

Rate Changes 11/1/25 - 11/30/25 (Excludes MA, MN, and WI)



Company	State	Type	Effective Date	----- Plan -----											
				A	B	C	D	F	F (High)	G	HDG	K	L	M	N
AARP - UnitedHealthcare Insurance Company	OR	SEL	1/1/2026							28.3%					28.3%
AARP - UnitedHealthcare Insurance Company	OR	SUPP	1/1/2026	28.3%	20.2%	10.0%		20.1%		28.2%		28.6%	28.4%		28.3%
Ace Property and Casualty Insurance Company	VA	SUPP	1/1/2026	18.0%				23.0%		28.1%	10.9%				18.0%
Ace Property and Casualty Insurance Company	WA	SUPP	12/1/2025	11.0%				28.0%		28.0%	11.0%				28.0%
American Benefit Life Insurance Company	VA	SUPP	12/1/2025	19.2%				19.2%		19.2%					14.0%
Arkansas Blue Cross Blue Shield	AR	SUPP	1/1/2026	15.0%						15.0%	0.0%				15.0%
Arkansas Blue Cross Blue Shield (Eligible Before 1-1-2020)	AR	SUPP	1/1/2026			15.0%		15.0%	0.0%	15.0%					15.0%
Bankers Fidelity Assurance Company	PA	SUPP	11/15/2025	0.0%	0.0%			8.9%		0.0%	0.0%				0.0%
Bankers Fidelity Assurance Company	UT	SUPP	11/1/2025	6.9%				6.9%		6.9%	0.0%				6.9%
Bankers Fidelity Life Insurance Company	DC	SUPP	10/10/2025	2.9%				2.9%	2.9%	2.9%		2.9%			
BlueCross BlueShield of North Dakota	ND	SUPP	1/1/2026	12.0%		12.0%		12.0%	0.0%	12.0%			12.0%		12.0%
Globe Life and Accident Insurance Company (Direct to Consumer)	OR	SUPP	12/15/2025	15.1%	15.2%	15.1%		15.1%	0.0%	15.0%	0.0%				15.1%
Globe Life and Accident Insurance Company (Direct to Consumer)	SC	SUPP	1/1/2026	12.0%	12.1%	12.0%		12.1%	0.0%	14.1%	0.0%				8.4%
GPM Health and Life Insurance Company	CO	SUPP	12/1/2025	11.0%				11.0%		11.0%					11.0%
GPM Health and Life Insurance Company	IN	SUPP	12/1/2025	28.0%				25.0%		28.0%					28.0%
GPM Health and Life Insurance Company	MD	SUPP	12/1/2025	19.9%				19.9%		19.9%					19.9%
GPM Health and Life Insurance Company	MT	SUPP	12/1/2025	24.0%				24.0%		24.0%					24.0%
GPM Health and Life Insurance Company	SC	SUPP	12/1/2025	15.0%				10.0%		15.0%					20.0%
Guarantee Trust Life Insurance Company	CO	SUPP	1/1/2026	13.9%		13.9%		13.9%		13.9%					13.9%
Guarantee Trust Life Insurance Company	GA	SUPP	4/1/2026	15.0%				15.0%		15.0%					15.0%
Guarantee Trust Life Insurance Company	IN	SUPP	1/1/2026	13.9%				13.9%		13.9%					13.9%
Guarantee Trust Life Insurance Company	PA	SUPP	3/1/2026	5.0%	5.0%			5.0%		5.0%					5.0%
Guarantee Trust Life Insurance Company	SC	SUPP	5/1/2026	7.9%				7.9%		7.9%					0.0%
Heartland National Life Insurance Company	NC	SUPP	11/1/2025	30.0%						30.0%					30.0%
Heartland National Life Insurance Company	NM	SUPP	11/1/2025	35.0%						35.0%					35.0%
Humana Insurance Company	WA	SUPP	2/1/2026	8.0%				19.9%	0.0%	19.9%	0.0%				19.9%
Medico Corp Insurance Company	VA	SUPP	12/1/2025	13.9%				13.9%	13.9%	13.9%	13.9%				13.9%
Mutual of Omaha Insurance Company	OK	SUPP	11/15/2025	25.0%				25.0%		25.0%	7.5%				25.0%
New Era Life Insurance Company of the Midwest	TN	SUPP	11/1/2025	7.0%		7.0%	0.0%	10.0%	0.0%		7.0%			6.0%	6.0%
Philadelphia American Life Insurance Company	LA	SUPP	11/1/2025	6.0%		6.0%		12.0%	0.0%	9.5%	0.0%			6.0%	7.0%
Regence Blue Cross BlueShield of Oregon	OR	SUPP	1/1/2026	8.9%		9.0%		9.0%		12.2%		9.2%			9.2%
Regence Blue Cross BlueShield of Oregon	WA	SUPP	1/1/2026	9.0%		9.0%		9.0%		9.0%		9.0%			9.0%
United World Life Insurance Company	CA	SUPP	12/1/2025	6.8%				20.0%		20.0%	6.8%				12.0%
United World Life Insurance Company	NH	SUPP	1/1/2026	0.0%				25.0%		25.0%	25.0%				25.0%

Rate Changes 11/1/25 - 11/30/25 - MN



Company	Type	Effective		----- Plan -----												
		Date	MN_50%	MN_75%	MN_A50%	MN_BASIC	MN_HDED	MN_HDED2	MN_PBCO	MN_XBAS	MN_XBAS2	MNR_EXCS	MNR_PREV	MNR_PTA	MNR_PTB	MNR_UPRV
BlueCross BlueShield of Minnesota	SEL	1/1/2026				15.7%				16.4%	16.7%	0.0%	0.0%	11.1%	12.1%	
BlueCross BlueShield of Minnesota	SUPP	1/1/2026	10.0%	10.0%		17.1%	6.0%	3.5%	10.0%	16.4%	16.7%	0.0%	0.0%	11.1%	12.1%	

New Additions 11/1/25 - 11/30/25



Company	State	Type	Effective Date	----- Plan -----											
				A	B	C	D	F	F (High)	G	HDG	K	L	M	N
Cigna National Health Insurance Company	NE	SUPP	12/8/2025	X				X		X	X				X
Cigna National Health Insurance Company (Standard II w/ 20% HHD)	NE	SUPP	12/8/2025	X				X		X	X				X
Cigna National Health Insurance Company (Standard II w/ 6% HHD)	NE	SUPP	12/8/2025	X				X		X	X				X
Cigna National Health Insurance Company (Standard II)	NE	SUPP	12/8/2025	X				X		X	X				X
Cigna National Health Insurance Company (w/ 20% HHD)	NE	SUPP	12/8/2025	X				X		X	X				X
Cigna National Health Insurance Company (w/ 6% HHD)	NE	SUPP	12/8/2025	X				X		X	X				X
Insurance Company of North America	FL	SUPP	12/1/2025	X				X		X	X				X
Insurance Company of North America	MT	SUPP	12/1/2025	X				X		X	X				X
Insurance Company of North America	VA	SUPP	12/1/2025	X				X		X	X				X

## MA, MN, and WI Plan Codes

Plan Code	Description
<b><u>MA</u></b>	
MA_CORE	Core Plan
MA_SUPP1	Standard Plan
MA_SUPP2	Massachusetts Standard Plan 1A
<b><u>MN</u></b>	
MN_50%	50% Plan
MN_75%	75% Plan
MN_A50%	Rider - 50% Part A Deductible
MN_BASIC	Basic Plan
MN_HDED	High Deductible Base Plan
MN_HDED2	High Deductible Base Plan without Part B Ded. Coverage
MN_PBCO	Part B Copay
MN_XBAS	Extended Basic Plan (Same as MN_EXTB)
MN_XBAS2	Extended Basic Plan without Part B Ded. Coverage
MNR_EXCS	Rider - Part B Excess
MNR_PREV	Rider - Preventive Health
MNR_PTA	Rider - Part A Deductible
MNR_PTB	Rider - Part B Deductible
MNR_UHC1	Part A Ded + Part B Exc + Prev Care (United Healthcare Only)
<b><u>WI</u></b>	
WI_50%	50% Cost-Sharing Plan (Plan K)
WI_75%	25% Cost-Sharing Plan (Plan L)
WI_BASE	Base Plan
WI_HDED	High Deductible Plan
WI_HDED2	High Deductible Base Plan without Part B Ded. Coverage
WIR_A50%	50% Part A Deductible
WIR_EXCS	Rider - Part B Excess
WIR_HH	Rider - Home Health
WIR_PBCO	Part B Copay
WIR_PTA	Rider - Part A Deductible
WIR_PTB	Rider - Part B Deductible
WIR_TVL	Rider - Foreign Travel
WIR_UA2	BASIC + PT A DED. + FOREIGN TRAVEL + HOME HEALTH CARE (United American Only)
WIR_UA3	BASIC + PT A & B DED.+ FOREIGN TRAVEL + HOME HEALTH CARE + PT B EXCESS (United American Only)
WIR_UA4	BASIC + PT A DED + FOREIGN TRAVEL + HOME HEALTH CARE + COPAY DISCOUNT (United American Only)
WIR_UHR1	PT A DEDUCT + PT B EXCESS + FOREIGN TRAVEL (United Healthcare Only)
WIR_UHR2	50% PT A DEDUCT + PT B EXCESS + FOREIGN TRAVEL (United Healthcare Only)

Disclaimer: Information was found from Company websites or various other sources of public information.

© 2023 CSG Actuarial, LLC. All rights reserved. Reproduction or redistribution strictly prohibited.

[www.CSGActuarial.com](http://www.CSGActuarial.com)