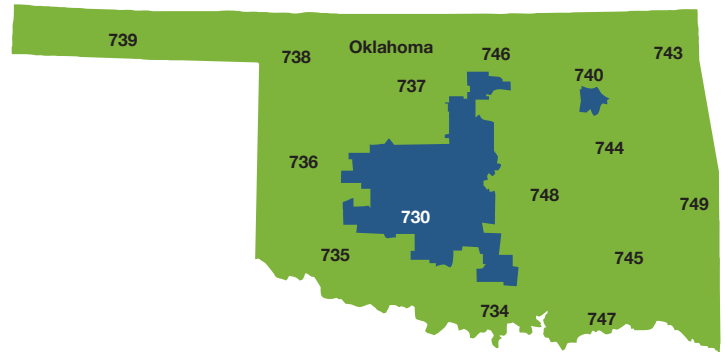


Oklahoma | Plan F*

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD Open Enrollment (only for Plan A)
HHD Percent & Definition	No HHD**
e-App	Yes
e-Contracting	Yes



Area Factor 1	732-740, 742-749
Area Factor 2	730-731, 741

Area Factor 1 | FEMALE | Zip 740 | 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)	127.56	127.56	132.00	3/1/19
Great Southern Life Insurance Company	110.19	110.19	116.05	6/3/19
Members Health Insurance Company	114.75	140.25	159.50	5/1/16
Southern Guaranty Insurance Company	116.19	117.11	123.95	7/2/18
State Mutual Insurance Company	116.37	119.80	127.15	7/1/19
Thrivent Financial for Lutherans	117.92	122.58	131.78	3/1/19
Union Security Insurance Company	119.73	120.68	126.83	7/19/18
Aetna Health Insurance Company	122.20	123.53	129.70	4/1/19
Guarantee Trust Life Insurance Company	124.23	126.94	131.94	1/1/19
New Era Life Insurance Company	124.69	128.58	136.35	10/1/16

Area Factor 1 | MALE | Zip 740 | 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)	146.69	146.69	151.80	3/1/19
Members Health Insurance Company	114.75	140.25	159.50	5/1/16
Great Southern Life Insurance Company	126.71	126.71	133.46	6/3/19
State Mutual Insurance Company	130.26	134.18	142.34	7/1/19
Southern Guaranty Insurance Company	133.62	134.68	142.54	7/2/18
Thrivent Financial for Lutherans	135.61	140.96	151.54	3/1/19
New Era Life Insurance Company	137.16	141.44	149.99	10/1/16
Union Security Insurance Company	137.69	138.78	145.86	7/19/18
Guarantee Trust Life Insurance Company	139.14	142.18	147.77	1/1/19
Aetna Health Insurance Company	140.53	142.03	149.19	4/1/19

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

** Gross rates included. 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.

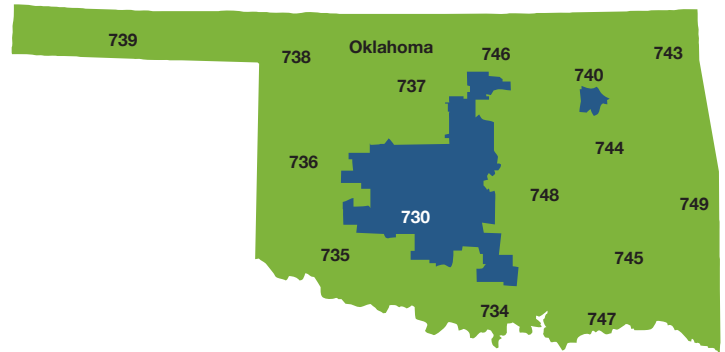
Source of Premium Rates: CSG Actuarial data feed

Oklahoma | Plan G

Competitive Analysis Grids

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD Open Enrollment (only for Plan A)
HHD Percent & Definition	No HHD*
e-App	Yes
e-Contracting	Yes



Area Factor 1	732-740, 742-749
Area Factor 2	730-731, 741

Area Factor 1 | FEMALE | Zip 740 | 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)	100.19	100.19	104.07	3/1/19
Atlantic Coast Life Insurance Company	87.46	87.46	91.98	2/14/19
Southern Guaranty Insurance Company	88.84	90.00	96.10	7/2/18
State Mutual Insurance Company	89.02	91.63	97.26	7/1/19
Great Southern Life Insurance Company	89.56	89.56	95.14	6/3/19
Central States Health and Life Co. of Omaha	90.08	90.08	97.17	3/1/19
Union Security Insurance Company	92.42	93.63	99.28	7/19/18
Thrivent Financial For Lutherans	93.13	97.26	105.43	3/1/19
Sentinel Security Life Insurance Company	94.67	98.96	107.54	10/1/18
Pan American Life Insurance Company	95.23	95.23	102.72	7/1/18

Area Factor 1 | MALE | Zip 740 | 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)	115.21	115.21	119.69	3/1/19
State Mutual Insurance Company	99.63	102.57	108.94	7/1/19
Atlantic Coast Life Insurance Company	100.53	100.53	105.72	2/14/19
Southern Guaranty Insurance Company	102.16	103.50	110.52	7/2/18
Great Southern Life Insurance Company	102.99	102.99	109.41	6/3/19
Central States Health and Life Co. of Omaha	103.58	103.58	111.75	3/1/19
New Era Life Insurance Company	105.89	109.90	118.13	10/1/16
Union Security Insurance Company	106.29	107.67	114.18	7/19/18
Members Health Insurance Company	106.50	130.75	147.75	5/1/16
Guarantee Trust Life Insurance Company	106.78	109.11	113.52	1/1/19

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Source of Premium Rates: CSG Actuarial data feed