

Rate Changes 7/1/26 - 7/31/26 (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	NJ	SUPP	8/1/2026	11.6%	11.6%	11.5%	11.5%	11.6%		11.7%		11.9%	11.6%		11.7%
AARP - UnitedHealthcare Insurance Company of America	NJ	SUPP	8/1/2026	25.5%		25.3%	25.5%	25.3%		25.5%					25.7%
Aetna Health and Life Insurance Company	AK	SUPP	9/1/2026	25.0%				17.0%		25.0%					25.0%
Aetna Health and Life Insurance Company	DC	SUPP	9/1/2026	15.0%				15.0%		15.0%					10.0%
American Benefit Life Insurance Company	AL	SUPP	8/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	AR	SUPP	8/1/2026	25.0%				25.0%		25.0%					25.0%
American Benefit Life Insurance Company	GA	SUPP	9/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	IA	SUPP	8/1/2026	22.5%				22.5%		22.5%					22.5%
American Benefit Life Insurance Company	IL	SUPP	9/1/2026	30.0%				30.0%		30.0%					30.0%
American Benefit Life Insurance Company	IN	SUPP	10/1/2026	22.0%				22.0%		22.0%					22.0%
American Benefit Life Insurance Company	KS	SUPP	9/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	KY	SUPP	9/1/2026	30.0%				30.0%		30.0%					17.0%
American Benefit Life Insurance Company	LA	SUPP	8/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	MD	SUPP	8/1/2026	19.9%				19.9%		19.9%					19.9%
American Benefit Life Insurance Company	MI	SUPP	8/1/2026	25.0%				25.0%		25.0%					25.0%
American Benefit Life Insurance Company	MS	SUPP	10/1/2026	18.5%				19.5%		18.5%					18.5%
American Benefit Life Insurance Company	NC	SUPP	8/1/2026	14.0%				14.0%		14.0%					14.0%
American Benefit Life Insurance Company	ND	SUPP	8/1/2026	25.0%				25.0%		25.0%					25.0%
American Benefit Life Insurance Company	NE	SUPP	11/1/2026	40.0%				40.0%		40.0%					40.0%
American Benefit Life Insurance Company	NM	SUPP	1/1/2027	0.0%				0.0%		0.0%					0.0%
American Benefit Life Insurance Company	NV	SUPP	9/1/2026	40.0%				40.0%		40.0%					40.0%
American Benefit Life Insurance Company	OH	SUPP	8/1/2026	19.0%				19.0%		19.0%					19.0%
American Benefit Life Insurance Company	OK	SUPP	8/1/2026	25.0%				25.0%		25.0%					25.0%
American Benefit Life Insurance Company	PA	SUPP	10/1/2026	19.0%	19.0%			19.0%		19.0%					19.0%
American Benefit Life Insurance Company	SC	SUPP	9/1/2026	19.0%				19.0%		19.0%					19.0%
American Benefit Life Insurance Company	SD	SUPP	8/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	TN	SUPP	9/1/2026	19.0%				19.0%		19.0%					19.0%
American Benefit Life Insurance Company	TX	SUPP	9/1/2026	16.8%				20.9%		20.9%					20.9%
American Benefit Life Insurance Company	UT	SUPP	11/1/2026	15.0%				15.0%		15.0%					15.0%
American Benefit Life Insurance Company	WV	SUPP	8/1/2026	25.0%				25.0%		25.0%					25.0%
Atlantic Capital Life Assurance Company	AR	SUPP	8/1/2026	6.9%				9.9%		6.9%	2.9%	6.9%			3.9%
Atlantic Capital Life Assurance Company	AZ	SUPP	8/1/2026	11.9%				14.9%		11.9%	2.9%	11.9%			6.9%
Atlantic Capital Life Assurance Company	GA	SUPP	8/1/2026	6.9%				9.9%		6.9%	0.0%	6.9%			9.9%
Atlantic Capital Life Assurance Company	KS	SUPP	8/1/2026	12.0%				15.0%		12.0%	2.9%	12.0%			12.0%
Atlantic Capital Life Assurance Company	NC	SUPP	8/1/2026	12.9%				12.9%		12.9%	2.9%	12.9%			12.9%
Bankers Fidelity Life Insurance Company	SD	SUPP	6/13/2026	2.9%				2.9%	2.9%	2.9%		0.0%			2.9%
Bankers Fidelity Life Insurance Company	WY	SUPP	7/3/2026	9.9%				9.9%	2.9%	9.9%		0.0%			9.9%
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	CA	SUPP	9/1/2026	13.0%	13.0%			13.0%	13.0%	20.0%					13.0%
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	VA	SUPP	8/1/2026	20.0%	0.0%			19.0%		20.0%	0.0%				20.0%
Guarantee Trust Life Insurance Company	MD	SUPP	8/1/2026	7.9%				7.9%	7.9%	7.9%					7.9%
HealthSpring Insurance Company	LA	SUPP	9/1/2026	10.5%				25.0%		25.0%	5.0%				15.0%
HealthSpring National Health Insurance Company	CT	SUPP	8/1/2026	25.0%				25.0%		25.0%	0.0%				10.2%
HealthSpring National Health Insurance Company	GA	SUPP	7/1/2026	0.0%				0.0%		15.0%	0.0%				0.0%
HealthSpring National Health Insurance Company	MI	SUPP	8/1/2026	10.5%				25.0%		20.0%					18.0%
HealthSpring National Health Insurance Company	MO	SUPP	9/1/2026	11.3%				35.0%		30.0%	7.0%				10.2%
HealthSpring National Health Insurance Company	NJ	SUPP	8/1/2026	6.9%		6.9%	18.0%	20.0%		18.0%	0.0%				11.0%
HealthSpring National Health Insurance Company	SC	SUPP	9/1/2026	12.0%				14.5%		19.9%					19.9%
HealthSpring National Health Insurance Company	SD	SUPP	8/1/2026	15.0%				18.0%		25.0%					18.0%
HealthSpring National Health Insurance Company	UT	SUPP	8/1/2026	10.3%				30.0%		30.0%					18.0%
HealthSpring National Health Insurance Company	WY	SUPP	6/29/2026	43.1%				56.2%		52.2%	30.5%				52.0%
Heartland National Life Insurance Company	PA	SUPP	10/1/2026	19.5%	19.5%	19.5%				19.5%					19.5%
Heartland National Life Insurance Company	WV	SUPP	10/1/2026	25.0%						19.0%					19.0%

Rate Changes 7/1/26 - 7/31/26 (Excludes MA, MN, and WI)



Company	State	Type	Effective Date	A	B	C	D	----- Plan -----							
								F	F (High)	G	HDG	K	L	M	N
Humana Insurance Company (Achieve)	ND	SUPP	10/1/2026	15.0%				15.0%		15.0%	15.0%				15.0%
Insurance Company of North America	CO	SUPP	8/1/2026	17.0%				17.0%		17.0%	8.0%				17.0%
Insurance Company of North America	DE	SUPP	9/1/2026	9.0%				9.0%		9.0%	9.0%				9.0%
Insurance Company of North America	IN	SUPP	9/1/2026	32.0%				32.0%		32.0%	10.0%				23.2%
Insurance Company of North America	KS	SUPP	8/1/2026	12.0%				12.0%		12.0%	7.9%				12.0%
Insurance Company of North America	KS	SUPP	8/1/2026	12.0%				12.0%		12.0%	7.9%				12.0%
Insurance Company of North America	MO	SUPP	9/1/2026	17.0%				17.0%		17.0%	8.0%				12.0%
Insurance Company of North America	NJ	SUPP	9/1/2026	12.0%		12.0%	12.0%	12.0%		12.0%	8.0%				12.0%
Insurance Company of North America	TN	SUPP	9/1/2026	17.0%				17.0%		17.0%	8.0%				17.0%
LifeShield National Insurance Company	MO	SUPP	9/1/2026	25.0%				25.0%		25.0%					25.0%
Loyal American Life Insurance Company (CIGNA)	HI	SUPP	8/1/2026	13.0%				15.0%		15.0%					0.0%
Medico Life and Health Insurance Company	NE	SUPP	8/1/2026	25.0%				25.0%	25.0%	25.0%	25.0%				25.0%
Omaha Supplemental Insurance Company	NE	SUPP	8/1/2026	25.0%				25.0%		15.0%	15.0%				20.0%
Omaha Supplemental Insurance Company	NE	SUPP	8/1/2026	25.0%				25.0%		15.0%	15.0%				20.0%
Philadelphia American Life Insurance Company	GA	SUPP	8/1/2026	14.0%		15.0%	12.0%		15.0%		12.0%			15.0%	
Philadelphia American Life Insurance Company	SD	SUPP	8/1/2026	12.0%			12.0%	20.0%	12.0%		0.0%				20.0%
United World Life Insurance Company	WA	SUPP	8/1/2026	0.0%				15.0%		20.0%	8.3%				20.0%
United World Life Insurance Company	WA	SUPP	8/1/2026	0.0%				15.0%		20.0%	8.3%				20.0%
Washington National Insurance Company	CO	SUPP	8/1/2026	18.4%				20.4%		21.4%	1.5%				9.9%
Washington National Insurance Company	DE	SUPP	8/1/2026	10.0%				5.0%		10.0%	0.0%				5.0%
Washington National Insurance Company	MT	SUPP	1/1/2027	12.0%				9.0%		19.0%	1.5%				0.0%
Washington National Insurance Company	RI	SUPP	9/1/2026	18.1%				9.8%		9.6%	-0.1%				9.4%
Washington National Insurance Company	SC	SUPP	8/1/2026	23.2%				20.0%		20.0%	9.5%				0.0%

Rate Changes 7/1/26 - 7/31/26 - 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
Washington National Insurance Company	SUPP	1/1/2027	37.6%	38.2%	31.4%	38.4%	27.3%		29.1%	27.6%	28.4%	39.1%	39.0%	3.5%	10.2%	

Rate Changes 7/1/26 - 7/31/26 - WI



Company	Type	Effective Date	----- Plan -----													COMP
			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	
American Benefit Life Insurance Company	SUPP	9/1/2026			25.0%					25.0%	25.0%	25.0%	25.0%	31.1%	25.0%	

New Additions 7/1/26 - 7/31/26



Company	State	Type	Effective Date	----- Plan -----											
				A	B	C	D	F	F (High)	G	HDG	K	L	M	N
HealthSpring National Health Insurance Company (Standard II w/ 11% HHD)	WY	SUPP	6/29/2026	X				X		X	X				X
HealthSpring National Health Insurance Company (w/ 11% HHD)	WY	SUPP	6/29/2026	X				X		X	X				X
Lumos Insurance	AL	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	AR	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	AZ	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	CO	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	FL	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	GA	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	IA	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	KY	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	LA	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	MI	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	MO	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	MS	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	NC	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	ND	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	NJ	SUPP	8/1/2026	X		X	X	X		X	X				X
Lumos Insurance	NV	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	OH	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	OK	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	SC	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	SD	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	TX	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	UT	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	VT	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	WI	SUPP	8/1/2026	X	X	X	X	X		X					
Lumos Insurance	WV	SUPP	8/1/2026	X				X		X	X				X
Lumos Insurance	WY	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc.	IL	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc.	NC	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc.	SD	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc. (Household)	IL	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc. (Household)	NC	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc. (Household)	SD	SUPP	8/1/2026	X				X		X	X				X
Physicians Mutual Insurance Company, Inc. (Innovative)	IL	SUPP	8/1/2026							X					
Physicians Mutual Insurance Company, Inc. (Innovative)	NC	SUPP	8/1/2026							X					
Physicians Mutual Insurance Company, Inc. (Innovative)	SD	SUPP	8/1/2026							X					
Physicians Mutual Insurance Company, Inc. (Innovative/Household)	IL	SUPP	8/1/2026							X					
Physicians Mutual Insurance Company, Inc. (Innovative/Household)	NC	SUPP	8/1/2026							X					
Physicians Mutual Insurance Company, Inc. (Innovative/Household)	SD	SUPP	8/1/2026							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)

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