

Rate Changes 10/1/25 - 10/31/25 (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	NH	SUPP	1/1/2026	0.0%	16.7%	16.6%		16.7%		16.7%		16.8%	16.7%		16.6%
AARP - UnitedHealthcare Insurance Company	OK	SEL	1/1/2026							30.1%					25.1%
AARP - UnitedHealthcare Insurance Company	OK	SUPP	1/1/2026	16.5%	16.6%	16.7%		16.7%		30.2%		7.1%	7.1%		25.1%
AARP - UnitedHealthcare Insurance Company of New York	NY	SUPP	1/1/2026	6.8%	6.7%	6.6%		6.4%		14.2%		6.8%	6.7%		14.1%
Aetna Health and Life Insurance Company	NH	SUPP	1/1/2026	0.0%	0.0%			20.0%	16.0%	20.0%					20.0%
American Benefit Life Insurance Company	NE	SUPP	11/1/2025	24.9%				24.9%		24.9%					24.9%
American Benefit Life Insurance Company	UT	SUPP	11/1/2025	11.9%				11.9%		11.9%					11.9%
Anthem Blue Cross and Blue Shield - Indiana	IN	SUPP	1/1/2026	0.0%				0.0%		12.6%					10.6%
BlueCross BlueShield Kansas Solutions Inc	KS	SEL	1/1/2026			11.1%		11.1%		11.1%		11.1%			11.1%
BlueCross BlueShield Kansas Solutions Inc	KS	SUPP	1/1/2026	11.1%		11.1%		11.1%		11.1%	11.1%	11.1%	11.1%		11.1%
BlueCross BlueShield of Vermont	VT	SUPP	1/1/2026			7.6%	7.4%	7.6%		7.4%					6.9%
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	VT	SUPP	1/1/2026	12.6%	13.6%	15.6%	14.7%	15.8%							17.4%
GPM Health and Life Insurance Company	FL	SUPP	11/1/2025	9.0%				9.0%		9.0%					9.0%
GPM Health and Life Insurance Company	FL	SUPP	11/1/2025	9.0%				9.0%		9.0%					9.0%
GPM Health and Life Insurance Company	KY	SUPP	11/1/2025	19.0%				9.0%		19.0%					30.0%
GPM Health and Life Insurance Company	KY	SUPP	11/1/2025	19.0%				9.0%		19.0%					30.0%
GPM Health and Life Insurance Company	ND	SUPP	11/1/2025	20.0%				40.0%		20.0%					9.0%
GPM Health and Life Insurance Company	ND	SUPP	11/1/2025	20.0%				40.0%		20.0%					9.0%
Guarantee Trust Life Insurance Company	DE	SUPP	1/1/2026	4.0%				4.0%		4.0%					4.0%
Guarantee Trust Life Insurance Company	IA	SUPP	3/1/2026	16.9%				16.9%		16.9%					16.9%
Guarantee Trust Life Insurance Company	ID	SUPP	1/1/2026	9.9%				9.9%		9.9%					9.9%
Guarantee Trust Life Insurance Company	IL	SUPP	1/1/2026	7.9%				7.9%		7.9%					7.9%
Guarantee Trust Life Insurance Company	KS	SUPP	1/1/2026	9.9%				9.9%		12.0%					9.9%
Guarantee Trust Life Insurance Company	KY	SUPP	1/1/2026	9.9%		9.9%		9.9%		9.9%					9.9%
Guarantee Trust Life Insurance Company	MS	SUPP	2/1/2026	10.0%				10.1%		10.0%					10.1%
Guarantee Trust Life Insurance Company	NC	SUPP	6/1/2026	16.9%			0.0%	16.9%		16.9%					0.0%
Guarantee Trust Life Insurance Company	ND	SUPP	1/1/2026	7.9%		7.9%		7.9%		7.9%					7.9%
Guarantee Trust Life Insurance Company	NE	SUPP	1/1/2026	16.9%				16.9%		16.9%					16.9%
Guarantee Trust Life Insurance Company	TN	SUPP	4/1/2026	14.9%				14.9%		19.9%					14.9%
Guarantee Trust Life Insurance Company	TX	SUPP	1/1/2026	10.0%				12.1%		13.3%					10.0%
Guarantee Trust Life Insurance Company	UT	SUPP	1/1/2026	7.9%				7.9%		7.9%					7.9%
Guarantee Trust Life Insurance Company	WV	SUPP	1/1/2026	15.0%				15.0%		15.0%					15.0%
Heartland National Life Insurance Company	ND	SUPP	10/1/2025	17.6%						17.6%					17.6%
Heartland National Life Insurance Company	PA	SUPP	10/1/2025	19.5%	19.5%	19.5%				19.5%					19.5%
Heartland National Life Insurance Company	WV	SUPP	10/1/2025	35.0%						25.0%					10.0%
Humana Insurance Company	IA	SUPP	1/1/2026	8.0%	14.0%	8.0%		8.0%	0.0%	14.0%	0.0%	8.0%	8.0%		14.0%
Humana Insurance Company	LA	SUPP	1/1/2026	10.0%				15.0%	0.0%	20.0%	0.0%				15.0%
Humana Insurance Company	MO	SUPP	1/1/2026	0.0%	8.0%	8.0%		8.0%	0.0%	17.0%	8.0%	0.0%	8.0%		17.0%
Humana Insurance Company	ND	SUPP	1/1/2026	23.2%	19.3%	15.0%		18.3%	0.0%	17.1%	0.0%	23.2%	15.0%		23.2%
Humana Insurance Company	NH	SUPP	1/1/2026	8.0%	12.0%	8.0%		12.0%	0.0%	8.0%	12.0%	8.0%	12.0%		8.0%
Humana Insurance Company	OK	SUPP	1/1/2026	28.0%				28.0%		28.0%	28.0%				28.0%
Humana Insurance Company (Achieve)	AZ	SUPP	1/1/2026	25.0%				25.0%		25.0%	25.1%				25.0%
Humana Insurance Company (Achieve)	IA	SUPP	1/1/2026	24.9%				24.9%		24.9%	0.0%				24.9%
Humana Insurance Company (Achieve)	NH	SUPP	1/1/2026	10.0%				10.0%		10.0%	10.0%				10.0%
Humana Insurance Company (Achieve)	OK	SUPP	1/1/2026	29.0%				29.0%		29.0%	0.0%				12.0%
Loyal American Life Insurance Company (CIGNA)	DC	SUPP	11/1/2025	0.0%				0.0%		0.0%					0.0%
Loyal American Life Insurance Company (CIGNA)	HI	SUPP	12/1/2025	3.0%				10.0%		3.0%					0.0%
MedMutual Protect	GA	SUPP	11/1/2025	12.0%			12.0%	12.0%		12.0%	12.0%				12.0%
MedMutual Protect	IN	SUPP	10/1/2025	9.9%			9.9%	19.2%		19.2%	19.2%				19.2%
MedMutual Protect	KY	SUPP	10/1/2025	24.0%			24.0%	24.0%		24.0%	24.0%				24.0%
MedMutual Protect	LA	SUPP	10/1/2025	9.9%			7.0%			19.0%	9.9%				19.0%
MedMutual Protect	MI	SUPP	11/1/2025	11.5%			11.5%	11.5%		11.5%	11.5%				11.5%
MedMutual Protect	MO	SUPP	1/1/2026	34.6%			34.6%	34.6%		34.6%	34.6%				34.6%
MedMutual Protect	MS	SUPP	11/1/2025	12.0%			12.0%	12.0%		12.0%	12.0%				12.0%

Rate Changes 10/1/25 - 10/31/25 (Excludes MA, MN, and WI)



Company	State	Type	Effective Date	----- Plan -----											
				A	B	C	D	F	F (High)	G	HDG	K	L	M	N
MedMutual Protect	NM	SUPP	1/1/2026	15.4%			15.4%	15.4%		15.4%	15.4%				15.4%
MedMutual Protect	SC	SUPP	11/1/2025	15.0%			7.0%	19.2%		19.2%	7.0%				19.2%
Mutual of Omaha Insurance Company	AK	SUPP	11/1/2025	0.0%		2.9%	0.0%	13.0%	6.4%	20.0%	5.4%				20.0%
Mutual of Omaha Insurance Company	AK	SUPP	11/1/2025	0.0%		2.9%	0.0%	13.0%	6.4%	20.0%	5.4%				20.0%
Mutual of Omaha Insurance Company	IN	SUPP	10/15/2025	7.5%				29.0%		29.0%	0.0%				29.0%
New Era Life Insurance Company of the Midwest	IL	SUPP	10/1/2025	7.0%		9.0%	9.8%	10.0%	0.0%					6.0%	8.0%
Omaha Insurance Company	LA	SUPP	10/15/2025	7.7%				25.0%	7.7%	25.0%	7.8%				25.0%
Omaha Insurance Company	NM	SUPP	10/15/2025	7.8%				30.0%		30.0%	7.7%				25.0%
Physicians Select Insurance Company	NC	SUPP	11/1/2025	0.0%				21.3%		15.0%	15.0%				
Washington National Insurance Company	CT	SUPP	1/1/2026	3.8%				1.7%		3.8%	2.5%				
Washington National Insurance Company	HI	SUPP	2/1/2026	3.6%				1.7%		8.1%	7.4%				1.4%
Washington National Insurance Company	MT	SUPP	1/1/2026	3.5%				1.7%		8.0%	7.4%				1.5%
Washington National Insurance Company	NH	SUPP	1/1/2026	3.7%				1.8%		8.2%	8.5%				1.6%
Washington National Insurance Company	OR	SUPP	11/6/2025	4.0%				2.0%		8.5%	9.5%				2.0%
Washington National Insurance Company	VA	SUPP	1/1/2026	5.0%				5.0%		5.0%	0.0%				5.0%
Wellcare (Centene)	AL	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	AR	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	AZ	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	CO	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	FL	SUPP	4/1/2026	8.0%				8.0%		8.0%					8.0%
Wellcare (Centene)	GA	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	IA	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	KS	SUPP	4/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	MS	SUPP	2/1/2026	9.0%				9.0%		9.0%					9.0%
Wellcare (Centene)	NC	SUPP	1/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	NE	SUPP	5/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	OH	SUPP	4/1/2026	12.0%				12.0%		12.0%					12.0%
Wellcare (Centene)	PA	SUPP	1/1/2026	10.0%	10.0%			10.0%		10.0%					10.0%
Wellcare (Centene)	TN	SUPP	2/1/2026	12.0%				12.0%		12.0%					12.0%
Wellmark Blue Cross and Blue Shield of Iowa	IA	SUPP	1/1/2026	8.9%			8.4%	6.3%	6.3%	12.3%	12.3%				3.6%
Wellmark Blue Cross and Blue Shield of Iowa	IA	SUPP	1/1/2026	23.1%			8.4%	6.3%	6.3%	12.3%	12.3%				3.6%
Wellmark BlueCross BlueShield of South Dakota	SD	SUPP	1/1/2026	14.0%			31.1%	31.1%		14.0%	14.0%				31.1%
Woodmen Of The World Life Insurance Society	VA	SUPP	11/1/2025	17.0%				17.0%		17.0%	11.0%				11.0%

Rate Changes 10/1/25 - 10/31/25 - MA



Company	Type	Effective Date	----- Plan -----		
			MA_CORE	MA_SUPP1	MA_SUPP2
Blue Cross and Blue Shield of Massachusetts	SUPP	1/1/2026	9.9%	9.9%	9.9%

Rate Changes 10/1/25 - 10/31/25 - MN



Company	Type	Effective Date	----- Plan -----													
			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
Washington National Insurance Company	SUPP	1/1/2026	9.9%	9.9%	10.0%	9.9%	9.9%		9.9%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	

Rate Changes 10/1/25 - 10/31/25 - WI



Company	Type	Effective Date	----- Plan -----													
			WI_50%	WI_75%	WI_BASE	WI_HDED	WI_HDED2	WIR_A50%	WIR_DBEN	WIR_EXCS	WIR_HH	WIR_PBCO	WIR_PTA	WIR_PTB	WIR_TVL	COMP
Anthem Blue Cross and Blue Shield - Wisconsin	SUPP	1/1/2026			4.6%					4.5%	4.3%	4.5%	4.5%	10.3%	4.4%	
Humana Insurance Company	SUPP	1/1/2026	0.0%	7.0%	7.0%	7.0%				6.9%	7.0%	7.0%	1.9%	12.1%	7.0%	
Wellcare (Centene)	SUPP	1/1/2026			9.0%					9.3%	9.1%	9.0%	9.0%	7.1%	9.1%	

New Additions 10/1/25 - 10/31/25



Company	State	Type	Effective Date	----- Plan -----											
				A	B	C	D	F	F (High)	G	HDG	K	L	M	N
Cigna National Health Insurance Company	DE	SUPP	10/13/2025	X				X		X	X				
Cigna National Health Insurance Company (Standard II w/ 20% HHD)	DE	SUPP	10/13/2025	X				X		X	X				
Cigna National Health Insurance Company (Standard II w/ 6% HHD)	DE	SUPP	10/13/2025	X				X		X	X				
Cigna National Health Insurance Company (Standard II)	DE	SUPP	10/13/2025	X				X		X	X				
Cigna National Health Insurance Company (w/ 20% HHD)	DE	SUPP	10/13/2025	X				X		X	X				
Cigna National Health Insurance Company (w/ 6% HHD)	DE	SUPP	10/13/2025	X				X		X	X				
United World Life Insurance Company	RI	SUPP	10/15/2025	X				X		X	X				X
Woodmen Of The World Life Insurance Society	TX	SUPP	11/1/2025	X				X		X	X				X

MA, MN, and WI Plan Codes

Plan Code	Description
<u>MA</u>	
MA_CORE	Core Plan
MA_SUPP1	Standard Plan
MA_SUPP2	Massachusetts Standard Plan 1A
<u>MN</u>	
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)
<u>WI</u>	
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)