

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

**PLAN H PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1115.42	580.02	295.59	94.81	65	1226.88	637.98	325.12	104.28
1115.42	580.02	295.59	94.81	66	1226.88	637.98	325.12	104.28
1115.42	580.02	295.59	94.81	67	1226.88	637.98	325.12	104.28
1115.42	580.02	295.59	94.81	68	1226.88	637.98	325.12	104.28
1151.63	598.85	305.18	97.89	69	1281.48	666.37	339.59	108.93
1188.95	618.25	315.07	101.06	70	1337.47	695.48	354.43	113.68
1227.83	638.47	325.37	104.37	71	1396.57	726.22	370.09	118.71
1268.27	659.50	336.09	107.80	72	1458.00	758.16	386.37	123.93
1309.48	680.93	347.01	111.31	73	1521.76	791.32	403.27	129.35
1352.25	703.17	358.35	114.94	74	1588.64	826.09	420.99	135.03
1381.80	718.54	366.18	117.45	75	1641.51	853.59	435.00	139.53
1412.90	734.71	374.42	120.10	76	1695.17	881.49	449.22	144.09
1444.00	750.88	382.66	122.74	77	1751.16	910.60	464.06	148.85
1476.66	767.86	391.31	125.52	78	1808.70	940.52	479.31	153.74
1509.32	784.85	399.97	128.29	79	1867.80	971.26	494.97	158.76
1542.76	802.24	408.83	131.13	80	1929.23	1003.20	511.25	163.98
1566.09	814.37	415.01	133.12	81	1958.00	1018.16	518.87	166.43
1589.41	826.49	421.19	135.10	82	1987.55	1033.53	526.70	168.94
1613.52	839.03	427.58	137.15	83	2017.09	1048.89	534.53	171.45
1637.63	851.57	433.97	139.20	84	2047.42	1064.66	542.57	174.03
1662.51	864.51	440.57	141.31	85	2077.75	1080.43	550.60	176.61
1678.84	873.00	444.89	142.70	86	2098.74	1091.34	556.17	178.39
1695.95	881.89	449.43	144.16	87	2119.74	1102.26	561.73	180.18
1713.05	890.79	453.96	145.61	88	2140.73	1113.18	567.29	181.96
1730.16	899.68	458.49	147.06	89	2162.51	1124.51	573.07	183.81
1747.27	908.58	463.03	148.52	90	2184.28	1135.83	578.83	185.66
1764.37	917.47	467.56	149.97	91	2206.05	1147.15	584.60	187.51
1782.26	926.78	472.30	151.49	92	2227.82	1158.47	590.37	189.36
1800.14	936.07	477.04	153.01	93	2250.37	1170.19	596.35	191.28
1818.03	945.38	481.78	154.53	94	2272.92	1181.92	602.32	193.20
1835.91	954.67	486.52	156.05	95	2295.48	1193.65	608.30	195.12
1854.58	964.38	491.46	157.64	96	2318.80	1205.78	614.48	197.10
1873.24	974.08	496.41	159.23	97	2342.13	1217.91	620.66	199.08
1891.90	983.79	501.35	160.81	98	2365.46	1230.04	626.85	201.06
1910.56	993.49	506.30	162.40	99	2388.79	1242.17	633.03	203.05

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

**PLAN I PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1137.89	591.70	301.54	96.72	65	1251.07	650.56	331.53	106.34
1137.89	591.70	301.54	96.72	66	1251.07	650.56	331.53	106.34
1137.89	591.70	301.54	96.72	67	1251.07	650.56	331.53	106.34
1137.89	591.70	301.54	96.72	68	1251.07	650.56	331.53	106.34
1174.95	610.97	311.36	99.87	69	1307.15	679.72	346.39	111.11
1213.06	630.79	321.46	103.11	70	1363.91	709.23	361.44	115.93
1252.71	651.41	331.97	106.48	71	1424.56	740.77	377.51	121.09
1293.93	672.84	342.89	109.98	72	1487.55	773.53	394.20	126.44
1335.92	694.68	354.02	113.55	73	1552.09	807.09	411.30	131.93
1379.46	717.32	365.56	117.25	74	1620.52	842.67	429.44	137.74
1409.79	733.09	373.59	119.83	75	1674.17	870.57	443.66	142.30
1440.89	749.26	381.84	122.48	76	1729.38	899.28	458.29	147.00
1472.77	765.84	390.28	125.19	77	1786.15	928.80	473.33	151.82
1506.21	783.23	399.15	128.03	78	1845.24	959.52	488.99	156.85
1539.65	800.62	408.01	130.87	79	1905.12	990.66	504.86	161.94
1573.86	818.41	417.07	133.78	80	1968.11	1023.42	521.55	167.29
1597.19	830.54	423.26	135.76	81	1997.65	1038.78	529.38	169.80
1621.30	843.08	429.64	137.81	82	2027.98	1054.55	537.41	172.38
1645.40	855.61	436.03	139.86	83	2058.31	1070.32	545.45	174.96
1670.28	868.55	442.62	141.97	84	2089.41	1086.49	553.69	177.60
1695.17	881.49	449.22	144.09	85	2120.52	1102.67	561.94	180.24
1712.28	890.39	453.75	145.54	86	2141.51	1113.59	567.50	182.03
1729.38	899.28	458.29	147.00	87	2163.28	1124.91	573.27	183.88
1746.49	908.17	462.82	148.45	88	2185.06	1136.23	579.04	185.73
1763.60	917.07	467.35	149.91	89	2206.83	1147.55	584.81	187.58
1781.48	926.37	472.09	151.43	90	2228.60	1158.87	590.58	189.43
1799.37	935.67	476.83	152.95	91	2251.15	1170.60	596.55	191.35
1817.25	944.97	481.57	154.47	92	2273.70	1182.32	602.53	193.26
1835.14	954.27	486.31	155.99	93	2296.25	1194.05	608.51	195.18
1853.80	963.98	491.26	157.57	94	2319.58	1206.18	614.69	197.16
1872.46	973.68	496.20	159.16	95	2342.91	1218.31	620.87	199.15
1891.12	983.38	501.15	160.75	96	2366.24	1230.44	627.05	201.13
1909.79	993.09	506.09	162.33	97	2389.56	1242.57	633.23	203.11
1929.23	1003.20	511.25	163.98	98	2413.67	1255.11	639.62	205.16
1948.67	1013.31	516.40	165.64	99	2437.78	1267.65	646.01	207.21

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Add one time enrollment fee of \$25

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

**PLAN J PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1313.28	682.91	348.02	111.63	65	1418.69	737.72	375.95	120.59
1313.28	682.91	348.02	111.63	66	1418.69	737.72	375.95	120.59
1313.28	682.91	348.02	111.63	67	1418.69	737.72	375.95	120.59
1313.28	682.91	348.02	111.63	68	1418.69	737.72	375.95	120.59
1347.58	700.74	357.11	114.54	69	1468.11	763.42	389.05	124.79
1383.35	719.34	366.59	117.58	70	1519.43	790.10	402.65	129.15
1419.90	738.35	376.27	120.69	71	1572.31	817.60	416.66	133.65
1457.22	757.75	386.16	123.86	72	1627.52	846.31	431.29	138.34
1496.10	777.97	396.47	127.17	73	1684.28	875.83	446.33	143.16
1535.76	798.60	406.98	130.54	74	1742.60	906.15	461.79	148.12
1564.53	813.56	414.60	132.99	75	1790.04	930.82	474.36	152.15
1594.08	828.92	422.43	135.50	76	1838.25	955.89	487.14	156.25
1624.41	844.69	430.47	138.07	77	1888.01	981.77	500.32	160.48
1655.51	860.87	438.71	140.72	78	1939.33	1008.45	513.92	164.84
1686.61	877.04	446.95	143.36	79	1991.43	1035.54	527.73	169.27
1718.50	893.62	455.40	146.07	80	2045.09	1063.45	541.95	173.83
1744.16	906.96	462.20	148.25	81	2075.41	1079.21	549.98	176.41
1770.60	920.71	469.21	150.50	82	2106.52	1095.39	558.23	179.05
1797.03	934.46	476.21	152.75	83	2138.40	1111.97	566.68	181.76
1824.25	948.61	483.43	155.06	84	2170.28	1128.55	575.12	184.47
1851.47	962.76	490.64	157.37	85	2202.94	1145.53	583.78	187.25
1870.13	972.47	495.58	158.96	86	2224.71	1156.85	589.55	189.10
1888.79	982.17	500.53	160.55	87	2247.26	1168.58	595.52	191.02
1907.45	991.87	505.47	162.13	88	2269.81	1180.30	601.50	192.93
1926.89	1001.98	510.63	163.79	89	2292.36	1192.03	607.48	194.85
1946.33	1012.09	515.78	165.44	90	2314.92	1203.76	613.45	196.77
1965.77	1022.20	520.93	167.09	91	2338.24	1215.88	619.63	198.75
1985.21	1032.31	526.08	168.74	92	2361.57	1228.02	625.82	200.73
2005.43	1042.82	531.44	170.46	93	2384.90	1240.15	632.00	202.72
2025.65	1053.34	536.80	172.18	94	2409.00	1252.68	638.39	204.77
2045.87	1063.85	542.16	173.90	95	2433.11	1265.22	644.77	206.81
2066.08	1074.36	547.51	175.62	96	2457.22	1277.75	651.16	208.86
2087.08	1085.28	553.08	177.40	97	2482.10	1290.69	657.76	210.98
2108.07	1096.20	558.64	179.19	98	2506.98	1303.63	664.35	213.09
2129.07	1107.12	564.20	180.97	99	2531.87	1316.57	670.95	215.21

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**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

<b>PLAN H PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1115.42	580.02	295.59	94.81	<b>65</b>	1226.88	637.98	325.12	104.28
1155.17	600.69	306.12	98.19	<b>66</b>	1270.94	660.89	336.80	108.03
1196.64	622.25	317.11	101.71	<b>67</b>	1316.74	684.70	348.94	111.92
1238.98	644.27	328.33	105.31	<b>68</b>	1363.39	708.96	361.30	115.89
1279.58	665.38	339.09	108.76	<b>69</b>	1423.87	740.41	377.33	121.03
1321.06	686.95	350.08	112.29	<b>70</b>	1486.08	772.76	393.81	126.32
1364.26	709.42	361.53	115.96	<b>71</b>	1551.74	806.90	411.21	131.90
1409.18	732.77	373.43	119.78	<b>72</b>	1620.00	842.40	429.30	137.70
1454.98	756.59	385.57	123.67	<b>73</b>	1690.85	879.24	448.08	143.72
1502.50	781.30	398.16	127.71	<b>74</b>	1765.15	917.88	467.76	150.04
1535.33	798.37	406.86	130.50	<b>75</b>	1823.90	948.43	483.33	155.03
1569.89	816.34	416.02	133.44	<b>76</b>	1883.52	979.43	499.13	160.10
1604.45	834.31	425.18	136.38	<b>77</b>	1945.73	1011.78	515.62	165.39
1640.74	853.18	434.80	139.46	<b>78</b>	2009.66	1045.02	532.56	170.82
1677.02	872.05	444.41	142.55	<b>79</b>	2075.33	1079.17	549.96	176.40
1714.18	891.37	454.26	145.71	<b>80</b>	2143.58	1114.66	568.05	182.20
1740.10	904.85	461.13	147.91	<b>81</b>	2175.55	1131.29	576.52	184.92
1766.02	918.33	468.00	150.11	<b>82</b>	2208.38	1148.36	585.22	187.71
1792.80	932.26	475.09	152.39	<b>83</b>	2241.22	1165.43	593.92	190.50
1819.58	946.18	482.19	154.66	<b>84</b>	2274.91	1182.95	602.85	193.37
1847.23	960.56	489.52	157.01	<b>85</b>	2308.61	1200.48	611.78	196.23
1865.38	970.00	494.33	158.56	<b>86</b>	2331.94	1212.61	617.96	198.21
1884.38	979.88	499.36	160.17	<b>87</b>	2355.26	1224.74	624.14	200.20
1903.39	989.76	504.40	161.79	<b>88</b>	2378.59	1236.87	630.33	202.18
1922.40	999.65	509.44	163.40	<b>89</b>	2402.78	1249.45	636.74	204.24
1941.41	1009.53	514.47	165.02	<b>90</b>	2426.98	1262.03	643.15	206.29
1960.42	1019.42	519.51	166.64	<b>91</b>	2451.17	1274.61	649.56	208.35
1980.29	1029.75	524.78	168.32	<b>92</b>	2475.36	1287.19	655.97	210.41
2000.16	1040.08	530.04	170.01	<b>93</b>	2500.42	1300.22	662.61	212.54
2020.03	1050.42	535.31	171.70	<b>94</b>	2525.47	1313.24	669.25	214.66
2039.90	1060.75	540.57	173.39	<b>95</b>	2550.53	1326.28	675.89	216.80
2060.64	1071.53	546.07	175.15	<b>96</b>	2576.45	1339.75	682.76	219.00
2081.38	1082.32	551.57	176.92	<b>97</b>	2602.37	1353.23	689.63	221.20
2102.11	1093.10	557.06	178.68	<b>98</b>	2628.29	1366.71	696.50	223.40
2122.85	1103.88	562.56	180.44	<b>99</b>	2654.21	1380.19	703.37	225.61

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**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

<b>PLAN I PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1137.89	591.70	301.54	96.72	<b>65</b>	1251.07	650.56	331.53	106.34
1178.50	612.82	312.30	100.17	<b>66</b>	1296.00	673.92	343.44	110.16
1220.83	634.83	323.52	103.77	<b>67</b>	1342.66	698.18	355.80	114.13
1264.03	657.30	334.97	107.44	<b>68</b>	1391.04	723.34	368.63	118.24
1305.50	678.86	345.96	110.97	<b>69</b>	1452.38	755.24	384.88	123.45
1347.84	700.88	357.18	114.57	<b>70</b>	1515.46	788.04	401.60	128.81
1391.90	723.79	368.85	118.31	<b>71</b>	1582.85	823.08	419.46	134.54
1437.70	747.60	380.99	122.20	<b>72</b>	1652.83	859.47	438.00	140.49
1484.35	771.86	393.35	126.17	<b>73</b>	1724.54	896.76	457.00	146.59
1532.74	797.02	406.18	130.28	<b>74</b>	1800.58	936.30	477.15	153.05
1566.43	814.54	415.10	133.15	<b>75</b>	1860.19	967.30	492.95	158.12
1600.99	832.51	424.26	136.08	<b>76</b>	1921.54	999.20	509.21	163.33
1636.42	850.94	433.65	139.10	<b>77</b>	1984.61	1032.00	525.92	168.69
1673.57	870.26	443.50	142.25	<b>78</b>	2050.27	1066.14	543.32	174.27
1710.72	889.57	453.34	145.41	<b>79</b>	2116.80	1100.74	560.95	179.93
1748.74	909.34	463.42	148.64	<b>80</b>	2186.78	1137.13	579.50	185.88
1774.66	922.82	470.28	150.85	<b>81</b>	2219.62	1154.20	588.20	188.67
1801.44	936.75	477.38	153.12	<b>82</b>	2253.31	1171.72	597.13	191.53
1828.22	950.67	484.48	155.40	<b>83</b>	2287.01	1189.25	606.06	194.40
1855.87	965.05	491.81	157.75	<b>84</b>	2321.57	1207.22	615.22	197.33
1883.52	979.43	499.13	160.10	<b>85</b>	2356.13	1225.19	624.37	200.27
1902.53	989.32	504.17	161.72	<b>86</b>	2379.46	1237.32	630.56	202.25
1921.54	999.20	509.21	163.33	<b>87</b>	2403.65	1249.90	636.97	204.31
1940.54	1009.08	514.24	164.95	<b>88</b>	2427.84	1262.48	643.38	206.37
1959.55	1018.97	519.28	166.56	<b>89</b>	2452.03	1275.06	649.79	208.42
1979.42	1029.30	524.55	168.25	<b>90</b>	2476.22	1287.63	656.20	210.48
1999.30	1039.64	529.81	169.94	<b>91</b>	2501.28	1300.67	662.84	212.61
2019.17	1049.97	535.08	171.63	<b>92</b>	2526.34	1313.70	669.48	214.74
2039.04	1060.30	540.35	173.32	<b>93</b>	2551.39	1326.72	676.12	216.87
2059.78	1071.09	545.84	175.08	<b>94</b>	2577.31	1340.20	682.99	219.07
2080.51	1081.87	551.34	176.84	<b>95</b>	2603.23	1353.68	689.86	221.27
2101.25	1092.65	556.83	178.61	<b>96</b>	2629.15	1367.16	696.72	223.48
2121.98	1103.43	562.32	180.37	<b>97</b>	2655.07	1380.64	703.59	225.68
2143.58	1114.66	568.05	182.20	<b>98</b>	2681.86	1394.57	710.69	227.96
2165.18	1125.89	573.77	184.04	<b>99</b>	2708.64	1408.49	717.79	230.23

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<b>PLAN J PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1313.28	682.91	348.02	111.63	<b>65</b>	1418.69	737.72	375.95	120.59
1359.94	707.17	360.38	115.59	<b>66</b>	1469.66	764.22	389.46	124.92
1408.32	732.33	373.20	119.71	<b>67</b>	1522.37	791.63	403.43	129.40
1459.30	758.84	386.71	124.04	<b>68</b>	1575.94	819.49	417.62	133.95
1497.31	778.60	396.79	127.27	<b>69</b>	1631.23	848.24	432.28	138.65
1537.06	799.27	407.32	130.65	<b>70</b>	1688.26	877.90	447.39	143.50
1577.66	820.38	418.08	134.10	<b>71</b>	1747.01	908.45	462.96	148.50
1619.14	841.95	429.07	137.63	<b>72</b>	1808.35	940.34	479.21	153.71
1662.34	864.42	440.52	141.30	<b>73</b>	1871.42	973.14	495.93	159.07
1706.40	887.33	452.20	145.04	<b>74</b>	1936.22	1006.83	513.10	164.58
1738.37	903.95	460.67	147.76	<b>75</b>	1988.93	1034.24	527.07	169.06
1771.20	921.02	469.37	150.55	<b>76</b>	2042.50	1062.10	541.26	173.61
1804.90	938.55	478.30	153.42	<b>77</b>	2097.79	1090.85	555.91	178.31
1839.46	956.52	487.46	156.35	<b>78</b>	2154.82	1120.51	571.03	183.16
1874.02	974.49	496.62	159.29	<b>79</b>	2212.70	1150.60	586.37	188.08
1909.44	992.91	506.00	162.30	<b>80</b>	2272.32	1181.61	602.16	193.15
1937.95	1007.73	513.56	164.73	<b>81</b>	2306.02	1199.13	611.10	196.01
1967.33	1023.01	521.34	167.22	<b>82</b>	2340.58	1217.10	620.25	198.95
1996.70	1038.28	529.13	169.72	<b>83</b>	2376.00	1235.52	629.64	201.96
2026.94	1054.01	537.14	172.29	<b>84</b>	2411.42	1253.94	639.03	204.97
2057.18	1069.73	545.15	174.86	<b>85</b>	2447.71	1272.81	648.64	208.06
2077.92	1080.52	550.65	176.62	<b>86</b>	2471.90	1285.39	655.05	210.11
2098.66	1091.30	556.14	178.39	<b>87</b>	2496.96	1298.42	661.69	212.24
2119.39	1102.08	561.64	180.15	<b>88</b>	2522.02	1311.45	668.34	214.37
2140.99	1113.31	567.36	181.98	<b>89</b>	2547.07	1324.48	674.97	216.50
2162.59	1124.55	573.09	183.82	<b>90</b>	2572.13	1337.51	681.61	218.63
2184.19	1135.78	578.81	185.66	<b>91</b>	2598.05	1350.99	688.48	220.83
2205.79	1147.01	584.53	187.49	<b>92</b>	2623.97	1364.46	695.35	223.04
2228.26	1158.70	590.49	189.40	<b>93</b>	2649.89	1377.94	702.22	225.24
2250.72	1170.37	596.44	191.31	<b>94</b>	2676.67	1391.87	709.32	227.52
2273.18	1182.05	602.39	193.22	<b>95</b>	2703.46	1405.80	716.42	229.79
2295.65	1193.74	608.35	195.13	<b>96</b>	2730.24	1419.72	723.51	232.07
2318.98	1205.87	614.53	197.11	<b>97</b>	2757.89	1434.10	730.84	234.42
2342.30	1218.00	620.71	199.10	<b>98</b>	2785.54	1448.48	738.17	236.77
2365.63	1230.13	626.89	201.08	<b>99</b>	2813.18	1462.85	745.49	239.12

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

<b>PLAN H STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1115.42	580.02	295.59	94.81	<b>65</b>	1226.88	637.98	325.12	104.28
1259.86	655.13	333.86	107.09	<b>66</b>	1386.00	720.72	367.29	117.81
1404.29	730.23	372.14	119.36	<b>67</b>	1545.12	803.46	409.46	131.34
1548.72	805.33	410.41	131.64	<b>68</b>	1704.24	886.20	451.62	144.86
1599.48	831.73	423.86	135.96	<b>69</b>	1779.84	925.52	471.66	151.29
1651.32	858.69	437.60	140.36	<b>70</b>	1857.60	965.95	492.26	157.90
1705.32	886.77	451.91	144.95	<b>71</b>	1939.68	1008.63	514.02	164.87
1761.48	915.97	466.79	149.73	<b>72</b>	2025.00	1053.00	536.63	172.13
1818.72	945.73	481.96	154.59	<b>73</b>	2113.56	1099.05	560.09	179.65
1878.12	976.62	497.70	159.64	<b>74</b>	2206.44	1147.35	584.71	187.55
1919.16	997.96	508.58	163.13	<b>75</b>	2279.88	1185.54	604.17	193.79
1962.36	1020.43	520.03	166.80	<b>76</b>	2354.40	1224.29	623.92	200.12
2005.56	1042.89	531.47	170.47	<b>77</b>	2432.16	1264.72	644.52	206.73
2050.92	1066.48	543.49	174.33	<b>78</b>	2512.08	1306.28	665.70	213.53
2096.28	1090.07	555.51	178.18	<b>79</b>	2594.16	1348.96	687.45	220.50
2142.72	1114.21	567.82	182.13	<b>80</b>	2679.48	1393.33	710.06	227.76
2175.12	1131.06	576.41	184.89	<b>81</b>	2719.44	1414.11	720.65	231.15
2207.52	1147.91	584.99	187.64	<b>82</b>	2760.48	1435.45	731.53	234.64
2241.00	1165.32	593.87	190.49	<b>83</b>	2801.52	1456.79	742.40	238.13
2274.48	1182.73	602.74	193.33	<b>84</b>	2843.64	1478.69	753.56	241.71
2309.04	1200.70	611.90	196.27	<b>85</b>	2885.76	1500.60	764.73	245.29
2331.72	1212.49	617.91	198.20	<b>86</b>	2914.92	1515.76	772.45	247.77
2355.48	1224.85	624.20	200.22	<b>87</b>	2944.08	1530.92	780.18	250.25
2379.24	1237.20	630.50	202.24	<b>88</b>	2973.24	1546.08	787.91	252.73
2403.00	1249.56	636.80	204.26	<b>89</b>	3003.48	1561.81	795.92	255.30
2426.76	1261.92	643.09	206.27	<b>90</b>	3033.72	1577.53	803.94	257.87
2450.52	1274.27	649.39	208.29	<b>91</b>	3063.96	1593.26	811.95	260.44
2475.36	1287.19	655.97	210.41	<b>92</b>	3094.20	1608.98	819.96	263.01
2500.20	1300.10	662.55	212.52	<b>93</b>	3125.52	1625.27	828.26	265.67
2525.04	1313.02	669.14	214.63	<b>94</b>	3156.84	1641.56	836.56	268.33
2549.88	1325.94	675.72	216.74	<b>95</b>	3188.16	1657.84	844.86	270.99
2575.80	1339.42	682.59	218.94	<b>96</b>	3220.56	1674.69	853.45	273.75
2601.72	1352.89	689.46	221.15	<b>97</b>	3252.96	1691.54	862.03	276.50
2627.64	1366.37	696.32	223.35	<b>98</b>	3285.36	1708.39	870.62	279.26
2653.56	1379.85	703.19	225.55	<b>99</b>	3317.76	1725.24	879.21	282.01

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

<b>PLAN I STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1137.89	591.70	301.54	96.72	<b>65</b>	1251.07	650.56	331.53	106.34
1285.27	668.34	340.60	109.25	<b>66</b>	1413.65	735.10	374.62	120.16
1432.66	744.98	379.65	121.78	<b>67</b>	1576.22	819.63	417.70	133.98
1580.04	821.62	418.71	134.30	<b>68</b>	1738.80	904.18	460.78	147.80
1631.88	848.58	432.45	138.71	<b>69</b>	1815.48	944.05	481.10	154.32
1684.80	876.10	446.47	143.21	<b>70</b>	1894.32	985.05	501.99	161.02
1739.88	904.74	461.07	147.89	<b>71</b>	1978.56	1028.85	524.32	168.18
1797.12	934.50	476.24	152.76	<b>72</b>	2066.04	1074.34	547.50	175.61
1855.44	964.83	491.69	157.71	<b>73</b>	2155.68	1120.95	571.26	183.23
1915.92	996.28	507.72	162.85	<b>74</b>	2250.72	1170.37	596.44	191.31
1958.04	1018.18	518.88	166.43	<b>75</b>	2325.24	1209.12	616.19	197.65
2001.24	1040.64	530.33	170.11	<b>76</b>	2401.92	1249.00	636.51	204.16
2045.52	1063.67	542.06	173.87	<b>77</b>	2480.76	1290.00	657.40	210.86
2091.96	1087.82	554.37	177.82	<b>78</b>	2562.84	1332.68	679.15	217.84
2138.40	1111.97	566.68	181.76	<b>79</b>	2646.00	1375.92	701.19	224.91
2185.92	1136.68	579.27	185.80	<b>80</b>	2733.48	1421.41	724.37	232.35
2218.32	1153.53	587.85	188.56	<b>81</b>	2774.52	1442.75	735.25	235.83
2251.80	1170.94	596.73	191.40	<b>82</b>	2816.64	1464.65	746.41	239.41
2285.28	1188.35	605.60	194.25	<b>83</b>	2858.76	1486.56	757.57	242.99
2319.84	1206.32	614.76	197.19	<b>84</b>	2901.96	1509.02	769.02	246.67
2354.40	1224.29	623.92	200.12	<b>85</b>	2945.16	1531.48	780.47	250.34
2378.16	1236.64	630.21	202.14	<b>86</b>	2974.32	1546.65	788.19	252.82
2401.92	1249.00	636.51	204.16	<b>87</b>	3004.56	1562.37	796.21	255.39
2425.68	1261.35	642.81	206.18	<b>88</b>	3034.80	1578.10	804.22	257.96
2449.44	1273.71	649.10	208.20	<b>89</b>	3065.04	1593.82	812.24	260.53
2474.28	1286.63	655.68	210.31	<b>90</b>	3095.28	1609.55	820.25	263.10
2499.12	1299.54	662.27	212.43	<b>91</b>	3126.60	1625.83	828.55	265.76
2523.96	1312.46	668.85	214.54	<b>92</b>	3157.92	1642.12	836.85	268.42
2548.80	1325.38	675.43	216.65	<b>93</b>	3189.24	1658.40	845.15	271.09
2574.72	1338.85	682.30	218.85	<b>94</b>	3221.64	1675.25	853.73	273.84
2600.64	1352.33	689.17	221.05	<b>95</b>	3254.04	1692.10	862.32	276.59
2626.56	1365.81	696.04	223.26	<b>96</b>	3286.44	1708.95	870.91	279.35
2652.48	1379.29	702.91	225.46	<b>97</b>	3318.84	1725.80	879.49	282.10
2679.48	1393.33	710.06	227.76	<b>98</b>	3352.32	1743.21	888.36	284.95
2706.48	1407.37	717.22	230.05	<b>99</b>	3385.80	1760.62	897.24	287.79

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 1 (498-499, ARF 0.8)**

<b>PLAN J STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1313.28	682.91	348.02	111.63	<b>65</b>	1418.69	737.72	375.95	120.59
1483.56	771.45	393.14	126.10	<b>66</b>	1602.43	833.26	424.64	136.21
1653.84	860.00	438.27	140.58	<b>67</b>	1786.18	928.81	473.34	151.83
1824.12	948.54	483.39	155.05	<b>68</b>	1969.92	1024.36	522.03	167.44
1871.64	973.25	495.98	159.09	<b>69</b>	2039.04	1060.30	540.35	173.32
1921.32	999.09	509.15	163.31	<b>70</b>	2110.32	1097.37	559.23	179.38
1972.08	1025.48	522.60	167.63	<b>71</b>	2183.76	1135.56	578.70	185.62
2023.92	1052.44	536.34	172.03	<b>72</b>	2260.44	1175.43	599.02	192.14
2077.92	1080.52	550.65	176.62	<b>73</b>	2339.28	1216.43	619.91	198.84
2133.00	1109.16	565.25	181.31	<b>74</b>	2420.28	1258.55	641.37	205.72
2172.96	1129.94	575.83	184.70	<b>75</b>	2486.16	1292.80	658.83	211.32
2214.00	1151.28	586.71	188.19	<b>76</b>	2553.12	1327.62	676.58	217.02
2256.12	1173.18	597.87	191.77	<b>77</b>	2622.24	1363.56	694.89	222.89
2299.32	1195.65	609.32	195.44	<b>78</b>	2693.52	1400.63	713.78	228.95
2342.52	1218.11	620.77	199.11	<b>79</b>	2765.88	1438.26	732.96	235.10
2386.80	1241.14	632.50	202.88	<b>80</b>	2840.40	1477.01	752.71	241.43
2422.44	1259.67	641.95	205.91	<b>81</b>	2882.52	1498.91	763.87	245.01
2459.16	1278.76	651.68	209.03	<b>82</b>	2925.72	1521.37	775.32	248.69
2495.88	1297.86	661.41	212.15	<b>83</b>	2970.00	1544.40	787.05	252.45
2533.68	1317.51	671.43	215.36	<b>84</b>	3014.28	1567.43	798.78	256.21
2571.48	1337.17	681.44	218.58	<b>85</b>	3059.64	1591.01	810.80	260.07
2597.40	1350.65	688.31	220.78	<b>86</b>	3089.88	1606.74	818.82	262.64
2623.32	1364.13	695.18	222.98	<b>87</b>	3121.20	1623.02	827.12	265.30
2649.24	1377.60	702.05	225.19	<b>88</b>	3152.52	1639.31	835.42	267.96
2676.24	1391.64	709.20	227.48	<b>89</b>	3183.84	1655.60	843.72	270.63
2703.24	1405.68	716.36	229.78	<b>90</b>	3215.16	1671.88	852.02	273.29
2730.24	1419.72	723.51	232.07	<b>91</b>	3247.56	1688.73	860.60	276.04
2757.24	1433.76	730.67	234.37	<b>92</b>	3279.96	1705.58	869.19	278.80
2785.32	1448.37	738.11	236.75	<b>93</b>	3312.36	1722.43	877.78	281.55
2813.40	1462.97	745.55	239.14	<b>94</b>	3345.84	1739.84	886.65	284.40
2841.48	1477.57	752.99	241.53	<b>95</b>	3379.32	1757.25	895.52	287.24
2869.56	1492.17	760.43	243.91	<b>96</b>	3412.80	1774.66	904.39	290.09
2898.72	1507.33	768.16	246.39	<b>97</b>	3447.36	1792.63	913.55	293.03
2927.88	1522.50	775.89	248.87	<b>98</b>	3481.92	1810.60	922.71	295.96
2957.04	1537.66	783.62	251.35	<b>99</b>	3516.48	1828.57	931.87	298.90

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

**PLAN H PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1185.14	616.27	314.06	100.74	65	1303.56	677.85	345.44	110.80
1185.14	616.27	314.06	100.74	66	1303.56	677.85	345.44	110.80
1185.14	616.27	314.06	100.74	67	1303.56	677.85	345.44	110.80
1185.14	616.27	314.06	100.74	68	1303.56	677.85	345.44	110.80
1223.60	636.27	324.25	104.01	69	1361.58	708.02	360.82	115.73
1263.26	656.90	334.76	107.38	70	1421.06	738.95	376.58	120.79
1304.57	678.38	345.71	110.89	71	1483.86	771.61	393.22	126.13
1347.53	700.72	357.10	114.54	72	1549.13	805.55	410.52	131.68
1391.32	723.49	368.70	118.26	73	1616.87	840.77	428.47	137.43
1436.76	747.12	380.74	122.12	74	1687.93	877.72	447.30	143.47
1468.16	763.44	389.06	124.79	75	1744.11	906.94	462.19	148.25
1501.21	780.63	397.82	127.60	76	1801.12	936.58	477.30	153.10
1534.25	797.81	406.58	130.41	77	1860.60	967.51	493.06	158.15
1568.95	815.85	415.77	133.36	78	1921.74	999.30	509.26	163.35
1603.65	833.90	424.97	136.31	79	1984.53	1031.96	525.90	168.69
1639.18	852.37	434.38	139.33	80	2049.80	1065.90	543.20	174.23
1663.97	865.26	440.95	141.44	81	2080.37	1081.79	551.30	176.83
1688.75	878.15	447.52	143.54	82	2111.77	1098.12	559.62	179.50
1714.37	891.47	454.31	145.72	83	2143.16	1114.44	567.94	182.17
1739.98	904.79	461.09	147.90	84	2175.38	1131.20	576.48	184.91
1766.42	918.54	468.10	150.15	85	2207.61	1147.96	585.02	187.65
1783.77	927.56	472.70	151.62	86	2229.91	1159.55	590.93	189.54
1801.94	937.01	477.51	153.16	87	2252.22	1171.15	596.84	191.44
1820.12	946.46	482.33	154.71	88	2274.53	1182.76	602.75	193.34
1838.30	955.92	487.15	156.26	89	2297.66	1194.78	608.88	195.30
1856.47	965.36	491.96	157.80	90	2320.80	1206.82	615.01	197.27
1874.65	974.82	496.78	159.35	91	2343.93	1218.84	621.14	199.23
1893.65	984.70	501.82	160.96	92	2367.06	1230.87	627.27	201.20
1912.65	994.58	506.85	162.58	93	2391.02	1243.33	633.62	203.24
1931.66	1004.46	511.89	164.19	94	2414.98	1255.79	639.97	205.27
1950.66	1014.34	516.92	165.81	95	2438.94	1268.25	646.32	207.31
1970.49	1024.65	522.18	167.49	96	2463.73	1281.14	652.89	209.42
1990.32	1034.97	527.43	169.18	97	2488.51	1294.03	659.46	211.52
2010.14	1045.27	532.69	170.86	98	2513.30	1306.92	666.02	213.63
2029.97	1055.58	537.94	172.55	99	2538.09	1319.81	672.59	215.74

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

**PLAN I PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1209.01	628.69	320.39	102.77	65	1329.26	691.22	352.25	112.99
1209.01	628.69	320.39	102.77	66	1329.26	691.22	352.25	112.99
1209.01	628.69	320.39	102.77	67	1329.26	691.22	352.25	112.99
1209.01	628.69	320.39	102.77	68	1329.26	691.22	352.25	112.99
1248.39	649.16	330.82	106.11	69	1388.84	722.20	368.04	118.05
1288.87	670.21	341.55	109.55	70	1449.15	753.56	384.02	123.18
1331.01	692.13	352.72	113.14	71	1513.60	787.07	401.10	128.66
1374.80	714.90	364.32	116.86	72	1580.52	821.87	418.84	134.34
1419.41	738.09	376.14	120.65	73	1649.10	857.53	437.01	140.17
1465.68	762.15	388.41	124.58	74	1721.80	895.34	456.28	146.35
1497.90	778.91	396.94	127.32	75	1778.81	924.98	471.38	151.20
1530.95	796.09	405.70	130.13	76	1837.47	955.48	486.93	156.18
1564.82	813.71	414.68	133.01	77	1897.78	986.85	502.91	161.31
1600.35	832.18	424.09	136.03	78	1960.57	1019.50	519.55	166.65
1635.88	850.66	433.51	139.05	79	2024.19	1052.58	536.41	172.06
1672.23	869.56	443.14	142.14	80	2091.11	1087.38	554.14	177.74
1697.01	882.45	449.71	144.25	81	2122.51	1103.71	562.47	180.41
1722.63	895.77	456.50	146.42	82	2154.73	1120.46	571.00	183.15
1748.24	909.08	463.28	148.60	83	2186.95	1137.21	579.54	185.89
1774.68	922.83	470.29	150.85	84	2220.00	1154.40	588.30	188.70
1801.12	936.58	477.30	153.10	85	2253.05	1171.59	597.06	191.51
1819.29	946.03	482.11	154.64	86	2275.35	1183.18	602.97	193.40
1837.47	955.48	486.93	156.18	87	2298.49	1195.21	609.10	195.37
1855.65	964.94	491.75	157.73	88	2321.62	1207.24	615.23	197.34
1873.82	974.39	496.56	159.27	89	2344.76	1219.28	621.36	199.30
1892.82	984.27	501.60	160.89	90	2367.89	1231.30	627.49	201.27
1911.83	994.15	506.63	162.51	91	2391.85	1243.76	633.84	203.31
1930.83	1004.03	511.67	164.12	92	2415.81	1256.22	640.19	205.34
1949.83	1013.91	516.70	165.74	93	2439.77	1268.68	646.54	207.38
1969.66	1024.22	521.96	167.42	94	2464.55	1281.57	653.11	209.49
1989.49	1034.53	527.21	169.11	95	2489.34	1294.46	659.68	211.59
2009.32	1044.85	532.47	170.79	96	2514.13	1307.35	666.24	213.70
2029.15	1055.16	537.72	172.48	97	2538.91	1320.23	672.81	215.81
2049.80	1065.90	543.20	174.23	98	2564.52	1333.55	679.60	217.98
2070.46	1076.64	548.67	175.99	99	2590.14	1346.87	686.39	220.16

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

**PLAN J PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1395.36	725.59	369.77	118.61	65	1507.36	783.83	399.45	128.13
1395.36	725.59	369.77	118.61	66	1507.36	783.83	399.45	128.13
1395.36	725.59	369.77	118.61	67	1507.36	783.83	399.45	128.13
1395.36	725.59	369.77	118.61	68	1507.36	783.83	399.45	128.13
1431.80	744.54	379.43	121.70	69	1559.87	811.13	413.37	132.59
1469.81	764.30	389.50	124.93	70	1614.39	839.48	427.81	137.22
1508.64	784.49	399.79	128.23	71	1670.58	868.70	442.70	142.00
1548.30	805.12	410.30	131.61	72	1729.24	899.20	458.25	146.99
1589.61	826.60	421.25	135.12	73	1789.55	930.57	474.23	152.11
1631.75	848.51	432.41	138.70	74	1851.51	962.79	490.65	157.38
1662.31	864.40	440.51	141.30	75	1901.91	988.99	504.01	161.66
1693.71	880.73	448.83	143.97	76	1953.14	1015.63	517.58	166.02
1725.93	897.48	457.37	146.70	77	2006.01	1043.13	531.59	170.51
1758.98	914.67	466.13	149.51	78	2060.54	1071.48	546.04	175.15
1792.03	931.86	474.89	152.32	79	2115.90	1100.27	560.71	179.85
1825.90	949.47	483.86	155.20	80	2172.91	1129.91	575.82	184.70
1853.17	963.65	491.09	157.52	81	2205.13	1146.67	584.36	187.44
1881.26	978.26	498.53	159.91	82	2238.18	1163.85	593.12	190.25
1909.35	992.86	505.98	162.29	83	2272.05	1181.47	602.09	193.12
1938.27	1007.90	513.64	164.75	84	2305.92	1199.08	611.07	196.00
1967.18	1022.93	521.30	167.21	85	2340.62	1217.12	620.26	198.95
1987.01	1033.25	526.56	168.90	86	2363.76	1229.16	626.40	200.92
2006.84	1043.56	531.81	170.58	87	2387.72	1241.61	632.75	202.96
2026.67	1053.87	537.07	172.27	88	2411.68	1254.07	639.10	204.99
2047.32	1064.61	542.54	174.02	89	2435.64	1266.53	645.44	207.03
2067.98	1075.35	548.01	175.78	90	2459.60	1278.99	651.79	209.07
2088.63	1086.09	553.49	177.53	91	2484.38	1291.88	658.36	211.17
2109.29	1096.83	558.96	179.29	92	2509.17	1304.77	664.93	213.28
2130.77	1108.00	564.65	181.12	93	2533.96	1317.66	671.50	215.39
2152.25	1119.17	570.35	182.94	94	2559.57	1330.98	678.29	217.56
2173.73	1130.34	576.04	184.77	95	2585.18	1344.29	685.07	219.74
2195.21	1141.51	581.73	186.59	96	2610.79	1357.61	691.86	221.92
2217.52	1153.11	587.64	188.49	97	2637.23	1371.36	698.87	224.16
2239.83	1164.71	593.55	190.39	98	2663.67	1385.11	705.87	226.41
2262.14	1176.31	599.47	192.28	99	2690.11	1398.86	712.88	228.66

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN H PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1185.14	616.27	314.06	100.74	<b>65</b>	1303.56	677.85	345.44	110.80
1227.37	638.23	325.25	104.33	<b>66</b>	1350.38	702.20	357.85	114.78
1271.43	661.14	336.93	108.07	<b>67</b>	1399.03	727.50	370.74	118.92
1316.41	684.53	348.85	111.89	<b>68</b>	1448.60	753.27	383.88	123.13
1359.56	706.97	360.28	115.56	<b>69</b>	1512.86	786.69	400.91	128.59
1403.62	729.88	371.96	119.31	<b>70</b>	1578.96	821.06	418.42	134.21
1449.52	753.75	384.12	123.21	<b>71</b>	1648.73	857.34	436.91	140.14
1497.26	778.58	396.77	127.27	<b>72</b>	1721.25	895.05	456.13	146.31
1545.91	803.87	409.67	131.40	<b>73</b>	1796.53	934.20	476.08	152.71
1596.40	830.13	423.05	135.69	<b>74</b>	1875.47	975.24	497.00	159.41
1631.29	848.27	432.29	138.66	<b>75</b>	1937.90	1007.71	513.54	164.72
1668.01	867.37	442.02	141.78	<b>76</b>	2001.24	1040.64	530.33	170.11
1704.73	886.46	451.75	144.90	<b>77</b>	2067.34	1075.02	547.85	175.72
1743.28	906.51	461.97	148.18	<b>78</b>	2135.27	1110.34	565.85	181.50
1781.84	926.56	472.19	151.46	<b>79</b>	2205.04	1146.62	584.34	187.43
1821.31	947.08	482.65	154.81	<b>80</b>	2277.56	1184.33	603.55	193.59
1848.85	961.40	489.95	157.15	<b>81</b>	2311.52	1201.99	612.55	196.48
1876.39	975.72	497.24	159.49	<b>82</b>	2346.41	1220.13	621.80	199.44
1904.85	990.52	504.79	161.91	<b>83</b>	2381.29	1238.27	631.04	202.41
1933.31	1005.32	512.33	164.33	<b>84</b>	2417.09	1256.89	640.53	205.45
1962.68	1020.59	520.11	166.83	<b>85</b>	2452.90	1275.51	650.02	208.50
1981.96	1030.62	525.22	168.47	<b>86</b>	2477.68	1288.39	656.59	210.60
2002.16	1041.12	530.57	170.18	<b>87</b>	2502.47	1301.28	663.15	212.71
2022.35	1051.62	535.92	171.90	<b>88</b>	2527.25	1314.17	669.72	214.82
2042.55	1062.13	541.28	173.62	<b>89</b>	2552.96	1327.54	676.53	217.00
2062.75	1072.63	546.63	175.33	<b>90</b>	2578.66	1340.90	683.34	219.19
2082.94	1083.13	551.98	177.05	<b>91</b>	2604.37	1354.27	690.16	221.37
2104.06	1094.11	557.58	178.85	<b>92</b>	2630.07	1367.64	696.97	223.56
2125.17	1105.09	563.17	180.64	<b>93</b>	2656.69	1381.48	704.02	225.82
2146.28	1116.07	568.76	182.43	<b>94</b>	2683.31	1395.32	711.08	228.08
2167.40	1127.05	574.36	184.23	<b>95</b>	2709.94	1409.17	718.13	230.34
2189.43	1138.50	580.20	186.10	<b>96</b>	2737.48	1423.49	725.43	232.69
2211.46	1149.96	586.04	187.97	<b>97</b>	2765.02	1437.81	732.73	235.03
2233.49	1161.41	591.87	189.85	<b>98</b>	2792.56	1452.13	740.03	237.37
2255.53	1172.88	597.72	191.72	<b>99</b>	2820.10	1466.45	747.33	239.71

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN I PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1209.01	628.69	320.39	102.77	<b>65</b>	1329.26	691.22	352.25	112.99
1252.15	651.12	331.82	106.43	<b>66</b>	1377.00	716.04	364.91	117.05
1297.13	674.51	343.74	110.26	<b>67</b>	1426.57	741.82	378.04	121.26
1343.03	698.38	355.90	114.16	<b>68</b>	1477.98	768.55	391.66	125.63
1387.10	721.29	367.58	117.90	<b>69</b>	1543.16	802.44	408.94	131.17
1432.08	744.68	379.50	121.73	<b>70</b>	1610.17	837.29	426.70	136.86
1478.90	769.03	391.91	125.71	<b>71</b>	1681.78	874.53	445.67	142.95
1527.55	794.33	404.80	129.84	<b>72</b>	1756.13	913.19	465.37	149.27
1577.12	820.10	417.94	134.06	<b>73</b>	1832.33	952.81	485.57	155.75
1628.53	846.84	431.56	138.43	<b>74</b>	1913.11	994.82	506.97	162.61
1664.33	865.45	441.05	141.47	<b>75</b>	1976.45	1027.75	523.76	168.00
1701.05	884.55	450.78	144.59	<b>76</b>	2041.63	1061.65	541.03	173.54
1738.69	904.12	460.75	147.79	<b>77</b>	2108.65	1096.50	558.79	179.24
1778.17	924.65	471.22	151.14	<b>78</b>	2178.41	1132.77	577.28	185.16
1817.64	945.17	481.67	154.50	<b>79</b>	2249.10	1169.53	596.01	191.17
1858.03	966.18	492.38	157.93	<b>80</b>	2323.46	1208.20	615.72	197.49
1885.57	980.50	499.68	160.27	<b>81</b>	2358.34	1226.34	624.96	200.46
1914.03	995.30	507.22	162.69	<b>82</b>	2394.14	1244.95	634.45	203.50
1942.49	1010.09	514.76	165.11	<b>83</b>	2429.95	1263.57	643.94	206.55
1971.86	1025.37	522.54	167.61	<b>84</b>	2466.67	1282.67	653.67	209.67
2001.24	1040.64	530.33	170.11	<b>85</b>	2503.39	1301.76	663.40	212.79
2021.44	1051.15	535.68	171.82	<b>86</b>	2528.17	1314.65	669.97	214.89
2041.63	1061.65	541.03	173.54	<b>87</b>	2553.88	1328.02	676.78	217.08
2061.83	1072.15	546.38	175.26	<b>88</b>	2579.58	1341.38	683.59	219.26
2082.02	1082.65	551.74	176.97	<b>89</b>	2605.28	1354.75	690.40	221.45
2103.14	1093.63	557.33	178.77	<b>90</b>	2630.99	1368.11	697.21	223.63
2124.25	1104.61	562.93	180.56	<b>91</b>	2657.61	1381.96	704.27	225.90
2145.37	1115.59	568.52	182.36	<b>92</b>	2684.23	1395.80	711.32	228.16
2166.48	1126.57	574.12	184.15	<b>93</b>	2710.85	1409.64	718.38	230.42
2188.51	1138.03	579.96	186.02	<b>94</b>	2738.39	1423.96	725.67	232.76
2210.54	1149.48	585.79	187.90	<b>95</b>	2765.93	1438.28	732.97	235.10
2232.58	1160.94	591.63	189.77	<b>96</b>	2793.47	1452.60	740.27	237.44
2254.61	1172.40	597.47	191.64	<b>97</b>	2821.01	1466.93	747.57	239.79
2277.56	1184.33	603.55	193.59	<b>98</b>	2849.47	1481.72	755.11	242.20
2300.51	1196.27	609.64	195.54	<b>99</b>	2877.93	1496.52	762.65	244.62

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN J PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1395.36	725.59	369.77	118.61	<b>65</b>	1507.36	783.83	399.45	128.13
1444.93	751.36	382.91	122.82	<b>66</b>	1561.52	811.99	413.80	132.73
1496.34	778.10	396.53	127.19	<b>67</b>	1617.52	841.11	428.64	137.49
1550.50	806.26	410.88	131.79	<b>68</b>	1674.43	870.70	443.72	142.33
1590.89	827.26	421.59	135.23	<b>69</b>	1733.18	901.25	459.29	147.32
1633.12	849.22	432.78	138.82	<b>70</b>	1793.77	932.76	475.35	152.47
1676.27	871.66	444.21	142.48	<b>71</b>	1856.20	965.22	491.89	157.78
1720.33	894.57	455.89	146.23	<b>72</b>	1921.37	999.11	509.16	163.32
1766.23	918.44	468.05	150.13	<b>73</b>	1988.39	1033.96	526.92	169.01
1813.05	942.79	480.46	154.11	<b>74</b>	2057.24	1069.76	545.17	174.87
1847.02	960.45	489.46	157.00	<b>75</b>	2113.24	1098.88	560.01	179.63
1881.90	978.59	498.70	159.96	<b>76</b>	2170.15	1128.48	575.09	184.46
1917.70	997.20	508.19	163.00	<b>77</b>	2228.90	1159.03	590.66	189.46
1954.42	1016.30	517.92	166.13	<b>78</b>	2289.49	1190.53	606.71	194.61
1991.14	1035.39	527.65	169.25	<b>79</b>	2351.00	1222.52	623.02	199.84
2028.78	1054.97	537.63	172.45	<b>80</b>	2414.34	1255.46	639.80	205.22
2059.07	1070.72	545.65	175.02	<b>81</b>	2450.14	1274.07	649.29	208.26
2090.29	1086.95	553.93	177.67	<b>82</b>	2486.86	1293.17	659.02	211.38
2121.50	1103.18	562.20	180.33	<b>83</b>	2524.50	1312.74	668.99	214.58
2153.63	1119.89	570.71	183.06	<b>84</b>	2562.14	1332.31	678.97	217.78
2185.76	1136.60	579.23	185.79	<b>85</b>	2600.69	1352.36	689.18	221.06
2207.79	1148.05	585.06	187.66	<b>86</b>	2626.40	1365.73	696.00	223.24
2229.82	1159.51	590.90	189.53	<b>87</b>	2653.02	1379.57	703.05	225.51
2251.85	1170.96	596.74	191.41	<b>88</b>	2679.64	1393.41	710.10	227.77
2274.80	1182.90	602.82	193.36	<b>89</b>	2706.26	1407.26	717.16	230.03
2297.75	1194.83	608.90	195.31	<b>90</b>	2732.89	1421.10	724.22	232.30
2320.70	1206.76	614.99	197.26	<b>91</b>	2760.43	1435.42	731.51	234.64
2343.65	1218.70	621.07	199.21	<b>92</b>	2787.97	1449.74	738.81	236.98
2367.52	1231.11	627.39	201.24	<b>93</b>	2815.51	1464.07	746.11	239.32
2391.39	1243.52	633.72	203.27	<b>94</b>	2843.96	1478.86	753.65	241.74
2415.26	1255.94	640.04	205.30	<b>95</b>	2872.42	1493.66	761.19	244.16
2439.13	1268.35	646.37	207.33	<b>96</b>	2900.88	1508.46	768.73	246.57
2463.91	1281.23	652.94	209.43	<b>97</b>	2930.26	1523.74	776.52	249.07
2488.70	1294.12	659.51	211.54	<b>98</b>	2959.63	1539.01	784.30	251.57
2513.48	1307.01	666.07	213.65	<b>99</b>	2989.01	1554.29	792.09	254.07

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN H STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1185.14	616.27	314.06	100.74	<b>65</b>	1303.56	677.85	345.44	110.80
1338.60	696.07	354.73	113.78	<b>66</b>	1472.63	765.77	390.25	125.17
1492.06	775.87	395.40	126.83	<b>67</b>	1641.69	853.68	435.05	139.54
1645.52	855.67	436.06	139.87	<b>68</b>	1810.76	941.60	479.85	153.91
1699.45	883.71	450.35	144.45	<b>69</b>	1891.08	983.36	501.14	160.74
1754.53	912.36	464.95	149.14	<b>70</b>	1973.70	1026.32	523.03	167.76
1811.90	942.19	480.15	154.01	<b>71</b>	2060.91	1071.67	546.14	175.18
1871.57	973.22	495.97	159.08	<b>72</b>	2151.56	1118.81	570.16	182.88
1932.39	1004.84	512.08	164.25	<b>73</b>	2245.66	1167.74	595.10	190.88
1995.50	1037.66	528.81	169.62	<b>74</b>	2344.34	1219.06	621.25	199.27
2039.11	1060.34	540.36	173.32	<b>75</b>	2422.37	1259.63	641.93	205.90
2085.01	1084.21	552.53	177.23	<b>76</b>	2501.55	1300.81	662.91	212.63
2130.91	1108.07	564.69	181.13	<b>77</b>	2584.17	1343.77	684.81	219.65
2179.10	1133.13	577.46	185.22	<b>78</b>	2669.09	1387.93	707.31	226.87
2227.30	1158.20	590.23	189.32	<b>79</b>	2756.30	1433.28	730.42	234.29
2276.64	1183.85	603.31	193.51	<b>80</b>	2846.95	1480.41	754.44	241.99
2311.07	1201.76	612.43	196.44	<b>81</b>	2889.41	1502.49	765.69	245.60
2345.49	1219.65	621.55	199.37	<b>82</b>	2933.01	1525.17	777.25	249.31
2381.06	1238.15	630.98	202.39	<b>83</b>	2976.62	1547.84	788.80	253.01
2416.64	1256.65	640.41	205.41	<b>84</b>	3021.37	1571.11	800.66	256.82
2453.36	1275.75	650.14	208.54	<b>85</b>	3066.12	1594.38	812.52	260.62
2477.45	1288.27	656.52	210.58	<b>86</b>	3097.10	1610.49	820.73	263.25
2502.70	1301.40	663.22	212.73	<b>87</b>	3128.09	1626.61	828.94	265.89
2527.94	1314.53	669.90	214.87	<b>88</b>	3159.07	1642.72	837.15	268.52
2553.19	1327.66	676.60	217.02	<b>89</b>	3191.20	1659.42	845.67	271.25
2578.43	1340.78	683.28	219.17	<b>90</b>	3223.33	1676.13	854.18	273.98
2603.68	1353.91	689.98	221.31	<b>91</b>	3255.46	1692.84	862.70	276.71
2630.07	1367.64	696.97	223.56	<b>92</b>	3287.59	1709.55	871.21	279.45
2656.46	1381.36	703.96	225.80	<b>93</b>	3320.87	1726.85	880.03	282.27
2682.86	1395.09	710.96	228.04	<b>94</b>	3354.14	1744.15	888.85	285.10
2709.25	1408.81	717.95	230.29	<b>95</b>	3387.42	1761.46	897.67	287.93
2736.79	1423.13	725.25	232.63	<b>96</b>	3421.85	1779.36	906.79	290.86
2764.33	1437.45	732.55	234.97	<b>97</b>	3456.27	1797.26	915.91	293.78
2791.87	1451.77	739.85	237.31	<b>98</b>	3490.70	1815.16	925.04	296.71
2819.41	1466.09	747.14	239.65	<b>99</b>	3525.12	1833.06	934.16	299.64

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN I STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1209.01	628.69	320.39	102.77	<b>65</b>	1329.26	691.22	352.25	112.99
1365.60	710.11	361.88	116.08	<b>66</b>	1502.00	781.04	398.03	127.67
1522.20	791.54	403.38	129.39	<b>67</b>	1674.74	870.86	443.81	142.35
1678.79	872.97	444.88	142.70	<b>68</b>	1847.48	960.69	489.58	157.04
1733.87	901.61	459.48	147.38	<b>69</b>	1928.95	1003.05	511.17	163.96
1790.10	930.85	474.38	152.16	<b>70</b>	2012.72	1046.61	533.37	171.08
1848.62	961.28	489.88	157.13	<b>71</b>	2102.22	1093.15	557.09	178.69
1909.44	992.91	506.00	162.30	<b>72</b>	2195.17	1141.49	581.72	186.59
1971.41	1025.13	522.42	167.57	<b>73</b>	2290.41	1191.01	606.96	194.68
2035.67	1058.55	539.45	173.03	<b>74</b>	2391.39	1243.52	633.72	203.27
2080.42	1081.82	551.31	176.84	<b>75</b>	2470.57	1284.70	654.70	210.00
2126.32	1105.69	563.47	180.74	<b>76</b>	2552.04	1327.06	676.29	216.92
2173.37	1130.15	575.94	184.74	<b>77</b>	2635.81	1370.62	698.49	224.04
2222.71	1155.81	589.02	188.93	<b>78</b>	2723.02	1415.97	721.60	231.46
2272.05	1181.47	602.09	193.12	<b>79</b>	2811.38	1461.92	745.02	238.97
2322.54	1207.72	615.47	197.42	<b>80</b>	2904.32	1510.25	769.64	246.87
2356.97	1225.62	624.60	200.34	<b>81</b>	2947.93	1532.92	781.20	250.57
2392.54	1244.12	634.02	203.37	<b>82</b>	2992.68	1556.19	793.06	254.38
2428.11	1262.62	643.45	206.39	<b>83</b>	3037.43	1579.46	804.92	258.18
2464.83	1281.71	653.18	209.51	<b>84</b>	3083.33	1603.33	817.08	262.08
2501.55	1300.81	662.91	212.63	<b>85</b>	3129.23	1627.20	829.25	265.98
2526.80	1313.94	669.60	214.78	<b>86</b>	3160.22	1643.31	837.46	268.62
2552.04	1327.06	676.29	216.92	<b>87</b>	3192.35	1660.02	845.97	271.35
2577.29	1340.19	682.98	219.07	<b>88</b>	3224.48	1676.73	854.49	274.08
2602.53	1353.32	689.67	221.22	<b>89</b>	3256.61	1693.44	863.00	276.81
2628.92	1367.04	696.66	223.46	<b>90</b>	3288.74	1710.14	871.52	279.54
2655.32	1380.77	703.66	225.70	<b>91</b>	3322.01	1727.45	880.33	282.37
2681.71	1394.49	710.65	227.95	<b>92</b>	3355.29	1744.75	889.15	285.20
2708.10	1408.21	717.65	230.19	<b>93</b>	3388.57	1762.06	897.97	288.03
2735.64	1422.53	724.94	232.53	<b>94</b>	3422.99	1779.95	907.09	290.95
2763.18	1436.85	732.24	234.87	<b>95</b>	3457.42	1797.86	916.22	293.88
2790.72	1451.17	739.54	237.21	<b>96</b>	3491.84	1815.76	925.34	296.81
2818.26	1465.50	746.84	239.55	<b>97</b>	3526.27	1833.66	934.46	299.73
2846.95	1480.41	754.44	241.99	<b>98</b>	3561.84	1852.16	943.89	302.76
2875.64	1495.33	762.04	244.43	<b>99</b>	3597.41	1870.65	953.31	305.78

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 2 (490-491, 493-497, ARF 0.85)**

<b>PLAN J STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1395.36	725.59	369.77	118.61	<b>65</b>	1507.36	783.83	399.45	128.13
1576.28	819.67	417.71	133.98	<b>66</b>	1702.58	885.34	451.18	144.72
1757.21	913.75	465.66	149.36	<b>67</b>	1897.81	986.86	502.92	161.31
1938.13	1007.83	513.60	164.74	<b>68</b>	2093.04	1088.38	554.66	177.91
1988.62	1034.08	526.98	169.03	<b>69</b>	2166.48	1126.57	574.12	184.15
2041.40	1061.53	540.97	173.52	<b>70</b>	2242.22	1165.95	594.19	190.59
2095.34	1089.58	555.27	178.10	<b>71</b>	2320.25	1206.53	614.87	197.22
2150.42	1118.22	569.86	182.79	<b>72</b>	2401.72	1248.89	636.46	204.15
2207.79	1148.05	585.06	187.66	<b>73</b>	2485.49	1292.45	658.65	211.27
2266.31	1178.48	600.57	192.64	<b>74</b>	2571.55	1337.21	681.46	218.58
2308.77	1200.56	611.82	196.25	<b>75</b>	2641.55	1373.61	700.01	224.53
2352.38	1223.24	623.38	199.95	<b>76</b>	2712.69	1410.60	718.86	230.58
2397.13	1246.51	635.24	203.76	<b>77</b>	2786.13	1448.79	738.32	236.82
2443.03	1270.38	647.40	207.66	<b>78</b>	2861.87	1488.17	758.40	243.26
2488.93	1294.24	659.57	211.56	<b>79</b>	2938.75	1528.15	778.77	249.79
2535.98	1318.71	672.03	215.56	<b>80</b>	3017.93	1569.32	799.75	256.52
2573.84	1338.40	682.07	218.78	<b>81</b>	3062.68	1592.59	811.61	260.33
2612.86	1358.69	692.41	222.09	<b>82</b>	3108.58	1616.46	823.77	264.23
2651.87	1378.97	702.75	225.41	<b>83</b>	3155.63	1640.93	836.24	268.23
2692.04	1399.86	713.39	228.82	<b>84</b>	3202.67	1665.39	848.71	272.23
2732.20	1420.74	724.03	232.24	<b>85</b>	3250.87	1690.45	861.48	276.32
2759.74	1435.06	731.33	234.58	<b>86</b>	3283.00	1707.16	870.00	279.06
2787.28	1449.39	738.63	236.92	<b>87</b>	3316.28	1724.47	878.81	281.88
2814.82	1463.71	745.93	239.26	<b>88</b>	3349.55	1741.77	887.63	284.71
2843.51	1478.63	753.53	241.70	<b>89</b>	3382.83	1759.07	896.45	287.54
2872.19	1493.54	761.13	244.14	<b>90</b>	3416.11	1776.38	905.27	290.37
2900.88	1508.46	768.73	246.57	<b>91</b>	3450.53	1794.28	914.39	293.30
2929.57	1523.38	776.34	249.01	<b>92</b>	3484.96	1812.18	923.51	296.22
2959.40	1538.89	784.24	251.55	<b>93</b>	3519.38	1830.08	932.64	299.15
2989.24	1554.40	792.15	254.09	<b>94</b>	3554.96	1848.58	942.06	302.17
3019.07	1569.92	800.05	256.62	<b>95</b>	3590.53	1867.08	951.49	305.20
3048.91	1585.43	807.96	259.16	<b>96</b>	3626.10	1885.57	960.92	308.22
3079.89	1601.54	816.17	261.79	<b>97</b>	3662.82	1904.67	970.65	311.34
3110.87	1617.65	824.38	264.42	<b>98</b>	3699.54	1923.76	980.38	314.46
3141.86	1633.77	832.59	267.06	<b>99</b>	3736.26	1942.86	990.11	317.58

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

**PLAN H PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1324.57	688.78	351.01	112.59	65	1456.92	757.60	386.08	123.84
1324.57	688.78	351.01	112.59	66	1456.92	757.60	386.08	123.84
1324.57	688.78	351.01	112.59	67	1456.92	757.60	386.08	123.84
1324.57	688.78	351.01	112.59	68	1456.92	757.60	386.08	123.84
1367.56	711.13	362.40	116.24	69	1521.76	791.32	403.27	129.35
1411.88	734.18	374.15	120.01	70	1588.25	825.89	420.89	135.00
1458.05	758.19	386.38	123.93	71	1658.43	862.38	439.48	140.97
1506.07	783.16	399.11	128.02	72	1731.38	900.32	458.82	147.17
1555.01	808.61	412.08	132.18	73	1807.09	939.69	478.88	153.60
1605.79	835.01	425.53	136.49	74	1886.51	980.99	499.93	160.35
1640.88	853.26	434.83	139.47	75	1949.30	1013.64	516.56	165.69
1677.82	872.47	444.62	142.61	76	2013.01	1046.77	533.45	171.11
1714.75	891.67	454.41	145.75	77	2079.50	1081.34	551.07	176.76
1753.54	911.84	464.69	149.05	78	2147.83	1116.87	569.17	182.57
1792.32	932.01	474.96	152.35	79	2218.01	1153.37	587.77	188.53
1832.03	952.66	485.49	155.72	80	2290.96	1191.30	607.10	194.73
1859.73	967.06	492.83	158.08	81	2325.12	1209.06	616.16	197.64
1887.43	981.46	500.17	160.43	82	2360.21	1227.31	625.46	200.62
1916.06	996.35	507.76	162.87	83	2395.30	1245.56	634.75	203.60
1944.68	1011.23	515.34	165.30	84	2431.31	1264.28	644.30	206.66
1974.23	1026.60	523.17	167.81	85	2467.32	1283.01	653.84	209.72
1993.62	1036.68	528.31	169.46	86	2492.26	1295.98	660.45	211.84
2013.94	1047.25	533.69	171.18	87	2517.19	1308.94	667.06	213.96
2034.25	1057.81	539.08	172.91	88	2542.12	1321.90	673.66	216.08
2054.57	1068.38	544.46	174.64	89	2567.98	1335.35	680.51	218.28
2074.88	1078.94	549.84	176.36	90	2593.83	1348.79	687.36	220.48
2095.19	1089.50	555.23	178.09	91	2619.69	1362.24	694.22	222.67
2116.43	1100.54	560.85	179.90	92	2645.54	1375.68	701.07	224.87
2137.67	1111.59	566.48	181.70	93	2672.32	1389.61	708.16	227.15
2158.91	1122.63	572.11	183.51	94	2699.10	1403.53	715.26	229.42
2180.15	1133.68	577.74	185.31	95	2725.88	1417.46	722.36	231.70
2202.31	1145.20	583.61	187.20	96	2753.58	1431.86	729.70	234.05
2224.47	1156.72	589.48	189.08	97	2781.28	1446.27	737.04	236.41
2246.63	1168.25	595.36	190.96	98	2808.98	1460.67	744.38	238.76
2268.79	1179.77	601.23	192.85	99	2836.68	1475.07	751.72	241.12

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

**PLAN I PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1351.24	702.64	358.08	114.86	65	1485.65	772.54	393.70	126.28
1351.24	702.64	358.08	114.86	66	1485.65	772.54	393.70	126.28
1351.24	702.64	358.08	114.86	67	1485.65	772.54	393.70	126.28
1351.24	702.64	358.08	114.86	68	1485.65	772.54	393.70	126.28
1395.26	725.54	369.74	118.60	69	1552.24	807.16	411.34	131.94
1440.50	749.06	381.73	122.44	70	1619.64	842.21	429.20	137.67
1487.60	773.55	394.21	126.45	71	1691.67	879.67	448.29	143.79
1536.54	799.00	407.18	130.61	72	1766.46	918.56	468.11	150.15
1586.40	824.93	420.40	134.84	73	1843.11	958.42	488.42	156.66
1638.11	851.82	434.10	139.24	74	1924.37	1000.67	509.96	163.57
1674.12	870.54	443.64	142.30	75	1988.08	1033.80	526.84	168.99
1711.06	889.75	453.43	145.44	76	2053.64	1067.89	544.21	174.56
1748.92	909.44	463.46	148.66	77	2121.05	1102.95	562.08	180.29
1788.63	930.09	473.99	152.03	78	2191.23	1139.44	580.68	186.25
1828.33	950.73	484.51	155.41	79	2262.33	1176.41	599.52	192.30
1868.96	971.86	495.27	158.86	80	2337.13	1215.31	619.34	198.66
1896.66	986.26	502.61	161.22	81	2372.21	1233.55	628.64	201.64
1925.29	1001.15	510.20	163.65	82	2408.23	1252.28	638.18	204.70
1953.91	1016.03	517.79	166.08	83	2444.24	1271.00	647.72	207.76
1983.46	1031.40	525.62	168.59	84	2481.18	1290.21	657.51	210.90
2013.01	1046.77	533.45	171.11	85	2518.11	1309.42	667.30	214.04
2033.33	1057.33	538.83	172.83	86	2543.04	1322.38	673.91	216.16
2053.64	1067.89	544.21	174.56	87	2568.90	1335.83	680.76	218.36
2073.96	1078.46	549.60	176.29	88	2594.75	1349.27	687.61	220.55
2094.27	1089.02	554.98	178.01	89	2620.61	1362.72	694.46	222.75
2115.51	1100.07	560.61	179.82	90	2646.46	1376.16	701.31	224.95
2136.75	1111.11	566.24	181.62	91	2673.24	1390.08	708.41	227.23
2157.99	1122.15	571.87	183.43	92	2700.02	1404.01	715.51	229.50
2179.22	1133.19	577.49	185.23	93	2726.80	1417.94	722.60	231.78
2201.39	1144.72	583.37	187.12	94	2754.50	1432.34	729.94	234.13
2223.55	1156.25	589.24	189.00	95	2782.20	1446.74	737.28	236.49
2245.71	1167.77	595.11	190.89	96	2809.91	1461.15	744.63	238.84
2267.87	1179.29	600.99	192.77	97	2837.61	1475.56	751.97	241.20
2290.96	1191.30	607.10	194.73	98	2866.23	1490.44	759.55	243.63
2314.04	1203.30	613.22	196.69	99	2894.86	1505.33	767.14	246.06

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

**PLAN J PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1559.52	810.95	413.27	132.56	65	1684.69	876.04	446.44	143.20
1559.52	810.95	413.27	132.56	66	1684.69	876.04	446.44	143.20
1559.52	810.95	413.27	132.56	67	1684.69	876.04	446.44	143.20
1559.52	810.95	413.27	132.56	68	1684.69	876.04	446.44	143.20
1600.25	832.13	424.07	136.02	69	1743.38	906.56	462.00	148.19
1642.73	854.22	435.32	139.63	70	1804.32	938.25	478.14	153.37
1686.13	876.79	446.82	143.32	71	1867.11	970.90	494.78	158.70
1730.45	899.83	458.57	147.09	72	1932.68	1004.99	512.16	164.28
1776.62	923.84	470.80	151.01	73	2000.08	1040.04	530.02	170.01
1823.72	948.33	483.29	155.02	74	2069.34	1076.06	548.38	175.89
1857.88	966.10	492.34	157.92	75	2125.67	1105.35	563.30	180.68
1892.97	984.34	501.64	160.90	76	2182.92	1135.12	578.47	185.55
1928.98	1003.07	511.18	163.96	77	2242.02	1165.85	594.14	190.57
1965.92	1022.28	520.97	167.10	78	2302.96	1197.54	610.28	195.75
2002.85	1041.48	530.76	170.24	79	2364.83	1229.71	626.68	201.01
2040.71	1061.17	540.79	173.46	80	2428.54	1262.84	643.56	206.43
2071.19	1077.02	548.87	176.05	81	2464.55	1281.57	653.11	209.49
2102.58	1093.34	557.18	178.72	82	2501.49	1300.77	662.89	212.63
2133.98	1109.67	565.50	181.39	83	2539.35	1320.46	672.93	215.84
2166.30	1126.48	574.07	184.14	84	2577.21	1340.15	682.96	219.06
2198.62	1143.28	582.63	186.88	85	2615.99	1360.31	693.24	222.36
2220.78	1154.81	588.51	188.77	86	2641.85	1373.76	700.09	224.56
2242.94	1166.33	594.38	190.65	87	2668.63	1387.69	707.19	226.83
2265.10	1177.85	600.25	192.53	88	2695.40	1401.61	714.28	229.11
2288.19	1189.86	606.37	194.50	89	2722.18	1415.53	721.38	231.39
2311.27	1201.86	612.49	196.46	90	2748.96	1429.46	728.47	233.66
2334.36	1213.87	618.61	198.42	91	2776.66	1443.86	735.81	236.02
2357.44	1225.87	624.72	200.38	92	2804.37	1458.27	743.16	238.37
2381.45	1238.35	631.08	202.42	93	2832.07	1472.68	750.50	240.73
2405.46	1250.84	637.45	204.46	94	2860.69	1487.56	758.08	243.16
2429.47	1263.32	643.81	206.50	95	2889.32	1502.45	765.67	245.59
2453.47	1275.80	650.17	208.54	96	2917.94	1517.33	773.25	248.02
2478.41	1288.77	656.78	210.66	97	2947.49	1532.69	781.08	250.54
2503.34	1301.74	663.39	212.78	98	2977.04	1548.06	788.92	253.05
2528.27	1314.70	669.99	214.90	99	3006.59	1563.43	796.75	255.56

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN H PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1324.57	688.78	351.01	112.59	<b>65</b>	1456.92	757.60	386.08	123.84
1371.76	713.32	363.52	116.60	<b>66</b>	1509.25	784.81	399.95	128.29
1421.01	738.93	376.57	120.79	<b>67</b>	1563.62	813.08	414.36	132.91
1471.28	765.07	389.89	125.06	<b>68</b>	1619.03	841.90	429.04	137.62
1519.51	790.15	402.67	129.16	<b>69</b>	1690.85	879.24	448.08	143.72
1568.75	815.75	415.72	133.34	<b>70</b>	1764.72	917.65	467.65	150.00
1620.05	842.43	429.31	137.70	<b>71</b>	1842.70	958.20	488.32	156.63
1673.41	870.17	443.45	142.24	<b>72</b>	1923.75	1000.35	509.79	163.52
1727.78	898.45	457.86	146.86	<b>73</b>	2007.88	1044.10	532.09	170.67
1784.21	927.79	472.82	151.66	<b>74</b>	2096.12	1089.98	555.47	178.17
1823.20	948.06	483.15	154.97	<b>75</b>	2165.89	1126.26	573.96	184.10
1864.24	969.40	494.02	158.46	<b>76</b>	2236.68	1163.07	592.72	190.12
1905.28	990.75	504.90	161.95	<b>77</b>	2310.55	1201.49	612.30	196.40
1948.37	1013.15	516.32	165.61	<b>78</b>	2386.48	1240.97	632.42	202.85
1991.47	1035.56	527.74	169.27	<b>79</b>	2464.45	1281.51	653.08	209.48
2035.58	1058.50	539.43	173.02	<b>80</b>	2545.51	1323.67	674.56	216.37
2066.36	1074.51	547.59	175.64	<b>81</b>	2583.47	1343.40	684.62	219.59
2097.14	1090.51	555.74	178.26	<b>82</b>	2622.46	1363.68	694.95	222.91
2128.95	1107.05	564.17	180.96	<b>83</b>	2661.44	1383.95	705.28	226.22
2160.76	1123.60	572.60	183.66	<b>84</b>	2701.46	1404.76	715.89	229.62
2193.59	1140.67	581.30	186.46	<b>85</b>	2741.47	1425.56	726.49	233.02
2215.13	1151.87	587.01	188.29	<b>86</b>	2769.17	1439.97	733.83	235.38
2237.71	1163.61	592.99	190.21	<b>87</b>	2796.88	1454.38	741.17	237.73
2260.28	1175.35	598.97	192.12	<b>88</b>	2824.58	1468.78	748.51	240.09
2282.85	1187.08	604.96	194.04	<b>89</b>	2853.31	1483.72	756.13	242.53
2305.42	1198.82	610.94	195.96	<b>90</b>	2882.03	1498.66	763.74	244.97
2327.99	1210.55	616.92	197.88	<b>91</b>	2910.76	1513.60	771.35	247.41
2351.59	1222.83	623.17	199.89	<b>92</b>	2939.49	1528.53	778.96	249.86
2375.19	1235.10	629.43	201.89	<b>93</b>	2969.24	1544.00	786.85	252.39
2398.79	1247.37	635.68	203.90	<b>94</b>	2999.00	1559.48	794.74	254.92
2422.39	1259.64	641.93	205.90	<b>95</b>	3028.75	1574.95	802.62	257.44
2447.01	1272.45	648.46	208.00	<b>96</b>	3059.53	1590.96	810.78	260.06
2471.63	1285.25	654.98	210.09	<b>97</b>	3090.31	1606.96	818.93	262.68
2496.26	1298.06	661.51	212.18	<b>98</b>	3121.09	1622.97	827.09	265.29
2520.88	1310.86	668.03	214.27	<b>99</b>	3151.87	1638.97	835.25	267.91

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN I PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1351.24	702.64	358.08	114.86	<b>65</b>	1485.65	772.54	393.70	126.28
1399.46	727.72	370.86	118.95	<b>66</b>	1539.00	800.28	407.84	130.82
1449.74	753.86	384.18	123.23	<b>67</b>	1594.40	829.09	422.52	135.52
1501.04	780.54	397.78	127.59	<b>68</b>	1651.86	858.97	437.74	140.41
1550.29	806.15	410.83	131.77	<b>69</b>	1724.71	896.85	457.05	146.60
1600.56	832.29	424.15	136.05	<b>70</b>	1799.60	935.79	476.89	152.97
1652.89	859.50	438.02	140.50	<b>71</b>	1879.63	977.41	498.10	159.77
1707.26	887.78	452.42	145.12	<b>72</b>	1962.74	1020.62	520.13	166.83
1762.67	916.59	467.11	149.83	<b>73</b>	2047.90	1064.91	542.69	174.07
1820.12	946.46	482.33	154.71	<b>74</b>	2138.18	1111.85	566.62	181.75
1860.14	967.27	492.94	158.11	<b>75</b>	2208.98	1148.67	585.38	187.76
1901.18	988.61	503.81	161.60	<b>76</b>	2281.82	1186.55	604.68	193.95
1943.24	1010.48	514.96	165.18	<b>77</b>	2356.72	1225.49	624.53	200.32
1987.36	1033.43	526.65	168.93	<b>78</b>	2434.70	1266.04	645.20	206.95
2031.48	1056.37	538.34	172.68	<b>79</b>	2513.70	1307.12	666.13	213.66
2076.62	1079.84	550.30	176.51	<b>80</b>	2596.81	1350.34	688.15	220.73
2107.40	1095.85	558.46	179.13	<b>81</b>	2635.79	1370.61	698.48	224.04
2139.21	1112.39	566.89	181.83	<b>82</b>	2675.81	1391.42	709.09	227.44
2171.02	1128.93	575.32	184.54	<b>83</b>	2715.82	1412.23	719.69	230.84
2203.85	1146.00	584.02	187.33	<b>84</b>	2756.86	1433.57	730.57	234.33
2236.68	1163.07	592.72	190.12	<b>85</b>	2797.90	1454.91	741.44	237.82
2259.25	1174.81	598.70	192.04	<b>86</b>	2825.60	1469.31	748.78	240.18
2281.82	1186.55	604.68	193.95	<b>87</b>	2854.33	1484.25	756.40	242.62
2304.40	1198.29	610.67	195.87	<b>88</b>	2883.06	1499.19	764.01	245.06
2326.97	1210.02	616.65	197.79	<b>89</b>	2911.79	1514.13	771.62	247.50
2350.57	1222.30	622.90	199.80	<b>90</b>	2940.52	1529.07	779.24	249.94
2374.16	1234.56	629.15	201.80	<b>91</b>	2970.27	1544.54	787.12	252.47
2397.76	1246.84	635.41	203.81	<b>92</b>	3000.02	1560.01	795.01	255.00
2421.36	1259.11	641.66	205.82	<b>93</b>	3029.78	1575.49	802.89	257.53
2445.98	1271.91	648.18	207.91	<b>94</b>	3060.56	1591.49	811.05	260.15
2470.61	1284.72	654.71	210.00	<b>95</b>	3091.34	1607.50	819.21	262.76
2495.23	1297.52	661.24	212.09	<b>96</b>	3122.12	1623.50	827.36	265.38
2519.86	1310.33	667.76	214.19	<b>97</b>	3152.90	1639.51	835.52	268.00
2545.51	1323.67	674.56	216.37	<b>98</b>	3184.70	1656.04	843.95	270.70
2571.16	1337.00	681.36	218.55	<b>99</b>	3216.51	1672.59	852.38	273.40

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN J PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1559.52	810.95	413.27	132.56	<b>65</b>	1684.69	876.04	446.44	143.20
1614.92	839.76	427.95	137.27	<b>66</b>	1745.23	907.52	462.49	148.34
1672.38	869.64	443.18	142.15	<b>67</b>	1807.81	940.06	479.07	153.66
1732.91	901.11	459.22	147.30	<b>68</b>	1871.42	973.14	495.93	159.07
1778.06	924.59	471.19	151.14	<b>69</b>	1937.09	1007.29	513.33	164.65
1825.25	949.13	483.69	155.15	<b>70</b>	2004.80	1042.50	531.27	170.41
1873.48	974.21	496.47	159.25	<b>71</b>	2074.57	1078.78	549.76	176.34
1922.72	999.81	509.52	163.43	<b>72</b>	2147.42	1116.66	569.07	182.53
1974.02	1026.49	523.12	167.79	<b>73</b>	2222.32	1155.61	588.91	188.90
2026.35	1053.70	536.98	172.24	<b>74</b>	2299.27	1195.62	609.31	195.44
2064.31	1073.44	547.04	175.47	<b>75</b>	2361.85	1228.16	625.89	200.76
2103.30	1093.72	557.37	178.78	<b>76</b>	2425.46	1261.24	642.75	206.16
2143.31	1114.52	567.98	182.18	<b>77</b>	2491.13	1295.39	660.15	211.75
2184.35	1135.86	578.85	185.67	<b>78</b>	2558.84	1330.60	678.09	217.50
2225.39	1157.20	589.73	189.16	<b>79</b>	2627.59	1366.35	696.31	223.35
2267.46	1179.08	600.88	192.73	<b>80</b>	2698.38	1403.16	715.07	229.36
2301.32	1196.69	609.85	195.61	<b>81</b>	2738.39	1423.96	725.67	232.76
2336.20	1214.82	619.09	198.58	<b>82</b>	2779.43	1445.30	736.55	236.25
2371.09	1232.97	628.34	201.54	<b>83</b>	2821.50	1467.18	747.70	239.83
2407.00	1251.64	637.86	204.60	<b>84</b>	2863.57	1489.06	758.85	243.40
2442.91	1270.31	647.37	207.65	<b>85</b>	2906.66	1511.46	770.26	247.07
2467.53	1283.12	653.90	209.74	<b>86</b>	2935.39	1526.40	777.88	249.51
2492.15	1295.92	660.42	211.83	<b>87</b>	2965.14	1541.87	785.76	252.04
2516.78	1308.73	666.95	213.93	<b>88</b>	2994.89	1557.34	793.65	254.57
2542.43	1322.06	673.74	216.11	<b>89</b>	3024.65	1572.82	801.53	257.10
2568.08	1335.40	680.54	218.29	<b>90</b>	3054.40	1588.29	809.42	259.62
2593.73	1348.74	687.34	220.47	<b>91</b>	3085.18	1604.29	817.57	262.24
2619.38	1362.08	694.14	222.65	<b>92</b>	3115.96	1620.30	825.73	264.86
2646.05	1375.95	701.20	224.91	<b>93</b>	3146.74	1636.30	833.89	267.47
2672.73	1389.82	708.27	227.18	<b>94</b>	3178.55	1652.85	842.32	270.18
2699.41	1403.69	715.34	229.45	<b>95</b>	3210.35	1669.38	850.74	272.88
2726.08	1417.56	722.41	231.72	<b>96</b>	3242.16	1685.92	859.17	275.58
2753.78	1431.97	729.75	234.07	<b>97</b>	3274.99	1702.99	867.87	278.37
2781.49	1446.37	737.09	236.43	<b>98</b>	3307.82	1720.07	876.57	281.16
2809.19	1460.78	744.44	238.78	<b>99</b>	3340.66	1737.14	885.27	283.96

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN H STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1324.57	688.78	351.01	112.59	<b>65</b>	1456.92	757.60	386.08	123.84
1496.08	777.96	396.46	127.17	<b>66</b>	1645.88	855.86	436.16	139.90
1667.59	867.15	441.91	141.75	<b>67</b>	1834.83	954.11	486.23	155.96
1839.11	956.34	487.36	156.32	<b>68</b>	2023.79	1052.37	536.30	172.02
1899.38	987.68	503.34	161.45	<b>69</b>	2113.56	1099.05	560.09	179.65
1960.94	1019.69	519.65	166.68	<b>70</b>	2205.90	1147.07	584.56	187.50
2025.07	1053.04	536.64	172.13	<b>71</b>	2303.37	1197.75	610.39	195.79
2091.76	1087.72	554.32	177.80	<b>72</b>	2404.69	1250.44	637.24	204.40
2159.73	1123.06	572.33	183.58	<b>73</b>	2509.85	1305.12	665.11	213.34
2230.27	1159.74	591.02	189.57	<b>74</b>	2620.15	1362.48	694.34	222.71
2279.00	1185.08	603.94	193.72	<b>75</b>	2707.36	1407.83	717.45	230.13
2330.30	1211.76	617.53	198.08	<b>76</b>	2795.85	1453.84	740.90	237.65
2381.60	1238.43	631.12	202.44	<b>77</b>	2888.19	1501.86	765.37	245.50
2435.47	1266.44	645.40	207.01	<b>78</b>	2983.10	1551.21	790.52	253.56
2489.33	1294.45	659.67	211.59	<b>79</b>	3080.57	1601.90	816.35	261.85
2544.48	1323.13	674.29	216.28	<b>80</b>	3181.88	1654.58	843.20	270.46
2582.96	1343.14	684.48	219.55	<b>81</b>	3229.34	1679.26	855.78	274.49
2621.43	1363.14	694.68	222.82	<b>82</b>	3278.07	1704.60	868.69	278.64
2661.19	1383.82	705.22	226.20	<b>83</b>	3326.81	1729.94	881.60	282.78
2700.95	1404.49	715.75	229.58	<b>84</b>	3376.82	1755.95	894.86	287.03
2741.99	1425.83	726.63	233.07	<b>85</b>	3426.84	1781.96	908.11	291.28
2768.92	1439.84	733.76	235.36	<b>86</b>	3461.47	1799.96	917.29	294.22
2797.13	1454.51	741.24	237.76	<b>87</b>	3496.10	1817.97	926.47	297.17
2825.35	1469.18	748.72	240.15	<b>88</b>	3530.72	1835.97	935.64	300.11
2853.56	1483.85	756.19	242.55	<b>89</b>	3566.63	1854.65	945.16	303.16
2881.78	1498.53	763.67	244.95	<b>90</b>	3602.54	1873.32	954.67	306.22
2909.99	1513.19	771.15	247.35	<b>91</b>	3638.45	1891.99	964.19	309.27
2939.49	1528.53	778.96	249.86	<b>92</b>	3674.36	1910.67	973.71	312.32
2968.99	1543.87	786.78	252.36	<b>93</b>	3711.56	1930.01	983.56	315.48
2998.49	1559.21	794.60	254.87	<b>94</b>	3748.75	1949.35	993.42	318.64
3027.98	1574.55	802.41	257.38	<b>95</b>	3785.94	1968.69	1003.27	321.80
3058.76	1590.56	810.57	259.99	<b>96</b>	3824.42	1988.70	1013.47	325.08
3089.54	1606.56	818.73	262.61	<b>97</b>	3862.89	2008.70	1023.67	328.35
3120.32	1622.57	826.88	265.23	<b>98</b>	3901.37	2028.71	1033.86	331.62
3151.10	1638.57	835.04	267.84	<b>99</b>	3939.84	2048.72	1044.06	334.89

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN I STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1351.24	702.64	358.08	114.86	<b>65</b>	1485.65	772.54	393.70	126.28
1526.26	793.66	404.46	129.73	<b>66</b>	1678.71	872.93	444.86	142.69
1701.28	884.67	450.84	144.61	<b>67</b>	1871.77	973.32	496.02	159.10
1876.30	975.68	497.22	159.49	<b>68</b>	2064.83	1073.71	547.18	175.51
1937.86	1007.69	513.53	164.72	<b>69</b>	2155.88	1121.06	571.31	183.25
2000.70	1040.36	530.19	170.06	<b>70</b>	2249.51	1169.75	596.12	191.21
2066.11	1074.38	547.52	175.62	<b>71</b>	2349.54	1221.76	622.63	199.71
2134.08	1109.72	565.53	181.40	<b>72</b>	2453.42	1275.78	650.16	208.54
2203.34	1145.74	583.89	187.28	<b>73</b>	2559.87	1331.13	678.37	217.59
2275.16	1183.08	602.92	193.39	<b>74</b>	2672.73	1389.82	708.27	227.18
2325.17	1209.09	616.17	197.64	<b>75</b>	2761.22	1435.83	731.72	234.70
2376.47	1235.76	629.76	202.00	<b>76</b>	2852.28	1483.19	755.85	242.44
2429.06	1263.11	643.70	206.47	<b>77</b>	2945.90	1531.87	780.66	250.40
2484.20	1291.78	658.31	211.16	<b>78</b>	3043.37	1582.55	806.49	258.69
2539.35	1320.46	672.93	215.84	<b>79</b>	3142.13	1633.91	832.66	267.08
2595.78	1349.81	687.88	220.64	<b>80</b>	3246.01	1687.93	860.19	275.91
2634.26	1369.82	698.08	223.91	<b>81</b>	3294.74	1713.26	873.11	280.05
2674.01	1390.49	708.61	227.29	<b>82</b>	3344.76	1739.28	886.36	284.30
2713.77	1411.16	719.15	230.67	<b>83</b>	3394.78	1765.29	899.62	288.56
2754.81	1432.50	730.02	234.16	<b>84</b>	3446.08	1791.96	913.21	292.92
2795.85	1453.84	740.90	237.65	<b>85</b>	3497.38	1818.64	926.81	297.28
2824.07	1468.52	748.38	240.05	<b>86</b>	3532.01	1836.65	935.98	300.22
2852.28	1483.19	755.85	242.44	<b>87</b>	3567.92	1855.32	945.50	303.27
2880.50	1497.86	763.33	244.84	<b>88</b>	3603.83	1873.99	955.01	306.33
2908.71	1512.53	770.81	247.24	<b>89</b>	3639.74	1892.66	964.53	309.38
2938.21	1527.87	778.63	249.75	<b>90</b>	3675.65	1911.34	974.05	312.43
2967.71	1543.21	786.44	252.26	<b>91</b>	3712.84	1930.68	983.90	315.59
2997.20	1558.54	794.26	254.76	<b>92</b>	3750.03	1950.02	993.76	318.75
3026.70	1573.88	802.08	257.27	<b>93</b>	3787.22	1969.35	1003.61	321.91
3057.48	1589.89	810.23	259.89	<b>94</b>	3825.70	1989.36	1013.81	325.18
3088.26	1605.90	818.39	262.50	<b>95</b>	3864.17	2009.37	1024.01	328.45
3119.04	1621.90	826.55	265.12	<b>96</b>	3902.65	2029.38	1034.20	331.73
3149.82	1637.91	834.70	267.73	<b>97</b>	3941.12	2049.38	1044.40	335.00
3181.88	1654.58	843.20	270.46	<b>98</b>	3980.88	2070.06	1054.93	338.37
3213.95	1671.25	851.70	273.19	<b>99</b>	4020.64	2090.73	1065.47	341.75

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 3 (486-489, 492, ARF 0.95)**

<b>PLAN J STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1559.52	810.95	413.27	132.56	<b>65</b>	1684.69	876.04	446.44	143.20
1761.73	916.10	466.86	149.75	<b>66</b>	1902.89	989.50	504.27	161.75
1963.94	1021.25	520.44	166.93	<b>67</b>	2121.08	1102.96	562.09	180.29
2166.14	1126.39	574.03	184.12	<b>68</b>	2339.28	1216.43	619.91	198.84
2222.57	1155.74	588.98	188.92	<b>69</b>	2421.36	1259.11	641.66	205.82
2281.57	1186.42	604.62	193.93	<b>70</b>	2506.01	1303.13	664.09	213.01
2341.85	1217.76	620.59	199.06	<b>71</b>	2593.22	1348.47	687.20	220.42
2403.41	1249.77	636.90	204.29	<b>72</b>	2684.27	1395.82	711.33	228.16
2467.53	1283.12	653.90	209.74	<b>73</b>	2777.90	1444.51	736.14	236.12
2532.94	1317.13	671.23	215.30	<b>74</b>	2874.08	1494.52	761.63	244.30
2580.39	1341.80	683.80	219.33	<b>75</b>	2952.32	1535.21	782.36	250.95
2629.13	1367.15	696.72	223.48	<b>76</b>	3031.83	1576.55	803.43	257.71
2679.14	1393.15	709.97	227.73	<b>77</b>	3113.91	1619.23	825.19	264.68
2730.44	1419.83	723.57	232.09	<b>78</b>	3198.56	1663.25	847.62	271.88
2781.74	1446.50	737.16	236.45	<b>79</b>	3284.48	1707.93	870.39	279.18
2834.33	1473.85	751.10	240.92	<b>80</b>	3372.98	1753.95	893.84	286.70
2876.65	1495.86	762.31	244.52	<b>81</b>	3422.99	1779.95	907.09	290.95
2920.25	1518.53	773.87	248.22	<b>82</b>	3474.29	1806.63	920.69	295.31
2963.86	1541.21	785.42	251.93	<b>83</b>	3526.88	1833.98	934.62	299.78
3008.75	1564.55	797.32	255.74	<b>84</b>	3579.46	1861.32	948.56	304.25
3053.63	1587.89	809.21	259.56	<b>85</b>	3633.32	1889.33	962.83	308.83
3084.41	1603.89	817.37	262.17	<b>86</b>	3669.23	1908.00	972.35	311.88
3115.19	1619.90	825.53	264.79	<b>87</b>	3706.43	1927.34	982.20	315.05
3145.97	1635.90	833.68	267.41	<b>88</b>	3743.62	1946.68	992.06	318.21
3178.04	1652.58	842.18	270.13	<b>89</b>	3780.81	1966.02	1001.91	321.37
3210.10	1669.25	850.68	272.86	<b>90</b>	3818.00	1985.36	1011.77	324.53
3242.16	1685.92	859.17	275.58	<b>91</b>	3856.48	2005.37	1021.97	327.80
3274.22	1702.59	867.67	278.31	<b>92</b>	3894.95	2025.37	1032.16	331.07
3307.57	1719.94	876.51	281.14	<b>93</b>	3933.43	2045.38	1042.36	334.34
3340.91	1737.27	885.34	283.98	<b>94</b>	3973.19	2066.06	1052.90	337.72
3374.26	1754.62	894.18	286.81	<b>95</b>	4012.94	2086.73	1063.43	341.10
3407.60	1771.95	903.01	289.65	<b>96</b>	4052.70	2107.40	1073.97	344.48
3442.23	1789.96	912.19	292.59	<b>97</b>	4093.74	2128.74	1084.84	347.97
3476.86	1807.97	921.37	295.53	<b>98</b>	4134.78	2150.09	1095.72	351.46
3511.49	1825.97	930.54	298.48	<b>99</b>	4175.82	2171.43	1106.59	354.94

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

**PLAN H PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1533.71	797.53	406.43	130.37	65	1686.96	877.22	447.04	143.39
1533.71	797.53	406.43	130.37	66	1686.96	877.22	447.04	143.39
1533.71	797.53	406.43	130.37	67	1686.96	877.22	447.04	143.39
1533.71	797.53	406.43	130.37	68	1686.96	877.22	447.04	143.39
1583.49	823.41	419.62	134.60	69	1762.04	916.26	466.94	149.77
1634.81	850.10	433.22	138.96	70	1839.02	956.29	487.34	156.32
1688.27	877.90	447.39	143.50	71	1920.28	998.55	508.87	163.22
1743.87	906.81	462.13	148.23	72	2004.75	1042.47	531.26	170.40
1800.53	936.28	477.14	153.05	73	2092.42	1088.06	554.49	177.86
1859.34	966.86	492.73	158.04	74	2184.38	1135.88	578.86	185.67
1899.97	987.98	503.49	161.50	75	2257.08	1173.68	598.13	191.85
1942.74	1010.22	514.83	165.13	76	2330.86	1212.05	617.68	198.12
1985.50	1032.46	526.16	168.77	77	2407.84	1252.08	638.08	204.67
2030.41	1055.81	538.06	172.58	78	2486.96	1293.22	659.04	211.39
2075.32	1079.17	549.96	176.40	79	2568.22	1335.47	680.58	218.30
2121.29	1103.07	562.14	180.31	80	2652.69	1379.40	702.96	225.48
2153.37	1119.75	570.64	183.04	81	2692.25	1399.97	713.45	228.84
2185.44	1136.43	579.14	185.76	82	2732.88	1421.10	724.21	232.29
2218.59	1153.67	587.93	188.58	83	2773.50	1442.22	734.98	235.75
2251.74	1170.90	596.71	191.40	84	2815.20	1463.90	746.03	239.29
2285.95	1188.69	605.78	194.31	85	2856.90	1485.59	757.08	242.84
2308.40	1200.37	611.73	196.21	86	2885.77	1500.60	764.73	245.29
2331.93	1212.60	617.96	198.21	87	2914.64	1515.61	772.38	247.74
2355.45	1224.83	624.19	200.21	88	2943.51	1530.63	780.03	250.20
2378.97	1237.06	630.43	202.21	89	2973.45	1546.19	787.96	252.74
2402.49	1249.29	636.66	204.21	90	3003.38	1561.76	795.90	255.29
2426.01	1261.53	642.89	206.21	91	3033.32	1577.33	803.83	257.83
2450.61	1274.32	649.41	208.30	92	3063.26	1592.90	811.76	260.38
2475.20	1287.10	655.93	210.39	93	3094.26	1609.02	819.98	263.01
2499.79	1299.89	662.44	212.48	94	3125.27	1625.14	828.20	265.65
2524.38	1312.68	668.96	214.57	95	3156.28	1641.27	836.41	268.28
2550.04	1326.02	675.76	216.75	96	3188.35	1657.94	844.91	271.01
2575.70	1339.36	682.56	218.93	97	3220.43	1674.62	853.41	273.74
2601.36	1352.71	689.36	221.12	98	3252.51	1691.31	861.92	276.46
2627.02	1366.05	696.16	223.30	99	3284.58	1707.98	870.41	279.19

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

**PLAN I PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1564.60	813.59	414.62	132.99	65	1720.22	894.51	455.86	146.22
1564.60	813.59	414.62	132.99	66	1720.22	894.51	455.86	146.22
1564.60	813.59	414.62	132.99	67	1720.22	894.51	455.86	146.22
1564.60	813.59	414.62	132.99	68	1720.22	894.51	455.86	146.22
1615.56	840.09	428.12	137.32	69	1797.33	934.61	476.29	152.77
1667.95	867.33	442.01	141.78	70	1875.38	975.20	496.98	159.41
1722.48	895.69	456.46	146.41	71	1958.77	1018.56	519.07	166.50
1779.15	925.16	471.47	151.23	72	2045.38	1063.60	542.03	173.86
1836.89	955.18	486.78	156.14	73	2134.12	1109.74	565.54	181.40
1896.76	986.32	502.64	161.22	74	2228.21	1158.67	590.48	189.40
1938.46	1008.00	513.69	164.77	75	2301.99	1197.03	610.03	195.67
1981.23	1030.24	525.03	168.40	76	2377.90	1236.51	630.14	202.12
2025.06	1053.03	536.64	172.13	77	2455.95	1277.09	650.83	208.76
2071.04	1076.94	548.83	176.04	78	2537.21	1319.35	672.36	215.66
2117.02	1100.85	561.01	179.95	79	2619.54	1362.16	694.18	222.66
2164.06	1125.31	573.48	183.95	80	2706.15	1407.20	717.13	230.02
2196.14	1141.99	581.98	186.67	81	2746.77	1428.32	727.89	233.48
2229.28	1159.23	590.76	189.49	82	2788.47	1450.00	738.94	237.02
2262.43	1176.46	599.54	192.31	83	2830.17	1471.69	750.00	240.56
2296.64	1194.25	608.61	195.21	84	2872.94	1493.93	761.33	244.20
2330.86	1212.05	617.68	198.12	85	2915.71	1516.17	772.66	247.84
2354.38	1224.28	623.91	200.12	86	2944.58	1531.18	780.31	250.29
2377.90	1236.51	630.14	202.12	87	2974.51	1546.75	788.25	252.83
2401.42	1248.74	636.38	204.12	88	3004.45	1562.31	796.18	255.38
2424.95	1260.97	642.61	206.12	89	3034.39	1577.88	804.11	257.92
2449.54	1273.76	649.13	208.21	90	3064.33	1593.45	812.05	260.47
2474.13	1286.55	655.64	210.30	91	3095.33	1609.57	820.26	263.10
2498.72	1299.33	662.16	212.39	92	3126.34	1625.70	828.48	265.74
2523.31	1312.12	668.68	214.48	93	3157.35	1641.82	836.70	268.37
2548.97	1325.46	675.48	216.66	94	3189.42	1658.50	845.20	271.10
2574.63	1338.81	682.28	218.84	95	3221.50	1675.18	853.70	273.83
2600.29	1352.15	689.08	221.02	96	3253.58	1691.86	862.20	276.55
2625.96	1365.50	695.88	223.21	97	3285.65	1708.54	870.70	279.28
2652.69	1379.40	702.96	225.48	98	3318.80	1725.78	879.48	282.10
2679.42	1393.30	710.05	227.75	99	3351.94	1743.01	888.26	284.91

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

**PLAN J PREFERRED PLUS**

FEMALE RATES				Attained Age	MALE RATES			
Annual	Semi-Annual	Quarterly	BOM		Annual	Semi-Annual	Quarterly	BOM
1805.76	939.00	478.53	153.49	65	1950.70	1014.36	516.94	165.81
1805.76	939.00	478.53	153.49	66	1950.70	1014.36	516.94	165.81
1805.76	939.00	478.53	153.49	67	1950.70	1014.36	516.94	165.81
1805.76	939.00	478.53	153.49	68	1950.70	1014.36	516.94	165.81
1852.92	963.52	491.02	157.50	69	2018.65	1049.70	534.94	171.59
1902.11	989.10	504.06	161.68	70	2089.22	1086.39	553.64	177.58
1952.36	1015.23	517.38	165.95	71	2161.92	1124.20	572.91	183.76
2003.68	1041.91	530.98	170.31	72	2237.84	1163.68	593.03	190.22
2057.14	1069.71	545.14	174.86	73	2315.89	1204.26	613.71	196.85
2111.67	1098.07	559.59	179.49	74	2396.08	1245.96	634.96	203.67
2151.23	1118.64	570.08	182.85	75	2461.30	1279.88	652.24	209.21
2191.86	1139.77	580.84	186.31	76	2527.59	1314.35	669.81	214.85
2233.56	1161.45	591.89	189.85	77	2596.02	1349.93	687.95	220.66
2276.33	1183.69	603.23	193.49	78	2666.58	1386.62	706.64	226.66
2319.09	1205.93	614.56	197.12	79	2738.22	1423.87	725.63	232.75
2362.93	1228.72	626.18	200.85	80	2812.00	1462.24	745.18	239.02
2398.22	1247.07	635.53	203.85	81	2853.69	1483.92	756.23	242.56
2434.57	1265.98	645.16	206.94	82	2896.46	1506.16	767.56	246.20
2470.92	1284.88	654.79	210.03	83	2940.30	1528.96	779.18	249.93
2508.34	1304.34	664.71	213.21	84	2984.14	1551.75	790.80	253.65
2545.77	1323.80	674.63	216.39	85	3029.04	1575.10	802.70	257.47
2571.43	1337.14	681.43	218.57	86	3058.98	1590.67	810.63	260.01
2597.09	1350.49	688.23	220.75	87	3089.99	1606.79	818.85	262.65
2622.75	1363.83	695.03	222.93	88	3120.99	1622.91	827.06	265.28
2649.48	1377.73	702.11	225.21	89	3152.00	1639.04	835.28	267.92
2676.21	1391.63	709.20	227.48	90	3183.01	1655.17	843.50	270.56
2702.94	1405.53	716.28	229.75	91	3215.08	1671.84	852.00	273.28
2729.67	1419.43	723.36	232.02	92	3247.16	1688.52	860.50	276.01
2757.47	1433.88	730.73	234.38	93	3279.24	1705.20	869.00	278.74
2785.27	1448.34	738.10	236.75	94	3312.38	1722.44	877.78	281.55
2813.07	1462.80	745.46	239.11	95	3345.53	1739.68	886.57	284.37
2840.86	1477.25	752.83	241.47	96	3378.67	1756.91	895.35	287.19
2869.73	1492.26	760.48	243.93	97	3412.89	1774.70	904.42	290.10
2898.60	1507.27	768.13	246.38	98	3447.10	1792.49	913.48	293.00
2927.47	1522.28	775.78	248.83	99	3481.32	1810.29	922.55	295.91

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

Actual Rates may vary slightly due to rounding (System Rates prevail)

**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN H PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1533.71	797.53	406.43	130.37	<b>65</b>	1686.96	877.22	447.04	143.39
1588.36	825.95	420.92	135.01	<b>66</b>	1747.55	908.73	463.10	148.54
1645.38	855.60	436.03	139.86	<b>67</b>	1810.51	941.47	479.79	153.89
1703.59	885.87	451.45	144.81	<b>68</b>	1874.66	974.82	496.78	159.35
1759.43	914.90	466.25	149.55	<b>69</b>	1957.82	1018.07	518.82	166.41
1816.45	944.55	481.36	154.40	<b>70</b>	2043.36	1062.55	541.49	173.69
1875.85	975.44	497.10	159.45	<b>71</b>	2133.65	1109.50	565.42	181.36
1937.63	1007.57	513.47	164.70	<b>72</b>	2227.50	1158.30	590.29	189.34
2000.59	1040.31	530.16	170.05	<b>73</b>	2324.92	1208.96	616.10	197.62
2065.93	1074.28	547.47	175.60	<b>74</b>	2427.08	1262.08	643.18	206.30
2111.08	1097.76	559.44	179.44	<b>75</b>	2507.87	1304.09	664.59	213.17
2158.60	1122.47	572.03	183.48	<b>76</b>	2589.84	1346.72	686.31	220.14
2206.12	1147.18	584.62	187.52	<b>77</b>	2675.38	1391.20	708.98	227.41
2256.01	1173.13	597.84	191.76	<b>78</b>	2763.29	1436.91	732.27	234.88
2305.91	1199.07	611.07	196.00	<b>79</b>	2853.58	1483.86	756.20	242.55
2356.99	1225.63	624.60	200.34	<b>80</b>	2947.43	1532.66	781.07	250.53
2392.63	1244.17	634.05	203.37	<b>81</b>	2991.38	1555.52	792.72	254.27
2428.27	1262.70	643.49	206.40	<b>82</b>	3036.53	1579.00	804.68	258.11
2465.10	1281.85	653.25	209.53	<b>83</b>	3081.67	1602.47	816.64	261.94
2501.93	1301.00	663.01	212.66	<b>84</b>	3128.00	1626.56	828.92	265.88
2539.94	1320.77	673.08	215.89	<b>85</b>	3174.34	1650.66	841.20	269.82
2564.89	1333.74	679.70	218.02	<b>86</b>	3206.41	1667.33	849.70	272.54
2591.03	1347.34	686.62	220.24	<b>87</b>	3238.49	1684.01	858.20	275.27
2617.16	1360.92	693.55	222.46	<b>88</b>	3270.56	1700.69	866.70	278.00
2643.30	1374.52	700.47	224.68	<b>89</b>	3303.83	1717.99	875.51	280.83
2669.44	1388.11	707.40	226.90	<b>90</b>	3337.09	1735.29	884.33	283.65
2695.57	1401.70	714.33	229.12	<b>91</b>	3370.36	1752.59	893.15	286.48
2722.90	1415.91	721.57	231.45	<b>92</b>	3403.62	1769.88	901.96	289.31
2750.22	1430.11	728.81	233.77	<b>93</b>	3438.07	1787.80	911.09	292.24
2777.54	1444.32	736.05	236.09	<b>94</b>	3472.52	1805.71	920.22	295.16
2804.87	1458.53	743.29	238.41	<b>95</b>	3506.98	1823.63	929.35	298.09
2833.38	1473.36	750.85	240.84	<b>96</b>	3542.62	1842.16	938.79	301.12
2861.89	1488.18	758.40	243.26	<b>97</b>	3578.26	1860.70	948.24	304.15
2890.40	1503.01	765.96	245.68	<b>98</b>	3613.90	1879.23	957.68	307.18
2918.92	1517.84	773.51	248.11	<b>99</b>	3649.54	1897.76	967.13	310.21

**FOR AGENT USE ONLY**

Add one time enrollment fee of \$25

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN I PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1564.60	813.59	414.62	132.99	<b>65</b>	1720.22	894.51	455.86	146.22
1620.43	842.62	429.41	137.74	<b>66</b>	1782.00	926.64	472.23	151.47
1678.64	872.89	444.84	142.68	<b>67</b>	1846.15	960.00	489.23	156.92
1738.04	903.78	460.58	147.73	<b>68</b>	1912.68	994.59	506.86	162.58
1795.07	933.44	475.69	152.58	<b>69</b>	1997.03	1038.46	529.21	169.75
1853.28	963.71	491.12	157.53	<b>70</b>	2083.75	1083.55	552.19	177.12
1913.87	995.21	507.18	162.68	<b>71</b>	2176.42	1131.74	576.75	185.00
1976.83	1027.95	523.86	168.03	<b>72</b>	2272.64	1181.77	602.25	193.17
2040.98	1061.31	540.86	173.48	<b>73</b>	2371.25	1233.05	628.38	201.56
2107.51	1095.91	558.49	179.14	<b>74</b>	2475.79	1287.41	656.08	210.44
2153.84	1120.00	570.77	183.08	<b>75</b>	2557.76	1330.04	677.81	217.41
2201.36	1144.71	583.36	187.12	<b>76</b>	2642.11	1373.90	700.16	224.58
2250.07	1170.04	596.27	191.26	<b>77</b>	2728.84	1419.00	723.14	231.95
2301.16	1196.60	609.81	195.60	<b>78</b>	2819.12	1465.94	747.07	239.63
2352.24	1223.16	623.34	199.94	<b>79</b>	2910.60	1513.51	771.31	247.40
2404.51	1250.35	637.20	204.38	<b>80</b>	3006.83	1563.55	796.81	255.58
2440.15	1268.88	646.64	207.41	<b>81</b>	3051.97	1587.02	808.77	259.42
2476.98	1288.03	656.40	210.54	<b>82</b>	3098.30	1611.12	821.05	263.36
2513.81	1307.18	666.16	213.67	<b>83</b>	3144.64	1635.21	833.33	267.29
2551.82	1326.95	676.23	216.90	<b>84</b>	3192.16	1659.92	845.92	271.33
2589.84	1346.72	686.31	220.14	<b>85</b>	3239.68	1684.63	858.52	275.37
2615.98	1360.31	693.23	222.36	<b>86</b>	3271.75	1701.31	867.01	278.10
2642.11	1373.90	700.16	224.58	<b>87</b>	3305.02	1718.61	875.83	280.93
2668.25	1387.49	707.09	226.80	<b>88</b>	3338.28	1735.91	884.64	283.75
2694.38	1401.08	714.01	229.02	<b>89</b>	3371.54	1753.20	893.46	286.58
2721.71	1415.29	721.25	231.35	<b>90</b>	3404.81	1770.50	902.27	289.41
2749.03	1429.50	728.49	233.67	<b>91</b>	3439.26	1788.42	911.40	292.34
2776.36	1443.71	735.74	235.99	<b>92</b>	3473.71	1806.33	920.53	295.27
2803.68	1457.91	742.98	238.31	<b>93</b>	3508.16	1824.24	929.66	298.19
2832.19	1472.74	750.53	240.74	<b>94</b>	3543.80	1842.78	939.11	301.22
2860.70	1487.56	758.09	243.16	<b>95</b>	3579.44	1861.31	948.55	304.25
2889.22	1502.39	765.64	245.58	<b>96</b>	3615.08	1879.84	958.00	307.28
2917.73	1517.22	773.20	248.01	<b>97</b>	3650.72	1898.37	967.44	310.31
2947.43	1532.66	781.07	250.53	<b>98</b>	3687.55	1917.53	977.20	313.44
2977.13	1548.11	788.94	253.06	<b>99</b>	3724.38	1936.68	986.96	316.57

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN J PREFERRED</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1805.76	939.00	478.53	153.49	<b>65</b>	1950.70	1014.36	516.94	165.81
1869.91	972.35	495.53	158.94	<b>66</b>	2020.79	1050.81	535.51	171.77
1936.44	1006.95	513.16	164.60	<b>67</b>	2093.26	1088.50	554.71	177.93
2006.53	1043.40	531.73	170.56	<b>68</b>	2166.91	1126.79	574.23	184.19
2058.80	1070.58	545.58	175.00	<b>69</b>	2242.94	1166.33	594.38	190.65
2113.45	1098.99	560.06	179.64	<b>70</b>	2321.35	1207.10	615.16	197.31
2169.29	1128.03	574.86	184.39	<b>71</b>	2402.14	1249.11	636.57	204.18
2226.31	1157.68	589.97	189.24	<b>72</b>	2486.48	1292.97	658.92	211.35
2285.71	1188.57	605.71	194.29	<b>73</b>	2573.21	1338.07	681.90	218.72
2346.30	1220.08	621.77	199.44	<b>74</b>	2662.31	1384.40	705.51	226.30
2390.26	1242.94	633.42	203.17	<b>75</b>	2734.78	1422.09	724.72	232.46
2435.40	1266.41	645.38	207.01	<b>76</b>	2808.43	1460.38	744.23	238.72
2481.73	1290.50	657.66	210.95	<b>77</b>	2884.46	1499.92	764.38	245.18
2529.25	1315.21	670.25	214.99	<b>78</b>	2962.87	1540.69	785.16	251.84
2576.77	1339.92	682.84	219.03	<b>79</b>	3042.47	1582.08	806.25	258.61
2625.48	1365.25	695.75	223.17	<b>80</b>	3124.44	1624.71	827.98	265.58
2664.68	1385.63	706.14	226.50	<b>81</b>	3170.77	1648.80	840.25	269.52
2705.08	1406.64	716.85	229.93	<b>82</b>	3218.29	1673.51	852.85	273.55
2745.47	1427.64	727.55	233.36	<b>83</b>	3267.00	1698.84	865.76	277.70
2787.05	1449.27	738.57	236.90	<b>84</b>	3315.71	1724.17	878.66	281.84
2828.63	1470.89	749.59	240.43	<b>85</b>	3365.60	1750.11	891.88	286.08
2857.14	1485.71	757.14	242.86	<b>86</b>	3398.87	1767.41	900.70	288.90
2885.65	1500.54	764.70	245.28	<b>87</b>	3433.32	1785.33	909.83	291.83
2914.16	1515.36	772.25	247.70	<b>88</b>	3467.77	1803.24	918.96	294.76
2943.86	1530.81	780.12	250.23	<b>89</b>	3502.22	1821.15	928.09	297.69
2973.56	1546.25	787.99	252.75	<b>90</b>	3536.68	1839.07	937.22	300.62
3003.26	1561.70	795.86	255.28	<b>91</b>	3572.32	1857.61	946.66	303.65
3032.96	1577.14	803.73	257.80	<b>92</b>	3607.96	1876.14	956.11	306.68
3063.85	1593.20	811.92	260.43	<b>93</b>	3643.60	1894.67	965.55	309.71
3094.74	1609.26	820.11	263.05	<b>94</b>	3680.42	1913.82	975.31	312.84
3125.63	1625.33	828.29	265.68	<b>95</b>	3717.25	1932.97	985.07	315.97
3156.52	1641.39	836.48	268.30	<b>96</b>	3754.08	1952.12	994.83	319.10
3188.59	1658.07	844.98	271.03	<b>97</b>	3792.10	1971.89	1004.91	322.33
3220.67	1674.75	853.48	273.76	<b>98</b>	3830.11	1991.66	1014.98	325.56
3252.74	1691.42	861.98	276.48	<b>99</b>	3868.13	2011.43	1025.05	328.79

**FOR AGENT USE ONLY**

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN H STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1533.71	797.53	406.43	130.37	<b>65</b>	1686.96	877.22	447.04	143.39
1732.30	900.80	459.06	147.25	<b>66</b>	1905.75	990.99	505.02	161.99
1930.90	1004.07	511.69	164.13	<b>67</b>	2124.54	1104.76	563.00	180.59
2129.49	1107.33	564.31	181.01	<b>68</b>	2343.33	1218.53	620.98	199.18
2199.29	1143.63	582.81	186.94	<b>69</b>	2447.28	1272.59	648.53	208.02
2270.57	1180.70	601.70	193.00	<b>70</b>	2554.20	1328.18	676.86	217.11
2344.82	1219.31	621.38	199.31	<b>71</b>	2667.06	1386.87	706.77	226.70
2422.04	1259.46	641.84	205.87	<b>72</b>	2784.38	1447.88	737.86	236.67
2500.74	1300.38	662.70	212.56	<b>73</b>	2906.15	1511.20	770.13	247.02
2582.42	1342.86	684.34	219.51	<b>74</b>	3033.86	1577.61	803.97	257.88
2638.85	1372.20	699.30	224.30	<b>75</b>	3134.84	1630.12	830.73	266.46
2698.25	1403.09	715.04	229.35	<b>76</b>	3237.30	1683.40	857.88	275.17
2757.65	1433.98	730.78	234.40	<b>77</b>	3344.22	1738.99	886.22	284.26
2820.02	1466.41	747.31	239.70	<b>78</b>	3454.11	1796.14	915.34	293.60
2882.39	1498.84	763.83	245.00	<b>79</b>	3566.97	1854.82	945.25	303.19
2946.24	1532.04	780.75	250.43	<b>80</b>	3684.29	1915.83	976.34	313.16
2990.79	1555.21	792.56	254.22	<b>81</b>	3739.23	1944.40	990.90	317.83
3035.34	1578.38	804.37	258.00	<b>82</b>	3795.66	1973.74	1005.85	322.63
3081.38	1602.32	816.57	261.92	<b>83</b>	3852.09	2003.09	1020.80	327.43
3127.41	1626.25	828.76	265.83	<b>84</b>	3910.01	2033.21	1036.15	332.35
3174.93	1650.96	841.36	269.87	<b>85</b>	3967.92	2063.32	1051.50	337.27
3206.12	1667.18	849.62	272.52	<b>86</b>	4008.02	2084.17	1062.13	340.68
3238.79	1684.17	858.28	275.30	<b>87</b>	4048.11	2105.02	1072.75	344.09
3271.46	1701.16	866.94	278.07	<b>88</b>	4088.21	2125.87	1083.38	347.50
3304.13	1718.15	875.59	280.85	<b>89</b>	4129.79	2147.49	1094.39	351.03
3336.80	1735.14	884.25	283.63	<b>90</b>	4171.37	2169.11	1105.41	354.57
3369.47	1752.12	892.91	286.40	<b>91</b>	4212.95	2190.73	1116.43	358.10
3403.62	1769.88	901.96	289.31	<b>92</b>	4254.53	2212.36	1127.45	361.64
3437.78	1787.65	911.01	292.21	<b>93</b>	4297.59	2234.75	1138.86	365.30
3471.93	1805.40	920.06	295.11	<b>94</b>	4340.66	2257.14	1150.27	368.96
3506.09	1823.17	929.11	298.02	<b>95</b>	4383.72	2279.53	1161.69	372.62
3541.73	1841.70	938.56	301.05	<b>96</b>	4428.27	2302.70	1173.49	376.40
3577.37	1860.23	948.00	304.08	<b>97</b>	4472.82	2325.87	1185.30	380.19
3613.01	1878.77	957.45	307.11	<b>98</b>	4517.37	2349.03	1197.10	383.98
3648.65	1897.30	966.89	310.14	<b>99</b>	4561.92	2372.20	1208.91	387.76

**FOR AGENT USE ONLY**

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN I STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1564.60	813.59	414.62	132.99	<b>65</b>	1720.22	894.51	455.86	146.22
1767.25	918.97	468.32	150.22	<b>66</b>	1943.77	1010.76	515.10	165.22
1969.90	1024.35	522.02	167.44	<b>67</b>	2167.31	1127.00	574.34	184.22
2172.56	1129.73	575.73	184.67	<b>68</b>	2390.85	1243.24	633.58	203.22
2243.84	1166.80	594.62	190.73	<b>69</b>	2496.29	1298.07	661.52	212.18
2316.60	1204.63	613.90	196.91	<b>70</b>	2604.69	1354.44	690.24	221.40
2392.34	1244.02	633.97	203.35	<b>71</b>	2720.52	1414.67	720.94	231.24
2471.04	1284.94	654.83	210.04	<b>72</b>	2840.81	1477.22	752.81	241.47
2551.23	1326.64	676.08	216.85	<b>73</b>	2964.06	1541.31	785.48	251.95
2634.39	1369.88	698.11	223.92	<b>74</b>	3094.74	1609.26	820.11	263.05
2692.31	1400.00	713.46	228.85	<b>75</b>	3197.21	1662.55	847.26	271.76
2751.71	1430.89	729.20	233.90	<b>76</b>	3302.64	1717.37	875.20	280.72
2812.59	1462.55	745.34	239.07	<b>77</b>	3411.05	1773.75	903.93	289.94
2876.45	1495.75	762.26	244.50	<b>78</b>	3523.91	1832.43	933.84	299.53
2940.30	1528.96	779.18	249.93	<b>79</b>	3638.25	1891.89	964.14	309.25
3005.64	1562.93	796.49	255.48	<b>80</b>	3758.54	1954.44	996.01	319.48
3050.19	1586.10	808.30	259.27	<b>81</b>	3814.97	1983.78	1010.97	324.27
3096.23	1610.04	820.50	263.18	<b>82</b>	3872.88	2013.90	1026.31	329.19
3142.26	1633.98	832.70	267.09	<b>83</b>	3930.80	2044.02	1041.66	334.12
3189.78	1658.69	845.29	271.13	<b>84</b>	3990.20	2074.90	1057.40	339.17
3237.30	1683.40	857.88	275.17	<b>85</b>	4049.60	2105.79	1073.14	344.22
3269.97	1700.38	866.54	277.95	<b>86</b>	4089.69	2126.64	1083.77	347.62
3302.64	1717.37	875.20	280.72	<b>87</b>	4131.27	2148.26	1094.79	351.16
3335.31	1734.36	883.86	283.50	<b>88</b>	4172.85	2169.88	1105.81	354.69
3367.98	1751.35	892.51	286.28	<b>89</b>	4214.43	2191.50	1116.82	358.23
3402.14	1769.11	901.57	289.18	<b>90</b>	4256.01	2213.13	1127.84	361.76
3436.29	1786.87	910.62	292.08	<b>91</b>	4299.08	2235.52	1139.26	365.42
3470.45	1804.63	919.67	294.99	<b>92</b>	4342.14	2257.91	1150.67	369.08
3504.60	1822.39	928.72	297.89	<b>93</b>	4385.21	2280.31	1162.08	372.74
3540.24	1840.92	938.16	300.92	<b>94</b>	4429.76	2303.48	1173.89	376.53
3575.88	1859.46	947.61	303.95	<b>95</b>	4474.31	2326.64	1185.69	380.32
3611.52	1877.99	957.05	306.98	<b>96</b>	4518.86	2349.81	1197.50	384.10
3647.16	1896.52	966.50	310.01	<b>97</b>	4563.41	2372.97	1209.30	387.89
3684.29	1915.83	976.34	313.16	<b>98</b>	4609.44	2396.91	1221.50	391.80
3721.41	1935.13	986.17	316.32	<b>99</b>	4655.48	2420.85	1233.70	395.72

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**MEDICARE SUPPLEMENT**

**MICHIGAN**

**Pre-Calculated Rates -- Effective 11/1/2009 -- Area 4 (480-485, ARF 1.1)**

<b>PLAN J STANDARD</b>								
<b>FEMALE RATES</b>				<b>Attained Age</b>	<b>MALE RATES</b>			
<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>		<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>BOM</b>
1805.76	939.00	478.53	153.49	<b>65</b>	1950.70	1014.36	516.94	165.81
2039.90	1060.75	540.57	173.39	<b>66</b>	2203.34	1145.74	583.89	187.28
2274.03	1182.50	602.62	193.29	<b>67</b>	2455.99	1277.11	650.84	208.76
2508.17	1304.25	664.67	213.19	<b>68</b>	2708.64	1408.49	717.79	230.23
2573.51	1338.23	681.98	218.75	<b>69</b>	2803.68	1457.91	742.98	238.31
2641.82	1373.75	700.08	224.55	<b>70</b>	2901.69	1508.88	768.95	246.64
2711.61	1410.04	718.58	230.49	<b>71</b>	3002.67	1561.39	795.71	255.23
2782.89	1447.10	737.47	236.55	<b>72</b>	3108.11	1616.22	823.65	264.19
2857.14	1485.71	757.14	242.86	<b>73</b>	3216.51	1672.59	852.38	273.40
2932.88	1525.10	777.21	249.29	<b>74</b>	3327.89	1730.50	881.89	282.87
2987.82	1553.67	791.77	253.96	<b>75</b>	3418.47	1777.60	905.89	290.57
3044.25	1583.01	806.73	258.76	<b>76</b>	3510.54	1825.48	930.29	298.40
3102.17	1613.13	822.08	263.68	<b>77</b>	3605.58	1874.90	955.48	306.47
3161.57	1644.02	837.82	268.73	<b>78</b>	3703.59	1925.87	981.45	314.81
3220.97	1674.90	853.56	273.78	<b>79</b>	3803.09	1977.61	1007.82	323.26
3281.85	1706.56	869.69	278.96	<b>80</b>	3905.55	2030.89	1034.97	331.97
3330.86	1732.05	882.68	283.12	<b>81</b>	3963.47	2061.00	1050.32	336.89
3381.35	1758.30	896.06	287.41	<b>82</b>	4022.87	2091.89	1066.06	341.94
3431.84	1784.56	909.44	291.71	<b>83</b>	4083.75	2123.55	1082.19	347.12
3483.81	1811.58	923.21	296.12	<b>84</b>	4144.64	2155.21	1098.33	352.29
3535.79	1838.61	936.98	300.54	<b>85</b>	4207.01	2187.65	1114.86	357.60
3571.43	1857.14	946.43	303.57	<b>86</b>	4248.59	2209.27	1125.88	361.13
3607.07	1875.68	955.87	306.60	<b>87</b>	4291.65	2231.66	1137.29	364.79
3642.71	1894.21	965.32	309.63	<b>88</b>	4334.72	2254.05	1148.70	368.45
3679.83	1913.51	975.15	312.79	<b>89</b>	4377.78	2276.45	1160.11	372.11
3716.96	1932.82	984.99	315.94	<b>90</b>	4420.85	2298.84	1171.53	375.77
3754.08	1952.12	994.83	319.10	<b>91</b>	4465.40	2322.01	1183.33	379.56
3791.21	1971.43	1004.67	322.25	<b>92</b>	4509.95	2345.17	1195.14	383.35
3829.82	1991.51	1014.90	325.53	<b>93</b>	4554.50	2368.34	1206.94	387.13
3868.43	2011.58	1025.13	328.82	<b>94</b>	4600.53	2392.28	1219.14	391.05
3907.04	2031.66	1035.37	332.10	<b>95</b>	4646.57	2416.22	1231.34	394.96
3945.65	2051.74	1045.60	335.38	<b>96</b>	4692.60	2440.15	1243.54	398.87
3985.74	2072.58	1056.22	338.79	<b>97</b>	4740.12	2464.86	1256.13	402.91
4025.84	2093.44	1066.85	342.20	<b>98</b>	4787.64	2489.57	1268.72	406.95
4065.93	2114.28	1077.47	345.60	<b>99</b>	4835.16	2514.28	1281.32	410.99

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