19
Prosperity Life Group	191.19	191.19	196.63	10/1/18
Reserve National Insurance Company (Preferred)	193.55	201.30	216.50	6/19/18

* 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



Liberty Bankers Life

Insurance Company

New Jersey | Plan G Competitive Analysis Grids



Area Factor 1 | 070-089

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD; only for Plan C for beneficiaries ages 50 and over
HHD Percent & Definition	No HHD
e-App	Yes
e-Contracting	Yes

Area Factor 1 | FEMALE | Zip 070 | 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)	133.93	133.93	145.21	2/1/19
Humanadental Insurance Company (Value)	120.93	132.80	141.35	3/1/18
Transamerica Premier Life Insurance Company	129.85	129.85	137.71	5/1/18
Individual Assurance Company, Life, Health & Accident	130.96	136.77	148.25	8/1/18
Pan American Life Insurance Company	131.53	131.53	139.80	11/19/18
Central States Health and Life Co. of Omaha	131.83	131.83	142.17	7/1/19
Shenandoah Life Insurance Company	133.62	136.26	147.39	7/15/19
Western United Life Assurance Company	134.08	135.83	144.08	11/1/18
Aetna Health Insurance Company	134.61	140.78	150.94	1/1/19
Equitable National Life Insurance Company	134.83	136.59	144.85	3/15/19

Area Factor 1 | MALE | Zip 070 | 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)	154.03	154.03	166.98	2/1/19
Humanadental Insurance Company (Value)	128.29	141.68	151.38	3/1/18
AARP Medicare Supplement Plans, Insured by Unitedhealthcare (Standard)	137.36	156.95	170.02	1/1/19
Transamerica Premier Life Insurance Company	139.28	139.28	147.35	5/1/18
Horizon Healthcare Services, Inc. (Preferred)	149.88	171.92	182.17	1/1/19
Individual Assurance Company, Life, Health & Accident	150.60	157.28	170.49	8/1/18
Pan American Life Insurance Company	151.18	151.18	160.69	11/19/18
Guarantee Trust Life Insurance Company	151.27	154.57	160.82	2/22/19
Central States Health and Life Co. of Omaha	151.58	151.58	163.50	7/1/19
Equitable National Life Insurance Company	153.22	155.22	164.60	3/15/19

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Source of Premium Rates: CSG Actuarial data feed