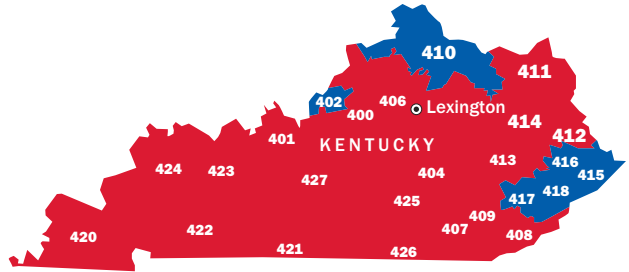




Kentucky | Plan F

State Competitiveness Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
HHD Percent & Definition	10% Roommate*
Street Level Commission	21.00%
GI Commission	\$25.00
e-App	Yes
e-Contracting	Yes

Area Factor 1: 400-402, 403-405, 407-409, 412-415, 419-427

Area Factor 2: 406, 410-411, 416-418

* Reside with one to three persons 50 years old or older for the past 12 months; or reside with your legal spouse, or validly recognized civil union or domestic partner.

Area Factor 1 | FEMALE | Zip 403 | As of 8/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Shenandoah Life Insurance Company	117.63	120.14	129.96	1.00	Filed
Aetna Health and Life Insurance Company	109.62	120.62	127.74	1.00	3/1/16
Thrivent Financial for Lutherans	111.00	115.39	124.05	1.00	8/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	118.81	134.78	145.08	1.00	4/1/16
LCBA	119.29	121.84	131.79	1.00	2/1/16
IAC	121.26	126.08	135.61	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	121.27	126.09	135.63	1.05	10/1/15
State Mutual Insurance Company	121.33	126.27	136.86	1.00	1/1/16
Bankers Fidelity Assurance Company (Preferred)	121.69	126.52	136.09	1.05	10/1/15
Companion Life Insurance Company	123.59	123.59	129.76	1.05	10/1/15

Area Factor 1 | MALE | Zip 403 | As of 8/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Shenandoah Life Insurance Company	135.21	138.10	149.38	1.00	Filed
Aetna Health and Life Insurance Company	126.12	138.67	146.88	1.00	3/1/16
Thrivent Financial for Lutherans	127.66	132.69	142.65	1.00	8/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	136.64	155.08	166.79	1.00	4/1/16
LCBA	137.11	140.04	151.49	1.00	2/1/16
IAC	139.44	144.99	155.95	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	139.46	145.01	155.97	1.05	10/1/15
State Mutual Insurance Company	139.44	145.19	157.42	1.00	1/1/16
Bankers Fidelity Assurance Company (Preferred)	136.29	141.70	152.42	1.05	10/1/15
Companion Life Insurance Company	135.94	135.94	142.76	1.05	10/1/15

* Rates are net of household discounts. A projected rate increase of 5% on plan F and 4% on Plan G has been applied for carriers with effective dates on or before 12/1/2015.

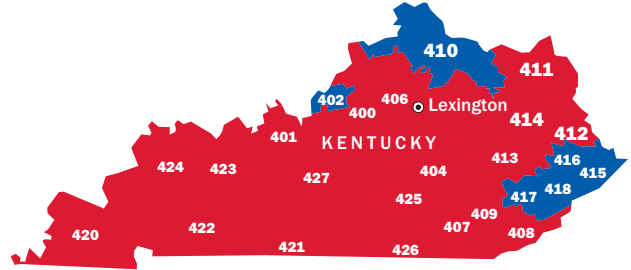
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Source of premium rates: CSG Actuarial data feed



Kentucky | Plan G

State Competitiveness Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
HHD Percent & Definition	10% Roommate*
Street Level Commission	21.00%
GI Commission	\$25.00
e-App	Yes
e-Contracting	Yes

Area Factor 1: 400-402, 403-405, 407-409, 412-415, 419-427

Area Factor 2: 406, 410-411, 416-418

* Reside with one to three persons 50 years old or older for the past 12 months; or reside with your legal spouse, or validly recognized civil union or domestic partner.

Area Factor 1 | FEMALE | Zip 403 | As of 8/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Shenandoah Life Insurance Company	87.47	89.19	96.48	1.00	Filed
Aetna Health and Life Insurance Company	86.84	95.68	101.48	1.00	3/1/16
Thrivent Financial for Lutherans	87.66	91.56	99.25	1.00	8/1/16
IAC	90.49	94.50	102.44	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	92.46	96.57	104.71	1.00	4/1/16
State Mutual Insurance Company	96.31	100.93	109.61	1.00	1/1/16
Omaha Insurance Company	96.62	101.21	110.40	1.00	7/1/16
LCBA	97.97	99.90	108.05	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	99.43	103.84	112.56	1.04	10/1/15
Companion Life Insurance Company	105.26	105.26	110.53	1.04	10/1/15

Area Factor 1 | MALE | Zip 403 | As of 8/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Shenandoah Life Insurance Company	100.54	102.52	110.90	1.00	Filed
Aetna Health and Life Insurance Company	99.85	110.01	116.67	1.00	3/1/16
Thrivent Financial for Lutherans	100.81	105.29	114.14	1.00	8/1/16
IAC	104.07	108.68	117.80	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	106.34	111.06	120.36	1.00	4/1/16
State Mutual Insurance Company	110.83	115.98	126.17	1.00	1/1/16
Omaha Insurance Company	109.79	115.01	125.44	1.00	7/1/16
LCBA	112.61	114.83	124.20	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	114.35	119.42	129.45	1.04	10/1/15
Companion Life Insurance Company	115.80	115.80	121.57	1.04	10/1/15

* Rates are net of household discounts. A projected rate increase of 5% on plan F and 4% on Plan G has been applied for carriers with effective dates on or before 12/1/2015.

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Source of premium rates: CSG Actuarial data feed