

New Era Life Insurance Company
MEDICARE SUPPLEMENT PREMIUM
Tennessee

Effective Date: 9/1/2015

STANDARD PLAN A

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	353.82	389.22	321.64	353.82
65	107.22	117.95	97.47	107.22
66	108.00	118.80	98.19	108.00
67	108.70	119.58	98.82	108.70
68	109.28	120.20	99.34	109.28
69	109.76	120.74	99.79	109.76
70	110.14	121.16	100.13	110.14
71	111.59	122.75	101.44	111.59
72	115.17	126.69	104.70	115.17
73	118.94	130.84	108.13	118.94
74	122.92	135.21	111.75	122.92
75	126.06	138.66	114.60	126.06
76	128.50	141.35	116.82	128.50
77	130.97	144.08	119.07	130.97
78	133.48	146.82	121.34	133.48
79	135.95	149.54	123.59	135.95
80	141.04	155.15	128.22	141.04
81	148.89	163.78	135.35	148.89
82	157.12	172.83	142.84	157.12
83	165.76	182.34	150.69	165.76
84	173.07	190.38	157.34	173.07
85	180.63	198.70	164.22	180.63
86	188.49	207.34	171.35	188.49
87	196.57	216.22	178.69	196.57
88	204.93	225.42	186.30	204.93
89	213.54	234.90	194.13	213.54
90+	222.42	244.66	202.20	222.42

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	321.64	353.82	292.40	321.64
65	97.47	107.22	88.61	97.47
66	98.19	108.00	89.26	98.19
67	98.82	108.70	89.84	98.82
68	99.34	109.28	90.31	99.34
69	99.79	109.76	90.71	99.79
70	100.13	110.14	91.02	100.13
71	101.44	111.59	92.22	101.44
72	104.70	115.17	95.18	104.70
73	108.13	118.94	98.30	108.13
74	111.75	122.92	101.59	111.75
75	114.60	126.06	104.18	114.60
76	116.82	128.50	106.20	116.82
77	119.07	130.97	108.25	119.07
78	121.34	133.48	110.30	121.34
79	123.59	135.95	112.35	123.59
80	128.22	141.04	116.56	128.22
81	135.35	148.89	123.04	135.35
82	142.84	157.12	129.85	142.84
83	150.69	165.76	136.99	150.69
84	157.34	173.07	143.04	157.34
85	164.22	180.63	149.29	164.22
86	171.35	188.49	155.77	171.35
87	178.69	196.57	162.45	178.69
88	186.30	204.93	169.36	186.30
89	194.13	213.54	176.48	194.13
90+	202.20	222.42	183.81	202.20

Area 1 includes zip codes: 372 and 375

Area 2 includes zip codes: all other zip codes in Tennessee.

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Add one time \$20 application fee.

All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

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STANDARD PLAN C

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	491.36	540.51	446.69	491.36
65	148.90	163.79	135.36	148.90
66	148.90	163.79	135.36	148.90
67	151.40	166.54	137.63	151.40
68	153.82	169.21	139.84	153.82
69	156.18	171.79	141.99	156.18
70	158.48	174.33	144.08	158.48
71	161.46	177.61	146.78	161.46
72	167.59	184.34	152.35	167.59
73	174.08	191.50	158.26	174.08
74	180.96	199.05	164.50	180.96
75	186.67	205.33	169.70	186.67
76	191.78	210.96	174.35	191.78
77	197.06	216.77	179.15	197.06
78	202.49	222.75	184.09	202.49
79	208.04	228.83	189.13	208.04
80	217.75	239.52	197.94	217.75
81	229.84	252.82	208.95	229.84
82	242.56	266.81	220.51	242.56
83	255.89	281.49	232.63	255.89
84	267.17	293.90	242.89	267.17
85	278.86	306.75	253.51	278.86
86	290.96	320.06	264.50	290.96
87	303.46	333.80	275.87	303.46
88	316.36	347.99	287.59	316.36
89	329.65	362.60	299.67	329.65
90+	343.37	377.70	312.15	343.37

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	446.69	491.36	406.08	446.69
65	135.36	148.90	123.06	135.36
66	135.36	148.90	123.06	135.36
67	137.63	151.40	125.12	137.63
68	139.84	153.82	127.13	139.84
69	141.99	156.18	129.08	141.99
70	144.08	158.48	130.97	144.08
71	146.78	161.46	133.43	146.78
72	152.35	167.59	138.50	152.35
73	158.26	174.08	143.87	158.26
74	164.50	180.96	149.54	164.50
75	169.70	186.67	154.27	169.70
76	174.35	191.78	158.50	174.35
77	179.15	197.06	162.87	179.15
78	184.09	202.49	167.35	184.09
79	189.13	208.04	171.93	189.13
80	197.94	217.75	179.96	197.94
81	208.95	229.84	189.95	208.95
82	220.51	242.56	200.47	220.51
83	232.63	255.89	211.48	232.63
84	242.89	267.17	220.81	242.89
85	253.51	278.86	230.47	253.51
86	264.50	290.96	240.46	264.50
87	275.87	303.46	250.79	275.87
88	287.59	316.36	261.45	287.59
89	299.67	329.65	272.43	299.67
90+	312.15	343.37	283.77	312.15

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Add one time \$20 application fee.

All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
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STANDARD PLAN F

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	496.33	545.97	451.21	496.33
65	150.40	165.44	136.73	150.40
66	150.40	165.44	136.73	150.40
67	152.93	168.22	139.02	152.93
68	155.37	170.91	141.25	155.37
69	157.76	173.53	143.42	157.76
70	160.08	176.09	145.53	160.08
71	163.09	179.41	148.26	163.09
72	169.28	186.21	153.89	169.28
73	175.84	193.43	159.86	175.84
74	182.79	201.06	166.17	182.79
75	188.55	207.41	171.41	188.55
76	193.72	213.09	176.11	193.72
77	199.06	218.96	180.96	199.06
78	204.54	225.00	185.95	204.54
79	210.13	231.14	191.03	210.13
80	219.94	241.93	199.95	219.94
81	232.16	255.38	211.06	232.16
82	245.01	269.51	222.74	245.01
83	258.48	284.33	234.98	258.48
84	269.88	296.86	245.34	269.88
85	281.68	309.85	256.07	281.68
86	293.90	323.29	267.17	293.90
87	306.52	337.18	278.65	306.52
88	319.55	351.51	290.49	319.55
89	332.98	366.27	302.70	332.98
90+	346.83	381.52	315.30	346.83

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	451.21	496.33	410.18	451.21
65	136.73	150.40	124.30	136.73
66	136.73	150.40	124.30	136.73
67	139.02	152.93	126.38	139.02
68	141.25	155.37	128.41	141.25
69	143.42	157.76	130.38	143.42
70	145.53	160.08	132.30	145.53
71	148.26	163.09	134.78	148.26
72	153.89	169.28	139.90	153.89
73	159.86	175.84	145.33	159.86
74	166.17	182.79	151.06	166.17
75	171.41	188.55	155.83	171.41
76	176.11	193.72	160.10	176.11
77	180.96	199.06	164.51	180.96
78	185.95	204.54	169.04	185.95
79	191.03	210.13	173.67	191.03
80	199.95	219.94	181.77	199.95
81	211.06	232.16	191.87	211.06
82	222.74	245.01	202.49	222.74
83	234.98	258.48	213.62	234.98
84	245.34	269.88	223.03	245.34
85	256.07	281.68	232.80	256.07
86	267.17	293.90	242.89	267.17
87	278.65	306.52	253.32	278.65
88	290.49	319.55	264.09	290.49
89	302.70	332.98	275.19	302.70
90+	315.30	346.83	286.63	315.30

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MTU:	Male Tobacco User
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STANDARD PLAN FX

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	140.58	154.64	127.81	140.58
65	42.60	46.86	38.73	42.60
66	43.70	48.07	39.73	43.70
67	44.81	49.29	40.74	44.81
68	45.93	50.52	41.75	45.93
69	47.03	51.73	42.75	47.03
70	48.15	52.97	43.77	48.15
71	49.25	54.18	44.77	49.25
72	51.33	56.46	46.66	51.33
73	53.55	58.91	48.68	53.55
74	55.89	61.48	50.81	55.89
75	57.90	63.69	52.64	57.90
76	60.01	66.01	54.55	60.01
77	62.19	68.41	56.54	62.19
78	64.47	70.92	58.61	64.47
79	66.80	73.48	60.73	66.80
80	70.54	77.59	64.13	70.54
81	74.46	81.91	67.69	74.46
82	78.60	86.46	71.45	78.60
83	82.90	91.19	75.36	82.90
84	86.56	95.22	78.69	86.56
85	90.35	99.39	82.14	90.35
86	94.27	103.70	85.70	94.27
87	98.32	108.15	89.38	98.32
88	102.50	112.75	93.18	102.50
89	106.81	117.49	97.10	106.81
90+	111.24	122.36	101.13	111.24

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	127.81	140.58	116.19	127.81
65	38.73	42.60	35.21	38.73
66	39.73	43.70	36.12	39.73
67	40.74	44.81	37.04	40.74
68	41.75	45.93	37.95	41.75
69	42.75	47.03	38.86	42.75
70	43.77	48.15	39.79	43.77
71	44.77	49.25	40.70	44.77
72	46.66	51.33	42.42	46.66
73	48.68	53.55	44.25	48.68
74	50.81	55.89	46.19	50.81
75	52.64	57.90	47.85	52.64
76	54.55	60.01	49.59	54.55
77	56.54	62.19	51.40	56.54
78	58.61	64.47	53.28	58.61
79	60.73	66.80	55.21	60.73
80	64.13	70.54	58.30	64.13
81	67.69	74.46	61.54	67.69
82	71.45	78.60	64.95	71.45
83	75.36	82.90	68.51	75.36
84	78.69	86.56	71.54	78.69
85	82.14	90.35	74.67	82.14
86	85.70	94.27	77.91	85.70
87	89.38	98.32	81.25	89.38
88	93.18	102.50	84.71	93.18
89	97.10	106.81	88.27	97.10
90+	101.13	111.24	91.94	101.13

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STANDARD PLAN G

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	422.14	464.35	383.77	422.14
65	127.92	140.71	116.29	127.92
66	127.92	140.71	116.29	127.92
67	127.92	140.71	116.29	127.92
68	131.08	144.19	119.16	131.08
69	134.22	147.65	122.02	134.22
70	137.38	151.12	124.89	137.38
71	139.47	153.42	126.80	139.47
72	144.32	158.76	131.20	144.32
73	149.42	164.36	135.83	149.42
74	154.78	170.26	140.71	154.78
75	159.13	175.04	144.66	159.13
76	163.62	179.98	148.75	163.62
77	168.28	185.11	152.98	168.28
78	173.07	190.37	157.33	173.07
79	177.95	195.75	161.77	177.95
80	186.42	205.07	169.47	186.42
81	196.79	216.47	178.90	196.79
82	207.67	228.44	188.79	207.67
83	219.09	241.00	199.17	219.09
84	228.76	251.64	207.96	228.76
85	238.76	262.64	217.06	238.76
86	249.12	274.03	226.47	249.12
87	259.81	285.79	236.19	259.81
88	270.86	297.94	246.23	270.86
89	282.25	310.47	256.59	282.25
90+	293.98	323.38	267.25	293.98

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	383.77	422.14	348.86	383.77
65	116.29	127.92	105.72	116.29
66	116.29	127.92	105.72	116.29
67	116.29	127.92	105.72	116.29
68	119.16	131.08	108.33	119.16
69	122.02	134.22	110.93	122.02
70	124.89	137.38	113.54	124.89
71	126.80	139.47	115.27	126.80
72	131.20	144.32	119.27	131.20
73	135.83	149.42	123.49	135.83
74	140.71	154.78	127.92	140.71
75	144.66	159.13	131.51	144.66
76	148.75	163.62	135.23	148.75
77	152.98	168.28	139.08	152.98
78	157.33	173.07	143.03	157.33
79	161.77	177.95	147.07	161.77
80	169.47	186.42	154.07	169.47
81	178.90	196.79	162.64	178.90
82	188.79	207.67	171.63	188.79
83	199.17	219.09	181.06	199.17
84	207.96	228.76	189.05	207.96
85	217.06	238.76	197.33	217.06
86	226.47	249.12	205.88	226.47
87	236.19	259.81	214.72	236.19
88	246.23	270.86	223.85	246.23
89	256.59	282.25	233.26	256.59
90+	267.25	293.98	242.95	267.25

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STANDARD PLAN N

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
<65	340.87	374.98	309.88	340.87
65	103.29	113.63	93.90	103.29
66	103.29	113.63	93.90	103.29
67	105.03	115.53	95.48	105.03
68	106.71	117.38	97.01	106.71
69	108.35	119.18	98.50	108.35
70	110.99	122.09	100.90	110.99
71	114.14	125.56	103.76	114.14
72	119.58	131.54	108.71	119.58
73	124.22	136.65	112.92	124.22
74	129.13	142.03	117.38	129.13
75	133.19	146.52	121.09	133.19
76	136.84	150.53	124.40	136.84
77	140.62	154.68	127.84	140.62
78	144.49	158.94	131.35	144.49
79	148.44	163.28	134.95	148.44
80	155.37	170.90	141.24	155.37
81	164.00	180.40	149.09	164.00
82	173.08	190.38	157.34	173.08
83	182.59	200.86	165.99	182.59
84	190.64	209.71	173.31	190.64
85	198.98	218.88	180.90	198.98
86	207.62	228.37	188.74	207.62
87	216.53	238.18	196.84	216.53
88	225.73	248.31	205.21	225.73
89	235.22	258.74	213.83	235.22
90+	245.00	269.51	222.73	245.00

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
<65	309.88	340.87	281.70	309.88
65	93.90	103.29	85.36	93.90
66	93.90	103.29	85.36	93.90
67	95.48	105.03	86.80	95.48
68	97.01	106.71	88.19	97.01
69	98.50	108.35	89.54	98.50
70	100.90	110.99	91.73	100.90
71	103.76	114.14	94.33	103.76
72	108.71	119.58	98.83	108.71
73	112.92	124.22	102.66	112.92
74	117.38	129.13	106.71	117.38
75	121.09	133.19	110.08	121.09
76	124.40	136.84	113.10	124.40
77	127.84	140.62	116.21	127.84
78	131.35	144.49	119.41	131.35
79	134.95	148.44	122.68	134.95
80	141.24	155.37	128.41	141.24
81	149.09	164.00	135.54	149.09
82	157.34	173.08	143.04	157.34
83	165.99	182.59	150.90	165.99
84	173.31	190.64	157.56	173.31
85	180.90	198.98	164.46	180.90
86	188.74	207.62	171.58	188.74
87	196.84	216.53	178.95	196.84
88	205.21	225.73	186.56	205.21
89	213.83	235.22	194.40	213.83
90+	222.73	245.00	202.49	222.73

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