

TENNESSEE | Plan F

PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	Disabled and ESRD
Special Enrollment Rules	Disabled and ESRD
HHD Percent & Definition	7% Roommate*
e-App	Yes

*Reside with one person 18 years old or older for the past 12 months; or reside with your legal spouse



Area Factor 1: 370-385

Area Factor 1 | FEMALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	103.75	109.14	114.97	8/16/21
Cigna National Health Insurance Company	100.08	109.36	117.14	6/14/21
Manhattan Life Assurance Company of America	107.80	109.74	117.10	7/1/20
Elips Life Insurance Company	108.82	108.82	115.42	6/14/21
Nassau Life Insurance Company	109.57	113.51	118.53	8/1/21
Great Southern Life Insurance Company (Americo)	110.16	110.16	116.04	11/1/20
Independence American Insurance Company	110.21	111.58	119.32	8/27/20
Shenandoah Life Insurance Company	110.83	113.19	122.45	5/1/21
Accendo Insurance Company	111.24	112.47	118.06	3/1/21
Humana Insurance Company (Achieve)	111.84	112.54	116.18	2/1/21

Area Factor 1 | MALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	119.31	125.51	132.22	8/16/21
Cigna National Health Insurance Company	111.09	121.39	130.03	6/14/21
Elips Life Insurance Company	121.88	121.88	129.28	6/14/21
Manhattan Life Assurance Company of America	123.99	126.24	134.69	7/1/20
Nassau Life Insurance Company	125.94	130.46	136.24	8/1/21
Great Southern Life Insurance	126.68	126.68	133.44	11/1/20
Independence American Insurance Company	126.74	128.32	137.23	8/27/20
Shenandoah Life Insurance Company	127.40	130.10	140.75	5/1/21
Federal Life Insurance Company	127.71	127.81	136.24	10/23/20
Accendo Insurance Company	127.94	129.37	135.75	3/1/21

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

TENNESSEE | Plan G

PRODUCT HIGHLIGHTS:

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Area Factor 1: 370-385

Area Factor 1 | FEMALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	92.57	92.57	92.80	8/16/21
Manhattan Life Assurance Company of America	88.65	88.88	94.93	7/1/20
Independence American Insurance Company	89.81	89.91	94.06	8/27/20
Elips Life Insurance Company	92.69	92.69	98.34	6/14/21
Humana Insurance Company (Achieve)	94.78	95.64	98.07	2/1/21
United States Fire Insurance Company	95.01	95.01	100.74	8/1/21
The Capitol Life Insurance Company	95.03	95.03	99.93	8/1/21
United Insurance Company of America	95.04	97.91	103.88	11/20/19
Accendo Insurance Company	95.21	96.13	100.93	3/1/21
Cigna National Health Insurance	96.34	96.34	99.24	6/14/21

Area Factor 1 | MALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	106.46	106.46	106.72	8/16/21
Manhattan Life Assurance Company of America	101.99	102.22	109.11	7/1/20
Independence American Insurance Company	103.28	103.39	108.17	8/27/20
Elips Life Insurance Company	103.76	103.76	110.14	6/14/21
United Insurance Company of America	104.55	107.71	114.26	11/20/19
Cigna National Health Insurance	106.93	106.93	110.16	6/14/21
Farm Bureau Health Plans	107.01	107.01	116.86	1/1/21
New Era Life Insurance Company	107.74	107.74	112.92	2/1/21
Humana Insurance Company (Achieve)	109.04	110.02	112.82	2/1/21
The Capitol Life Insurance Company	109.29	109.29	114.92	1/1/20

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TENNESSEE | Plan N

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Area Factor 1: 370-385

Area Factor 1 | FEMALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	68.10	70.19	75.07	8/16/21
Cigna National Health Insurance Company	62.33	68.11	72.96	1/16/20
Manhattan Life Assurance Company of America	69.90	71.76	76.26	7/1/20
Independence American Insurance Company	70.25	73.10	76.72	8/27/20
The Capitol Life Insurance Company	70.53	74.98	80.41	8/1/21
United World Life Insurance Company	70.69	73.37	89.48	8/1/20
Elips Life Insurance Company	70.69	72.82	77.22	6/14/21
Accendo Insurance Company	72.64	75.22	94.55	3/1/21
United States Fire Insurance Company	72.69	74.86	79.35	8/1/21
New Era Life Insurance Company of the Midwest	73.20	75.29	84.55	2/1/21

Area Factor 1 | MALE | Zip 370 | As of 8/16/2021

Carrier Name	Discounted Rate*			Effective Date
	65	68	70	
SBLI USA Life Insurance Company	78.32	80.72	86.33	8/16/21
Cigna National Health Insurance Company	69.19	75.61	80.99	6/14/21
Elips Life Insurance Company	79.12	81.54	86.46	6/14/21
Manhattan Life Assurance Company of America	80.37	82.61	87.65	7/1/20
Independence American Insurance Company	80.78	84.08	88.23	8/27/20
The Capitol Life Insurance Company	81.11	86.22	92.48	8/1/21
United World Life Insurance Company	81.29	84.37	90.56	8/1/20
New Era Life Insurance Company of the Midwest	82.72	85.08	89.81	2/1/21
Accendo Insurance Company	83.53	86.46	93.49	3/1/21
United States Fires Insurance Company	83.54	86.09	91.21	8/1/21

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