



Standard Life and Accident Insurance Company
 P.O. Box 1820, Galveston, TX 77553-1820, 888.350.1488

**Outline of Medicare Supplement Coverage — Cover Page: 1 of 2
 Benefit Plans A, B, C, D, E, F, F(HD) and G**

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every company must make available Plan "A." See Outlines of Coverage sections for details about ALL plans.

BASIC BENEFITS For Plans A-J, inclusive

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services.

Blood: First three pints of blood each year.

A ✓	B ✓	C ✓	D ✓	E ✓	F ✓	F* ✓	G ✓	H	I	J	J*
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits		Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible			Part B Deductible						Part B Deductible
					Part B Excess (100%)		Part B Excess (80%)		Part B Excess (100%)		Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
			At-Home Recovery				At-Home Recovery		At-Home Recovery		At-Home Recovery
				Preventive Care NOT Covered By Medicare							Preventive Care NOT Covered By Medicare
Policy Form 128A-1102	Policy Form 128B-1102	Policy Form 128C-1102	Policy Form 128D-1102	Policy Form 128E-1102	Policy Forms 128F-1102 128F(HD)-1102		Policy Form 128G-1102				

*The High Deductible Benefit Plans F and J offer benefits similar to the benefits offered by the Standardized Benefit Plans F and J except that the high deductible benefit plans require a higher deductible. The annual deductibles for the High Deductible Benefit Plans F and J are subject to change. For the current deductibles, please consult

(Continued on inside front cover)

(Continued from front cover)

the most current version of the Guide to Health Insurance for People with Medicare, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductibles for the High Deductible Benefit Plans F and J may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plans F and J begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plans, including, without limitation, the Medicare Part A deductible and the Medicare Part B deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit , including, without limitation, the deductible for prescription drugs, if applicable, and the deductible for emergency care received in a foreign country.

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**Outline of Medicare Supplement Coverage —
 Cover Page: 2 of 2**

BASIC BENEFITS (For Plans J, K and L) —
 Basic Benefits for Plans K and L include similar services as plans A-J, inclusive, but cost-sharing for the basic benefits is at different levels.

J	K**	L**
Basic Benefits	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 50% Hospice cost-sharing 50% of Medicare-eligible expenses for the first three pints of blood 50% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services	100% of Part A Hospitalization Coinsurance plus coverage for 365 Days after Medicare Benefits End 75% Hospice cost-sharing 75% of Medicare-eligible expenses for the first three pints of blood 75% Part B Coinsurance, except 100% Coinsurance for Part B Preventive Services
Skilled Nursing Facility Co-Insurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible
Part B Deductible		
Part B Excess (100%)		
Foreign Travel Emergency		
At-Home Recovery		
Preventive Care NOT Covered By Medicare		

**Plans K and L provide for different cost-sharing for items and services than Plans A-J, inclusive. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called "Excess Charges". You will be responsible for paying excess charges.
 The out-of-pocket annual limit will increase each year for inflation. See Outlines of Coverage for details and exceptions.

NEVADA PREMIUMS FOR ZIP CODES (893-898)

2009		PLAN A RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$1,161.86	\$ 604.17	\$313.70	\$101.66	\$1,278.05	\$ 664.59	\$345.07	\$111.83	\$1,300.76	\$ 676.40	\$351.21	\$113.82	\$1,430.84	\$ 744.04	\$386.33	\$125.20		
66	1,161.86	604.17	313.70	101.66	1,278.05	664.59	345.07	111.83	1,300.76	676.40	351.21	113.82	1,430.84	744.04	386.33	125.20		
67	1,161.86	604.17	313.70	101.66	1,278.05	664.59	345.07	111.83	1,300.76	676.40	351.21	113.82	1,430.84	744.04	386.33	125.20		
68	1,161.86	604.17	313.70	101.66	1,278.05	664.59	345.07	111.83	1,300.76	676.40	351.21	113.82	1,430.84	744.04	386.33	125.20		
69	1,161.86	604.17	313.70	101.66	1,278.05	664.59	345.07	111.83	1,300.76	676.40	351.21	113.82	1,430.84	744.04	386.33	125.20		
70	1,188.89	618.22	321.00	104.03	1,307.78	680.05	353.10	114.43	1,349.50	701.74	364.37	118.08	1,484.44	771.91	400.80	129.89		
71	1,222.44	635.67	330.06	106.96	1,344.69	699.24	363.07	117.66	1,394.59	725.19	376.54	122.03	1,534.04	797.70	414.19	134.23		
72	1,256.03	653.14	339.13	109.90	1,381.64	718.45	373.04	120.89	1,439.61	748.60	388.69	125.97	1,583.58	823.46	427.57	138.56		
73	1,291.71	671.69	348.76	113.02	1,420.88	738.86	383.64	124.33	1,486.32	772.89	401.31	130.05	1,634.96	850.18	441.44	143.06		
74	1,328.00	690.56	358.56	116.20	1,460.80	759.62	394.42	127.82	1,532.22	796.75	413.70	134.07	1,685.45	876.43	455.07	147.48		
75	1,365.33	709.97	368.64	119.47	1,501.86	780.97	405.50	131.41	1,576.76	819.92	425.73	137.97	1,734.44	901.91	468.30	151.76		
76	1,404.14	730.15	379.12	122.86	1,544.55	803.17	417.03	135.15	1,619.31	842.04	437.21	141.69	1,781.24	926.24	480.93	155.86		
77	1,449.75	753.87	391.43	126.85	1,594.72	829.25	430.57	139.54	1,664.80	865.70	449.50	145.67	1,831.28	952.27	494.45	160.24		
78	1,499.98	779.99	404.99	131.25	1,649.97	857.98	445.49	144.37	1,709.71	889.05	461.62	149.60	1,880.69	977.96	507.79	164.56		
79	1,554.89	808.54	419.82	136.05	1,710.39	889.40	461.81	149.66	1,754.94	912.57	473.83	153.56	1,930.43	1,003.82	521.22	168.91		
80	1,625.81	845.42	438.97	142.26	1,788.39	929.96	482.87	156.48	1,814.34	943.46	489.87	158.75	1,995.77	1,037.80	538.86	174.63		
81	1,697.84	882.88	458.42	148.56	1,867.63	971.17	504.26	163.42	1,872.58	973.74	505.60	163.85	2,059.83	1,071.11	556.15	180.24		
82	1,780.50	925.86	480.74	155.79	1,958.54	1,018.44	528.81	171.37	1,941.82	1,009.75	524.29	169.91	2,136.01	1,110.73	576.72	186.90		
83	1,865.50	970.06	503.69	163.23	2,052.05	1,067.07	554.05	179.55	2,014.87	1,047.73	544.01	176.30	2,216.35	1,152.50	598.41	193.93		
84	1,945.72	1,011.77	525.34	170.25	2,140.29	1,112.95	577.88	187.28	2,086.07	1,084.76	563.24	182.53	2,294.68	1,193.23	619.56	200.78		
85+	2,023.60	1,052.27	546.37	177.07	2,225.95	1,157.49	601.01	194.77	2,160.41	1,123.41	583.31	189.04	2,376.46	1,235.76	641.64	207.94		

2009		PLAN B RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$1,456.96	\$ 757.62	\$393.38	\$127.48	\$1,602.65	\$ 833.38	\$432.72	\$140.23	\$1,631.15	\$ 848.20	\$440.41	\$142.73	\$1,794.27	\$ 933.02	\$484.45	\$157.00		
66	1,456.96	757.62	393.38	127.48	1,602.65	833.38	432.72	140.23	1,631.15	848.20	440.41	142.73	1,794.27	933.02	484.45	157.00		
67	1,456.96	757.62	393.38	127.48	1,602.65	833.38	432.72	140.23	1,631.15	848.20	440.41	142.73	1,794.27	933.02	484.45	157.00		
68	1,456.96	757.62	393.38	127.48	1,602.65	833.38	432.72	140.23	1,631.15	848.20	440.41	142.73	1,794.27	933.02	484.45	157.00		
69	1,456.96	757.62	393.38	127.48	1,602.65	833.38	432.72	140.23	1,631.15	848.20	440.41	142.73	1,794.27	933.02	484.45	157.00		
70	1,490.87	775.25	402.53	130.45	1,639.95	852.77	442.79	143.50	1,692.27	879.98	456.91	148.07	1,861.50	967.98	502.61	162.88		
71	1,532.93	797.12	413.89	134.13	1,686.23	876.84	455.28	147.55	1,748.78	909.37	472.17	153.02	1,923.66	1,000.30	519.39	168.32		
72	1,575.06	819.03	425.27	137.82	1,732.57	900.94	467.79	151.60	1,805.27	938.74	487.42	157.96	1,985.80	1,032.62	536.17	173.76		
73	1,619.79	842.29	437.34	141.73	1,781.78	926.53	481.08	155.91	1,863.84	969.20	503.24	163.09	2,050.22	1,066.11	553.56	179.39		
74	1,665.30	865.96	449.63	145.71	1,831.82	952.55	494.59	160.28	1,921.41	999.13	518.78	168.12	2,113.55	1,099.05	570.66	184.94		
75	1,712.11	890.30	462.27	149.81	1,883.31	979.32	508.49	164.79	1,977.23	1,028.16	533.85	173.01	2,174.95	1,130.97	587.24	190.31		
76	1,760.77	915.60	475.41	154.07	1,936.85	1,007.16	522.95	169.47	2,030.60	1,055.91	548.26	177.68	2,233.66	1,161.50	603.09	195.45		
77	1,817.98	945.35	490.85	159.07	1,999.78	1,039.89	539.94	174.98	2,087.65	1,085.58	563.67	182.67	2,296.41	1,194.13	620.03	200.94		
78	1,880.95	978.09	507.86	164.58	2,069.04	1,075.90	558.64	181.04	2,143.97	1,114.86	578.87	187.60	2,358.37	1,226.35	636.76	206.36		
79	1,949.83	1,013.91	526.45	170.61	2,144.82	1,115.31	579.10	187.67	2,200.65	1,144.34	594.18	192.56	2,420.72	1,258.77	653.59	211.81		
80	2,038.75	1,060.15	550.46	178.39	2,242.63	1,166.17	605.51	196.23	2,275.16	1,183.08	614.29	199.08	2,502.68	1,301.39	675.72	218.98		
81	2,129.08	1,107.12	574.85	186.29	2,341.98	1,217.83	632.33	204.92	2,348.19	1,221.06	634.01	205.47	2,583.01	1,343.17	697.41	226.01		
82	2,232.71	1,161.01	602.83	195.36	2,455.98	1,277.11	663.11	214.90	2,435.02	1,266.21	657.46	213.06	2,678.53	1,392.84	723.20	234.37		
83	2,339.33	1,216.45	631.62	204.69	2,573.26	1,338.10	694.78	225.16	2,526.62	1,313.84	682.19	221.08	2,779.29	1,445.23	750.41	243.19		
84	2,439.93	1,268.76	658.78	213.49	2,683.92	1,395.64	724.66	234.84	2,615.91	1,360.27	706.30	228.89	2,877.51	1,496.31	776.93	251.78		
85+	2,537.57	1,319.54	685.14	222.04	2,791.32	1,451.49	753.66	244.24	2,709.14	1,408.75	731.47	237.05	2,980.05	1,549.63	804.61	260.75		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (893-898)

2009		PLAN C RATES*														2009	
Attained Age	FEMALE RATES								MALE RATES								
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User				
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
65	\$1,676.16	\$ 871.60	\$452.56	\$146.66	\$1,843.78	\$ 958.77	\$497.82	\$161.33	\$1,876.57	\$ 975.82	\$506.67	\$164.20	\$2,064.23	\$1,073.40	\$557.34	\$180.62	
66	1,676.16	871.60	452.56	146.66	1,843.78	958.77	497.82	161.33	1,876.57	975.82	506.67	164.20	2,064.23	1,073.40	557.34	180.62	
67	1,676.16	871.60	452.56	146.66	1,843.78	958.77	497.82	161.33	1,876.57	975.82	506.67	164.20	2,064.23	1,073.40	557.34	180.62	
68	1,676.16	871.60	452.56	146.66	1,843.78	958.77	497.82	161.33	1,876.57	975.82	506.67	164.20	2,064.23	1,073.40	557.34	180.62	
69	1,676.16	871.60	452.56	146.66	1,843.78	958.77	497.82	161.33	1,876.57	975.82	506.67	164.20	2,064.23	1,073.40	557.34	180.62	
70	1,715.18	891.89	463.10	150.08	1,886.71	981.09	509.41	165.09	1,946.87	1,012.37	525.65	170.35	2,141.56	1,113.61	578.22	187.39	
71	1,763.59	917.07	476.17	154.31	1,939.94	1,008.77	523.78	169.74	2,011.91	1,046.19	543.22	176.04	2,213.10	1,150.81	597.54	193.65	
72	1,812.03	942.26	489.25	158.55	1,993.24	1,036.48	538.17	174.41	2,076.87	1,079.97	560.75	181.73	2,284.55	1,187.97	616.83	199.90	
73	1,863.50	969.02	503.15	163.06	2,049.85	1,065.92	553.46	179.36	2,144.29	1,115.03	578.96	187.63	2,358.71	1,226.53	636.85	206.39	
74	1,915.87	996.25	517.28	167.64	2,107.45	1,095.87	569.01	184.40	2,210.51	1,149.47	596.84	193.42	2,431.56	1,264.41	656.52	212.76	
75	1,969.70	1,024.24	531.82	172.35	2,166.68	1,126.67	585.00	189.58	2,274.74	1,182.86	614.18	199.04	2,502.22	1,301.15	675.60	218.94	
76	2,025.70	1,053.36	546.94	177.25	2,228.27	1,158.70	601.63	194.97	2,336.12	1,214.78	630.75	204.41	2,569.73	1,336.26	693.83	224.85	
77	2,091.52	1,087.59	564.71	183.01	2,300.67	1,196.35	621.18	201.31	2,401.77	1,248.92	648.48	210.15	2,641.94	1,373.81	713.32	231.17	
78	2,163.96	1,125.26	584.27	189.35	2,380.36	1,237.79	642.70	208.28	2,466.56	1,282.61	665.97	215.82	2,713.21	1,410.87	732.57	237.41	
79	2,243.20	1,166.46	605.66	196.28	2,467.51	1,283.11	666.23	215.91	2,531.77	1,316.52	683.58	221.53	2,784.95	1,448.17	751.94	243.68	
80	2,345.50	1,219.66	633.29	205.23	2,580.05	1,341.63	696.61	225.75	2,617.48	1,361.09	706.72	229.03	2,879.23	1,497.20	777.39	251.93	
81	2,449.43	1,273.70	661.35	214.33	2,694.38	1,401.08	727.48	235.76	2,701.51	1,404.79	729.41	236.38	2,971.67	1,545.27	802.35	260.02	
82	2,568.67	1,335.71	693.54	224.76	2,825.54	1,469.28	762.90	247.23	2,801.40	1,456.73	756.38	245.12	3,081.55	1,602.41	832.02	269.64	
83	2,691.32	1,399.49	726.66	235.49	2,960.45	1,539.43	799.32	259.04	2,906.79	1,511.53	784.83	254.34	3,197.48	1,662.69	863.32	279.78	
84	2,807.05	1,459.67	757.90	245.62	3,087.75	1,605.63	833.69	270.18	3,009.52	1,564.95	812.57	263.33	3,310.47	1,721.44	893.83	289.67	
85+	2,919.38	1,518.08	788.23	255.45	3,211.32	1,669.89	867.06	280.99	3,116.77	1,620.72	841.53	272.72	3,428.45	1,782.79	925.68	299.99	

2009		PLAN D RATES*														2009	
Attained Age	FEMALE RATES								MALE RATES								
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User				
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
65	\$1,873.80	\$ 974.38	\$505.93	\$163.96	\$2,061.18	\$1,071.81	\$556.52	\$180.35	\$2,097.85	\$1,090.88	\$566.42	\$183.56	\$2,307.63	\$1,199.97	\$ 623.06	\$201.92	
66	1,873.80	974.38	505.93	163.96	2,061.18	1,071.81	556.52	180.35	2,097.85	1,090.88	566.42	183.56	2,307.63	1,199.97	623.06	201.92	
67	1,873.80	974.38	505.93	163.96	2,061.18	1,071.81	556.52	180.35	2,097.85	1,090.88	566.42	183.56	2,307.63	1,199.97	623.06	201.92	
68	1,873.80	974.38	505.93	163.96	2,061.18	1,071.81	556.52	180.35	2,097.85	1,090.88	566.42	183.56	2,307.63	1,199.97	623.06	201.92	
69	1,873.80	974.38	505.93	163.96	2,061.18	1,071.81	556.52	180.35	2,097.85	1,090.88	566.42	183.56	2,307.63	1,199.97	623.06	201.92	
70	1,917.44	997.07	517.71	167.78	2,109.19	1,096.78	569.48	184.55	2,176.44	1,131.75	587.64	190.44	2,394.09	1,244.93	646.40	209.48	
71	1,971.56	1,025.21	532.32	172.51	2,168.71	1,127.73	585.55	189.76	2,249.15	1,169.56	607.27	196.80	2,474.06	1,286.51	668.00	216.48	
72	2,025.71	1,053.37	546.94	177.25	2,228.28	1,158.71	601.64	194.97	2,321.76	1,207.32	626.88	203.15	2,553.93	1,328.04	689.56	223.47	
73	2,083.25	1,083.29	562.48	182.28	2,291.57	1,191.62	618.72	200.51	2,397.12	1,246.50	647.22	209.75	2,636.84	1,371.16	711.95	230.72	
74	2,141.76	1,113.72	578.28	187.40	2,355.93	1,225.08	636.10	206.14	2,471.16	1,285.00	667.21	216.23	2,718.27	1,413.50	733.93	237.85	
75	2,201.98	1,145.03	594.53	192.67	2,422.17	1,259.53	653.99	211.94	2,542.97	1,322.34	686.60	222.51	2,797.26	1,454.58	755.26	244.76	
76	2,264.56	1,177.57	611.43	198.15	2,491.02	1,295.33	672.58	217.96	2,611.59	1,358.03	705.13	228.51	2,872.76	1,493.84	775.65	251.37	
77	2,338.16	1,215.84	631.30	204.59	2,571.98	1,337.43	694.43	225.05	2,684.96	1,396.18	724.94	234.93	2,953.46	1,535.80	797.43	258.43	
78	2,419.14	1,257.95	653.17	211.67	2,661.05	1,383.75	718.48	232.84	2,757.40	1,433.85	744.50	241.27	3,033.14	1,577.23	818.95	265.40	
79	2,507.71	1,304.01	677.08	219.42	2,758.47	1,434.40	744.79	241.37	2,830.33	1,471.77	764.19	247.65	3,113.36	1,618.95	840.61	272.42	
80	2,622.07	1,363.48	707.96	229.43	2,884.28	1,499.83	778.76	252.37	2,926.13	1,521.59	790.06	256.04	3,218.74	1,673.74	869.06	281.64	
81	2,738.28	1,423.91	739.34	239.60	3,012.10	1,566.29	813.27	263.56	3,020.08	1,570.44	815.42	264.26	3,322.08	1,727.48	896.96	290.68	
82	2,871.56	1,493.21	775.32	251.26	3,158.71	1,642.53	852.85	276.39	3,131.74	1,628.50	845.57	274.03	3,444.91	1,791.35	930.13	301.43	
83	3,008.66	1,564.50	812.34	263.26	3,309.53	1,720.96	893.57	289.58	3,249.54	1,689.76	877.38	284.33	3,574.49	1,858.73	965.11	312.77	
84	3,138.04	1,631.78	847.27	274.58	3,451.84	1,794.96	932.00	302.04	3,364.38	1,749.48	908.38	294.38	3,700.82	1,924.43	999.22	323.82	
85+	3,263.61	1,697.08	881.17	285.57	3,589.97	1,866.78	969.29	314.12	3,484.31	1,811.84	940.76	304.88	3,832.74	1,993.02	1,034.84	335.36	

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (893-898)

2009		PLAN E RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$1,654.25	\$ 860.21	\$446.65	\$144.75	\$1,819.68	\$ 946.23	\$491.31	\$159.22	\$1,852.06	\$ 963.07	\$500.06	\$162.06	\$2,037.26	\$1,059.38	\$550.06	\$178.26		
66	1,654.25	860.21	446.65	144.75	1,819.68	946.23	491.31	159.22	1,852.06	963.07	500.06	162.06	2,037.26	1,059.38	550.06	178.26		
67	1,654.25	860.21	446.65	144.75	1,819.68	946.23	491.31	159.22	1,852.06	963.07	500.06	162.06	2,037.26	1,059.38	550.06	178.26		
68	1,654.25	860.21	446.65	144.75	1,819.68	946.23	491.31	159.22	1,852.06	963.07	500.06	162.06	2,037.26	1,059.38	550.06	178.26		
69	1,654.25	860.21	446.65	144.75	1,819.68	946.23	491.31	159.22	1,852.06	963.07	500.06	162.06	2,037.26	1,059.38	550.06	178.26		
70	1,692.78	880.25	457.05	148.12	1,862.06	968.27	502.76	162.93	1,921.43	999.14	518.79	168.13	2,113.57	1,099.06	570.66	184.94		
71	1,740.56	905.09	469.95	152.30	1,914.62	995.60	516.95	167.53	1,985.62	1,032.52	536.12	173.74	2,184.17	1,135.77	589.73	191.11		
72	1,788.35	929.94	482.85	156.48	1,967.19	1,022.94	531.14	172.13	2,049.71	1,065.85	553.42	179.35	2,254.69	1,172.44	608.77	197.29		
73	1,839.15	956.36	496.57	160.93	2,023.07	1,052.00	546.23	177.02	2,116.26	1,100.46	571.39	185.17	2,327.89	1,210.50	628.53	203.69		
74	1,890.81	983.22	510.52	165.45	2,079.89	1,081.54	561.57	181.99	2,181.61	1,134.44	589.03	190.89	2,399.77	1,247.88	647.94	209.98		
75	1,943.96	1,010.86	524.87	170.10	2,138.36	1,111.95	577.36	187.11	2,245.01	1,167.41	606.15	196.44	2,469.51	1,284.15	666.77	216.08		
76	1,999.24	1,039.60	539.79	174.93	2,199.17	1,143.57	593.78	192.43	2,305.60	1,198.91	622.51	201.74	2,536.16	1,318.80	684.76	221.91		
77	2,064.19	1,073.38	557.33	180.62	2,270.60	1,180.71	613.06	198.68	2,370.37	1,232.59	640.00	207.41	2,607.40	1,355.85	704.00	228.15		
78	2,135.68	1,110.55	576.63	186.87	2,349.25	1,221.61	634.30	205.56	2,434.31	1,265.84	657.26	213.00	2,677.74	1,392.42	722.99	234.30		
79	2,213.89	1,151.22	597.75	193.72	2,435.28	1,266.35	657.53	213.09	2,498.69	1,299.32	674.65	218.64	2,748.56	1,429.25	742.11	240.50		
80	2,314.85	1,203.72	625.01	202.55	2,546.33	1,324.09	687.51	222.80	2,583.26	1,343.30	697.48	226.04	2,841.59	1,477.63	767.23	248.64		
81	2,417.42	1,257.06	652.70	211.52	2,659.16	1,382.76	717.97	232.68	2,666.21	1,386.43	719.88	233.29	2,932.84	1,525.08	791.87	256.62		
82	2,535.08	1,318.24	684.47	221.82	2,788.60	1,450.07	752.92	244.00	2,764.77	1,437.68	746.49	241.92	3,041.25	1,581.45	821.14	266.11		
83	2,656.14	1,381.19	717.16	232.41	2,921.76	1,519.32	788.88	255.65	2,868.79	1,491.77	774.57	251.02	3,155.66	1,640.94	852.03	276.12		
84	2,770.34	1,440.58	747.99	242.40	3,047.38	1,584.64	822.79	266.65	2,970.17	1,544.49	801.95	259.89	3,267.19	1,698.94	882.14	285.88		
85+	2,881.21	1,498.23	777.93	252.11	3,169.32	1,648.05	855.72	277.32	3,076.04	1,599.54	830.53	269.15	3,383.64	1,759.49	913.58	296.07		

2009		PLAN F RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$1,583.36	\$ 823.35	\$427.51	\$138.54	\$1,741.70	\$ 905.68	\$470.26	\$152.40	\$1,772.69	\$ 921.80	\$478.63	\$155.11	\$1,949.96	\$1,013.98	\$526.49	\$170.62		
66	1,583.36	823.35	427.51	138.54	1,741.70	905.68	470.26	152.40	1,772.69	921.80	478.63	155.11	1,949.96	1,013.98	526.49	170.62		
67	1,583.36	823.35	427.51	138.54	1,741.70	905.68	470.26	152.40	1,772.69	921.80	478.63	155.11	1,949.96	1,013.98	526.49	170.62		
68	1,583.36	823.35	427.51	138.54	1,741.70	905.68	470.26	152.40	1,772.69	921.80	478.63	155.11	1,949.96	1,013.98	526.49	170.62		
69	1,583.36	823.35	427.51	138.54	1,741.70	905.68	470.26	152.40	1,772.69	921.80	478.63	155.11	1,949.96	1,013.98	526.49	170.62		
70	1,620.22	842.51	437.46	141.77	1,782.23	926.76	481.20	155.95	1,839.09	956.33	496.55	160.92	2,022.99	1,051.95	546.21	177.01		
71	1,665.95	866.29	449.81	145.77	1,832.54	952.92	494.79	160.35	1,900.52	988.27	513.14	166.30	2,090.57	1,087.10	564.45	182.92		
72	1,711.73	890.10	462.17	149.78	1,882.90	979.11	508.38	164.75	1,961.89	1,020.18	529.71	171.67	2,158.08	1,122.20	582.68	188.83		
73	1,760.32	915.37	475.29	154.03	1,936.35	1,006.90	522.81	169.43	2,025.56	1,053.29	546.90	177.24	2,228.11	1,158.62	601.59	194.96		
74	1,809.79	941.09	488.64	158.36	1,990.77	1,035.20	537.51	174.19	2,088.12	1,085.82	563.79	182.71	2,296.93	1,194.40	620.17	200.98		
75	1,860.66	967.54	502.38	162.81	2,046.73	1,064.30	552.62	179.09	2,148.79	1,117.37	580.17	188.02	2,363.66	1,229.10	638.19	206.82		
76	1,913.55	995.05	516.66	167.44	2,104.91	1,094.55	568.33	184.18	2,206.78	1,147.53	595.83	193.09	2,427.46	1,262.28	655.41	212.40		
77	1,975.73	1,027.38	533.45	172.88	2,173.30	1,130.12	586.79	190.16	2,268.79	1,179.77	612.57	198.52	2,495.67	1,297.75	673.83	218.37		
78	2,044.16	1,062.96	551.92	178.86	2,248.58	1,169.26	607.12	196.75	2,330.00	1,211.60	629.10	203.88	2,563.00	1,332.76	692.01	224.26		
79	2,119.01	1,101.89	572.13	185.41	2,330.91	1,212.07	629.35	203.95	2,391.61	1,243.64	645.73	209.27	2,630.76	1,368.00	710.31	230.19		
80	2,215.64	1,152.13	598.22	193.87	2,437.20	1,267.34	658.04	213.26	2,472.56	1,285.73	667.59	216.35	2,719.82	1,414.31	734.35	237.98		
81	2,313.81	1,203.18	624.73	202.46	2,545.19	1,323.50	687.20	222.70	2,551.95	1,327.01	689.03	223.30	2,807.15	1,459.72	757.93	245.63		
82	2,426.45	1,261.75	655.14	212.31	2,669.10	1,387.93	720.66	233.55	2,646.30	1,376.08	714.50	231.55	2,910.92	1,513.68	785.95	254.71		
83	2,542.30	1,322.00	686.42	222.45	2,796.53	1,454.20	755.06	244.70	2,745.84	1,427.84	741.38	240.26	3,020.42	1,570.62	815.51	264.29		
84	2,651.63	1,378.85	715.94	232.02	2,916.79	1,516.73	787.53	255.22	2,842.89	1,478.30	767.58	248.75	3,127.19	1,626.14	844.34	273.63		
85+	2,757.75	1,434.03	744.59	241.30	3,033.53	1,577.44	819.05	265.43	2,944.22	1,530.99	794.94	257.62	3,238.64	1,684.09	874.43	283.38		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (893-898)

2009		PLAN F (HIGH DEDUCTIBLE) RATES*												2009		
Attained Age	FEMALE RATES								MALE RATES							
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User			
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	\$185.96	\$ 96.70	\$50.21	\$16.27	\$204.55	\$106.37	\$55.23	\$17.90	\$208.19	\$108.26	\$56.21	\$18.22	\$229.01	\$119.09	\$ 61.83	\$20.04
66	185.96	96.70	50.21	16.27	204.55	106.37	55.23	17.90	208.19	108.26	56.21	18.22	229.01	119.09	61.83	20.04
67	185.96	96.70	50.21	16.27	204.55	106.37	55.23	17.90	208.19	108.26	56.21	18.22	229.01	119.09	61.83	20.04
68	185.96	96.70	50.21	16.27	204.55	106.37	55.23	17.90	208.19	108.26	56.21	18.22	229.01	119.09	61.83	20.04
69	185.96	96.70	50.21	16.27	204.55	106.37	55.23	17.90	208.19	108.26	56.21	18.22	229.01	119.09	61.83	20.04
70	190.28	98.95	51.38	16.65	209.30	108.84	56.51	18.31	215.99	112.31	58.32	18.90	237.59	123.55	64.15	20.79
71	195.65	101.74	52.83	17.12	215.22	111.91	58.11	18.83	223.20	116.06	60.26	19.53	245.52	127.67	66.29	21.48
72	201.03	104.54	54.28	17.59	221.14	114.99	59.71	19.35	230.41	119.81	62.21	20.16	253.45	131.79	68.43	22.18
73	206.74	107.50	55.82	18.09	227.41	118.25	61.40	19.90	237.89	123.70	64.23	20.82	261.68	136.07	70.65	22.90
74	212.54	110.52	57.39	18.60	233.80	121.58	63.13	20.46	245.23	127.52	66.21	21.46	269.76	140.28	72.84	23.60
75	218.52	113.63	59.00	19.12	240.37	124.99	64.90	21.03	252.36	131.23	68.14	22.08	277.60	144.35	74.95	24.29
76	224.73	116.86	60.68	19.66	247.20	128.54	66.74	21.63	259.17	134.77	69.98	22.68	285.09	148.25	76.97	24.95
77	232.04	120.66	62.65	20.30	255.24	132.72	68.91	22.33	266.45	138.55	71.94	23.31	293.10	152.41	79.14	25.65
78	240.08	124.84	64.82	21.01	264.09	137.33	71.30	23.11	273.64	142.29	73.88	23.94	301.00	156.52	81.27	26.34
79	248.87	129.41	67.19	21.78	273.75	142.35	73.91	23.95	280.88	146.06	75.84	24.58	308.97	160.66	83.42	27.03
80	260.21	135.31	70.26	22.77	286.23	148.84	77.28	25.05	290.39	151.00	78.41	25.41	319.43	166.10	86.25	27.95
81	271.75	141.31	73.37	23.78	298.92	155.44	80.71	26.16	299.71	155.85	80.92	26.22	329.68	171.43	89.01	28.85
82	284.97	148.18	76.94	24.93	313.46	163.00	84.63	27.43	310.79	161.61	83.91	27.19	341.87	177.77	92.30	29.91
83	298.58	155.26	80.62	26.13	328.44	170.79	88.68	28.74	322.48	167.69	87.07	28.22	354.73	184.46	95.78	31.04
84	311.42	161.94	84.08	27.25	342.56	178.13	92.49	29.97	333.87	173.61	90.14	29.21	367.26	190.98	99.16	32.14
85+	323.88	168.42	87.45	28.34	356.27	185.26	96.19	31.17	345.78	179.81	93.36	30.26	380.36	197.79	102.70	33.28

2009		PLAN G RATES*												2009		
Under 65 Disability	FEMALE RATES								MALE RATES							
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	\$1,759.28	\$ 914.83	\$475.01	\$153.94	\$1,935.21	\$1,006.31	\$522.51	\$169.33	\$1,969.64	\$1,024.21	\$531.80	\$172.34	\$2,166.61	\$1,126.64	\$584.98	\$189.58
66	1,759.28	914.83	475.01	153.94	1,935.21	1,006.31	522.51	169.33	1,969.64	1,024.21	531.80	172.34	2,166.61	1,126.64	584.98	189.58
67	1,759.28	914.83	475.01	153.94	1,935.21	1,006.31	522.51	169.33	1,969.64	1,024.21	531.80	172.34	2,166.61	1,126.64	584.98	189.58
68	1,759.28	914.83	475.01	153.94	1,935.21	1,006.31	522.51	169.33	1,969.64	1,024.21	531.80	172.34	2,166.61	1,126.64	584.98	189.58
69	1,759.28	914.83	475.01	153.94	1,935.21	1,006.31	522.51	169.33	1,969.64	1,024.21	531.80	172.34	2,166.61	1,126.64	584.98	189.58
70	1,800.23	936.12	486.06	157.52	1,980.25	1,029.73	534.67	173.27	2,043.42	1,062.58	551.72	178.80	2,247.77	1,168.84	606.90	196.68
71	1,851.06	962.55	499.79	161.97	2,036.16	1,058.80	549.76	178.16	2,111.70	1,098.08	570.16	184.77	2,322.86	1,207.89	627.17	203.25
72	1,901.92	989.00	513.52	166.42	2,092.10	1,087.89	564.87	183.06	2,179.85	1,133.52	588.56	190.74	2,397.83	1,246.87	647.41	209.81
73	1,955.90	1,017.07	528.09	171.14	2,151.49	1,118.77	580.90	188.26	2,250.62	1,170.32	607.67	196.93	2,475.68	1,287.35	668.43	216.62
74	2,010.88	1,045.66	542.94	175.95	2,211.97	1,150.22	597.23	193.55	2,320.12	1,206.46	626.43	203.01	2,552.13	1,327.11	689.08	223.31
75	2,067.38	1,075.04	558.19	180.90	2,274.12	1,182.54	614.01	198.99	2,387.55	1,241.53	644.64	208.91	2,626.30	1,365.68	709.10	229.80
76	2,126.16	1,105.60	574.06	186.04	2,338.78	1,216.17	631.47	204.64	2,451.99	1,275.03	662.04	214.55	2,697.18	1,402.53	728.24	236.00
77	2,195.24	1,141.52	592.71	192.08	2,414.77	1,255.68	651.99	211.29	2,520.86	1,310.85	680.63	220.58	2,772.95	1,441.93	748.70	242.63
78	2,271.28	1,181.07	613.25	198.74	2,498.40	1,299.17	674.57	218.61	2,588.88	1,346.22	699.00	226.53	2,847.76	1,480.84	768.90	249.18
79	2,354.45	1,224.31	635.70	206.01	2,589.90	1,346.75	699.27	226.62	2,657.34	1,381.82	717.48	232.52	2,923.07	1,520.00	789.23	255.77
80	2,461.81	1,280.14	664.69	215.41	2,707.98	1,408.15	731.15	236.95	2,747.29	1,428.59	741.77	240.39	3,022.01	1,571.45	815.94	264.43
81	2,570.91	1,336.87	694.15	224.95	2,828.01	1,470.57	763.56	247.45	2,835.49	1,474.45	765.58	248.11	3,119.03	1,621.90	842.14	272.92
82	2,696.05	1,401.95	727.93	235.90	2,965.65	1,542.14	800.73	259.49	2,940.34	1,528.98	793.89	257.28	3,234.37	1,681.87	873.28	283.01
83	2,824.79	1,468.89	762.69	247.17	3,107.27	1,615.78	838.96	271.89	3,050.94	1,586.49	823.75	266.96	3,356.03	1,745.14	906.13	293.65
84	2,946.25	1,532.05	795.49	257.80	3,240.87	1,685.25	875.03	283.58	3,158.77	1,642.56	852.87	276.39	3,474.64	1,806.81	938.15	304.03
85+	3,064.15	1,593.36	827.32	268.11	3,370.56	1,752.69	910.05	294.92	3,271.35	1,701.10	883.26	286.24	3,598.48	1,871.21	971.59	314.87

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (889-891)

2009		PLAN A RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$1,484.59	\$ 771.99	\$400.84	\$129.90	\$1,633.06	\$ 849.19	\$440.93	\$142.89	\$1,662.08	\$ 864.28	\$448.76	\$145.43	\$1,828.29	\$ 950.71	\$493.64	\$159.98		
66	1,484.59	771.99	400.84	129.90	1,633.06	849.19	440.93	142.89	1,662.08	864.28	448.76	145.43	1,828.29	950.71	493.64	159.98		
67	1,484.59	771.99	400.84	129.90	1,633.06	849.19	440.93	142.89	1,662.08	864.28	448.76	145.43	1,828.29	950.71	493.64	159.98		
68	1,484.59	771.99	400.84	129.90	1,633.06	849.19	440.93	142.89	1,662.08	864.28	448.76	145.43	1,828.29	950.71	493.64	159.98		
69	1,484.59	771.99	400.84	129.90	1,633.06	849.19	440.93	142.89	1,662.08	864.28	448.76	145.43	1,828.29	950.71	493.64	159.98		
70	1,519.14	789.95	410.17	132.92	1,671.05	868.95	451.18	146.22	1,724.36	896.67	465.58	150.88	1,896.79	986.33	512.13	165.97		
71	1,562.01	812.25	421.74	136.68	1,718.22	893.47	463.92	150.34	1,781.97	926.62	481.13	155.92	1,960.16	1,019.28	529.24	171.51		
72	1,604.93	834.56	433.33	140.43	1,765.42	918.02	476.66	154.47	1,839.51	956.55	496.67	160.96	2,023.46	1,052.20	546.33	177.05		
73	1,650.51	858.27	445.64	144.42	1,815.56	944.09	490.20	158.86	1,899.19	987.58	512.78	166.18	2,089.11	1,086.34	564.06	182.80		
74	1,696.88	882.38	458.16	148.48	1,866.58	970.62	503.98	163.33	1,957.84	1,018.08	528.62	171.31	2,153.63	1,119.89	581.48	188.44		
75	1,744.58	907.18	471.04	152.65	1,919.04	997.90	518.14	167.92	2,014.74	1,047.66	543.98	176.29	2,216.22	1,152.43	598.38	193.92		
76	1,794.17	932.97	484.43	156.99	1,973.60	1,026.27	532.87	172.69	2,069.11	1,075.94	558.66	181.05	2,276.02	1,183.53	614.53	199.15		
77	1,852.45	963.27	500.16	162.09	2,037.70	1,059.60	550.18	178.30	2,127.25	1,106.17	574.36	186.13	2,339.97	1,216.78	631.79	204.75		
78	1,916.64	996.65	517.49	167.71	2,108.30	1,096.32	569.24	184.48	2,184.63	1,136.01	589.85	191.16	2,403.10	1,249.61	648.84	210.27		
79	1,986.81	1,033.14	536.44	173.85	2,185.49	1,136.45	590.08	191.23	2,242.42	1,166.06	605.45	196.21	2,466.66	1,282.66	666.00	215.83		
80	2,077.42	1,080.26	560.90	181.77	2,285.17	1,188.29	617.00	199.95	2,318.32	1,205.53	625.95	202.85	2,550.15	1,326.08	688.54	223.14		
81	2,169.46	1,128.12	585.75	189.83	2,386.41	1,240.93	644.33	208.81	2,392.74	1,244.22	646.04	209.36	2,632.01	1,368.65	710.64	230.30		
82	2,275.08	1,183.04	614.27	199.07	2,502.58	1,301.34	675.70	218.98	2,481.22	1,290.23	669.93	217.11	2,729.34	1,419.26	736.92	238.82		
83	2,383.70	1,239.52	643.60	208.57	2,622.07	1,363.48	707.96	229.43	2,574.55	1,338.77	695.13	225.27	2,832.00	1,472.64	764.64	247.80		
84	2,486.20	1,292.82	671.27	217.54	2,734.82	1,422.11	738.40	239.30	2,665.53	1,386.08	719.69	233.23	2,932.09	1,524.69	791.66	256.56		
85+	2,585.71	1,344.57	698.14	226.25	2,844.27	1,479.02	767.95	248.87	2,760.53	1,435.48	745.34	241.55	3,036.59	1,579.03	819.88	265.70		

2009		PLAN B RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
65	\$1,861.67	\$ 968.07	\$502.65	\$162.90	\$2,047.83	\$1,064.87	\$552.91	\$179.19	\$2,084.25	\$1,083.81	\$562.75	\$182.37	\$2,292.67	\$1,192.19	\$ 619.02	\$200.61		
66	1,861.67	968.07	502.65	162.90	2,047.83	1,064.87	552.91	179.19	2,084.25	1,083.81	562.75	182.37	2,292.67	1,192.19	619.02	200.61		
67	1,861.67	968.07	502.65	162.90	2,047.83	1,064.87	552.91	179.19	2,084.25	1,083.81	562.75	182.37	2,292.67	1,192.19	619.02	200.61		
68	1,861.67	968.07	502.65	162.90	2,047.83	1,064.87	552.91	179.19	2,084.25	1,083.81	562.75	182.37	2,292.67	1,192.19	619.02	200.61		
69	1,861.67	968.07	502.65	162.90	2,047.83	1,064.87	552.91	179.19	2,084.25	1,083.81	562.75	182.37	2,292.67	1,192.19	619.02	200.61		
70	1,905.00	990.60	514.35	166.69	2,095.50	1,089.66	565.79	183.36	2,162.35	1,124.42	583.83	189.21	2,378.58	1,236.86	642.22	208.13		
71	1,958.75	1,018.55	528.86	171.39	2,154.63	1,120.41	581.75	188.53	2,234.55	1,161.97	603.33	195.52	2,458.01	1,278.17	663.66	215.08		
72	2,012.58	1,046.54	543.40	176.10	2,213.84	1,151.20	597.74	193.71	2,306.73	1,199.50	622.82	201.84	2,537.41	1,319.45	685.10	222.02		
73	2,069.74	1,076.26	558.83	181.10	2,276.71	1,183.89	614.71	199.21	2,381.57	1,238.42	643.02	208.39	2,619.72	1,362.25	707.32	229.23		
74	2,127.88	1,106.50	574.53	186.19	2,340.66	1,217.14	631.98	204.81	2,455.14	1,276.67	662.89	214.82	2,700.65	1,404.34	729.18	236.31		
75	2,187.69	1,137.60	590.68	191.42	2,406.46	1,251.36	649.74	210.57	2,526.46	1,313.76	682.14	221.07	2,779.10	1,445.13	750.36	243.17		
76	2,249.87	1,169.93	607.46	196.86	2,474.86	1,286.93	668.21	216.55	2,594.65	1,349.22	700.56	227.03	2,854.12	1,484.14	770.61	249.74		
77	2,322.98	1,207.95	627.20	203.26	2,555.28	1,328.75	689.93	223.59	2,667.55	1,387.13	720.24	233.41	2,934.31	1,525.84	792.26	256.75		
78	2,403.43	1,249.78	648.93	210.30	2,643.77	1,374.76	713.82	231.33	2,739.52	1,424.55	739.67	239.71	3,013.47	1,567.00	813.64	263.68		
79	2,491.45	1,295.55	672.69	218.00	2,740.60	1,425.11	739.96	239.80	2,811.95	1,462.21	759.23	246.05	3,093.14	1,608.43	835.15	270.65		
80	2,605.07	1,354.64	703.37	227.94	2,865.58	1,490.10	773.71	250.74	2,907.14	1,511.71	784.93	254.37	3,197.86	1,662.89	863.42	279.81		
81	2,720.49	1,414.65	734.53	238.04	2,992.53	1,556.12	807.98	261.85	3,000.47	1,560.24	810.13	262.54	3,300.51	1,716.27	891.14	288.79		
82	2,852.91	1,483.51	770.29	249.63	3,138.20	1,631.86	847.31	274.59	3,111.42	1,617.94	840.08	272.25	3,422.56	1,779.73	924.09	299.47		
83	2,989.14	1,554.35	807.07	261.55	3,288.06	1,709.79	887.78	287.71	3,228.46	1,678.80	871.68	282.49	3,551.32	1,846.69	958.86	310.74		
84	3,117.68	1,621.19	841.77	272.80	3,429.45	1,783.31	925.95	300.08	3,342.56	1,738.13	902.49	292.47	3,676.81	1,911.94	992.74	321.72		
85+	3,242.45	1,686.07	875.46	283.71	3,566.69	1,854.68	963.01	312.09	3,461.67	1,800.07	934.65	302.90	3,807.85	1,980.08	1,028.12	333.19		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (889-891)

2009		PLAN C RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$2,141.76	\$1,113.72	\$ 578.28	\$187.40	\$2,355.94	\$1,225.09	\$ 636.10	\$206.14	\$2,397.84	\$1,246.88	\$ 647.42	\$209.81	\$2,637.63	\$1,371.57	\$ 712.16	\$230.79		
66	2,141.76	1,113.72	578.28	187.40	2,355.94	1,225.09	636.10	206.14	2,397.84	1,246.88	647.42	209.81	2,637.63	1,371.57	712.16	230.79		
67	2,141.76	1,113.72	578.28	187.40	2,355.94	1,225.09	636.10	206.14	2,397.84	1,246.88	647.42	209.81	2,637.63	1,371.57	712.16	230.79		
68	2,141.76	1,113.72	578.28	187.40	2,355.94	1,225.09	636.10	206.14	2,397.84	1,246.88	647.42	209.81	2,637.63	1,371.57	712.16	230.79		
69	2,141.76	1,113.72	578.28	187.40	2,355.94	1,225.09	636.10	206.14	2,397.84	1,246.88	647.42	209.81	2,637.63	1,371.57	712.16	230.79		
70	2,191.62	1,139.64	591.74	191.77	2,410.79	1,253.61	650.91	210.94	2,487.67	1,293.59	671.67	217.67	2,736.44	1,422.95	738.84	239.44		
71	2,253.47	1,171.80	608.44	197.18	2,478.81	1,288.98	669.28	216.90	2,570.77	1,336.80	694.11	224.94	2,827.85	1,470.48	763.52	247.44		
72	2,315.38	1,204.00	625.15	202.60	2,546.92	1,324.40	687.67	222.86	2,653.77	1,379.96	716.52	232.20	2,919.15	1,517.96	788.17	255.43		
73	2,381.13	1,238.19	642.91	208.35	2,619.25	1,362.01	707.20	229.18	2,739.92	1,424.76	739.78	239.74	3,013.91	1,567.23	813.76	263.72		
74	2,448.05	1,272.99	660.97	214.20	2,692.85	1,400.28	727.07	235.62	2,824.54	1,468.76	762.63	247.15	3,106.99	1,615.63	838.89	271.86		
75	2,516.84	1,308.76	679.55	220.22	2,768.53	1,439.64	747.50	242.25	2,906.61	1,511.44	784.78	254.33	3,197.28	1,662.59	863.27	279.76		
76	2,588.40	1,345.97	698.87	226.49	2,847.24	1,480.56	768.75	249.13	2,985.04	1,552.22	805.96	261.19	3,283.55	1,707.45	886.56	287.31		
77	2,672.50	1,389.70	721.58	233.84	2,939.75	1,528.67	793.73	257.23	3,068.92	1,595.84	828.61	268.53	3,375.81	1,755.42	911.47	295.38		
78	2,765.06	1,437.83	746.57	241.94	3,041.57	1,581.62	821.22	266.14	3,151.71	1,638.89	850.96	275.77	3,466.88	1,802.78	936.06	303.35		
79	2,866.31	1,490.48	773.90	250.80	3,152.93	1,639.52	851.29	275.88	3,235.04	1,682.22	873.46	283.07	3,558.55	1,850.45	960.81	311.37		
80	2,977.03	1,558.46	809.20	262.24	3,296.73	1,714.30	890.12	288.46	3,344.56	1,739.17	903.03	292.65	3,679.01	1,913.09	993.33	321.91		
81	3,129.83	1,627.51	845.05	273.86	3,442.81	1,790.26	929.56	301.25	3,451.93	1,795.00	932.02	302.04	3,797.13	1,974.51	1,025.23	332.25		
82	3,282.19	1,706.74	886.19	287.19	3,610.41	1,877.41	974.81	315.91	3,579.57	1,861.38	966.48	313.21	3,937.53	2,047.52	1,063.13	344.53		
83	3,438.90	1,788.23	928.50	300.90	3,782.80	1,967.06	1,021.36	331.00	3,714.24	1,931.40	1,002.84	325.00	4,085.66	2,124.54	1,103.13	357.50		
84	3,586.78	1,865.13	968.43	313.84	3,945.45	2,051.63	1,065.27	345.23	3,845.50	1,999.66	1,038.29	336.48	4,230.05	2,199.63	1,142.11	370.13		
85+	3,730.31	1,939.76	1,007.18	326.40	4,103.35	2,133.74	1,107.90	359.04	3,982.54	2,070.92	1,075.29	348.47	4,380.80	2,278.02	1,182.82	383.32		

2009		PLAN D RATES*																2009
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$2,394.30	\$1,245.04	\$ 646.46	\$209.50	\$2,633.73	\$1,369.54	\$ 711.11	\$230.45	\$2,680.58	\$1,393.90	\$ 723.76	\$234.55	\$2,948.63	\$1,533.29	\$ 796.13	\$258.01		
66	2,394.30	1,245.04	646.46	209.50	2,633.73	1,369.54	711.11	230.45	2,680.58	1,393.90	723.76	234.55	2,948.63	1,533.29	796.13	258.01		
67	2,394.30	1,245.04	646.46	209.50	2,633.73	1,369.54	711.11	230.45	2,680.58	1,393.90	723.76	234.55	2,948.63	1,533.29	796.13	258.01		
68	2,394.30	1,245.04	646.46	209.50	2,633.73	1,369.54	711.11	230.45	2,680.58	1,393.90	723.76	234.55	2,948.63	1,533.29	796.13	258.01		
69	2,394.30	1,245.04	646.46	209.50	2,633.73	1,369.54	711.11	230.45	2,680.58	1,393.90	723.76	234.55	2,948.63	1,533.29	796.13	258.01		
70	2,450.06	1,274.03	661.52	214.38	2,695.07	1,401.44	727.67	235.82	2,781.01	1,446.13	750.87	243.34	3,059.12	1,590.74	825.96	267.67		
71	2,519.21	1,309.99	680.19	220.43	2,771.13	1,440.99	748.21	242.47	2,873.91	1,494.43	775.96	251.47	3,161.30	1,643.88	853.55	276.61		
72	2,588.41	1,345.97	698.87	226.49	2,847.25	1,480.57	768.76	249.13	2,966.69	1,542.68	801.01	259.59	3,263.36	1,696.95	881.11	285.54		
73	2,661.93	1,384.20	718.72	232.92	2,928.12	1,522.62	790.59	256.21	3,062.99	1,592.75	827.01	268.01	3,369.29	1,752.03	909.71	294.81		
74	2,736.69	1,423.08	738.91	239.46	3,010.36	1,565.39	812.80	263.41	3,157.59	1,641.95	852.55	276.29	3,473.35	1,806.14	937.80	303.92		
75	2,813.64	1,463.09	759.68	246.19	3,095.00	1,609.40	835.65	270.81	3,249.35	1,689.66	877.32	284.32	3,574.28	1,858.63	965.06	312.75		
76	2,893.61	1,504.68	781.27	253.19	3,182.97	1,655.14	859.40	278.51	3,337.04	1,735.26	901.00	291.99	3,670.74	1,908.78	991.10	321.19		
77	2,987.65	1,553.58	806.67	261.42	3,286.42	1,708.94	887.33	287.56	3,430.78	1,784.01	926.31	300.19	3,773.86	1,962.41	1,018.94	330.21		
78	3,091.12	1,607.38	834.60	270.47	3,400.23	1,768.12	918.06	297.52	3,523.35	1,832.14	951.30	308.29	3,875.68	2,015.35	1,046.43	339.12		
79	3,204.29	1,666.23	865.16	280.38	3,524.72	1,832.85	951.67	308.41	3,616.53	1,880.60	976.46	316.45	3,978.18	2,068.65	1,074.11	348.09		
80	3,350.42	1,742.22	904.61	293.16	3,685.46	1,916.44	995.07	322.48	3,738.94	1,944.25	1,009.51	327.16	4,112.84	2,138.68	1,110.47	359.87		
81	3,498.91	1,819.43	944.71	306.15	3,848.80	2,001.38	1,039.18	336.77	3,858.99	2,006.67	1,041.93	337.66	4,244.88	2,207.34	1,146.12	371.43		
82	3,669.21	1,907.99	990.69	321.06	4,036.13	2,098.79	1,089.76	353.16	4,001.67	2,080.87	1,080.45	350.15	4,401.83	2,288.95	1,188.49	385.16		
83	3,844.39	1,999.08	1,037.99	336.38	4,228.84	2,199.00	1,141.79	370.02	4,152.19	2,159.14	1,121.09	363.32	4,567.41	2,375.05	1,233.20	399.65		
84	4,009.72	2,085.05	1,082.62	350.85	4,410.69	2,293.56	1,190.89	385.94	4,298.93	2,235.44	1,160.71	376.16	4,728.82	2,458.99	1,276.78	413.77		
85+	4,170.16	2,168.48	1,125.94	364.89	4,587.18	2,385.33	1,238.54	401.38	4,452.17	2,315.13	1,202.09	389.56	4,897.39	2,546.64	1,322.30	428.52		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (889-891)

2009		PLAN E RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$2,113.77	\$1,099.16	\$570.72	\$184.95	\$2,325.15	\$1,209.08	\$ 627.79	\$203.45	\$2,366.52	\$1,230.59	\$ 638.96	\$207.07	\$2,603.16	\$1,353.64	\$ 702.85	\$227.78		
66	2,113.77	1,099.16	570.72	184.95	2,325.15	1,209.08	627.79	203.45	2,366.52	1,230.59	638.96	207.07	2,603.16	1,353.64	702.85	227.78		
67	2,113.77	1,099.16	570.72	184.95	2,325.15	1,209.08	627.79	203.45	2,366.52	1,230.59	638.96	207.07	2,603.16	1,353.64	702.85	227.78		
68	2,113.77	1,099.16	570.72	184.95	2,325.15	1,209.08	627.79	203.45	2,366.52	1,230.59	638.96	207.07	2,603.16	1,353.64	702.85	227.78		
69	2,113.77	1,099.16	570.72	184.95	2,325.15	1,209.08	627.79	203.45	2,366.52	1,230.59	638.96	207.07	2,603.16	1,353.64	702.85	227.78		
70	2,163.00	1,124.76	584.01	189.26	2,379.30	1,237.24	642.41	208.19	2,455.16	1,276.68	662.89	214.83	2,700.67	1,404.35	729.18	236.31		
71	2,224.04	1,156.50	600.49	194.60	2,446.45	1,272.15	660.54	214.06	2,537.18	1,319.33	685.04	222.00	2,790.89	1,451.26	753.54	244.20		
72	2,285.12	1,188.26	616.98	199.95	2,513.64	1,307.09	678.68	219.94	2,619.08	1,361.92	707.15	229.17	2,880.99	1,498.11	777.87	252.09		
73	2,350.03	1,222.02	634.51	205.63	2,585.03	1,344.22	697.96	226.19	2,704.11	1,406.14	730.11	236.61	2,974.52	1,546.75	803.12	260.27		
74	2,416.04	1,256.34	652.33	211.40	2,657.64	1,381.97	717.56	232.54	2,787.61	1,449.56	752.65	243.92	3,066.37	1,594.51	827.92	268.31		
75	2,483.95	1,291.65	670.67	217.35	2,732.35	1,420.82	737.73	239.08	2,868.62	1,491.68	774.53	251.00	3,155.49	1,640.85	851.98	276.11		
76	2,554.59	1,328.39	689.74	223.53	2,810.05	1,461.23	758.71	245.88	2,946.05	1,531.95	795.43	257.78	3,240.65	1,685.14	874.98	283.56		
77	2,637.57	1,371.54	712.14	230.79	2,901.32	1,508.69	783.36	253.87	3,028.80	1,574.98	817.78	265.02	3,331.68	1,732.47	899.55	291.52		
78	2,728.93	1,419.04	736.81	238.78	3,001.82	1,560.95	810.49	262.66	3,110.51	1,617.47	839.84	272.17	3,421.56	1,779.21	923.82	299.39		
79	2,828.86	1,471.01	763.79	247.53	3,111.75	1,618.11	840.17	272.28	3,192.77	1,660.24	862.05	279.37	3,512.04	1,826.26	948.25	307.30		
80	2,957.86	1,538.09	798.62	258.81	3,253.65	1,691.90	878.49	284.69	3,300.83	1,716.43	891.22	288.82	3,630.92	1,888.08	980.35	317.71		
81	3,088.92	1,606.24	834.01	270.28	3,397.81	1,766.86	917.41	297.31	3,406.83	1,771.55	919.84	298.10	3,747.52	1,948.71	1,011.83	327.91		
82	3,239.27	1,684.42	874.60	283.44	3,563.21	1,852.87	962.07	311.78	3,532.77	1,837.04	953.85	309.12	3,886.05	2,020.75	1,049.23	340.03		
83	3,393.96	1,764.86	916.37	296.97	3,733.36	1,941.35	1,008.01	326.67	3,665.67	1,906.15	989.73	320.75	4,032.23	2,096.76	1,088.70	352.82		
84	3,539.88	1,840.74	955.77	309.74	3,893.88	2,024.82	1,051.35	340.71	3,795.22	1,973.51	1,024.71	332.08	4,174.74	2,170.86	1,127.18	365.29		
85+	3,681.54	1,914.40	994.02	322.13	4,049.69	2,105.84	1,093.42	354.35	3,930.49	2,043.85	1,061.23	343.92	4,323.54	2,248.24	1,167.36	378.31		

2009		PLAN F RATES*																2009
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$2,023.18	\$1,052.05	\$546.26	\$177.03	\$2,225.50	\$1,157.26	\$ 600.89	\$194.73	\$2,265.10	\$1,177.85	\$ 611.58	\$198.20	\$2,491.61	\$1,295.64	\$ 672.73	\$218.02		
66	2,023.18	1,052.05	546.26	177.03	2,225.50	1,157.26	600.89	194.73	2,265.10	1,177.85	611.58	198.20	2,491.61	1,295.64	672.73	218.02		
67	2,023.18	1,052.05	546.26	177.03	2,225.50	1,157.26	600.89	194.73	2,265.10	1,177.85	611.58	198.20	2,491.61	1,295.64	672.73	218.02		
68	2,023.18	1,052.05	546.26	177.03	2,225.50	1,157.26	600.89	194.73	2,265.10	1,177.85	611.58	198.20	2,491.61	1,295.64	672.73	218.02		
69	2,023.18	1,052.05	546.26	177.03	2,225.50	1,157.26	600.89	194.73	2,265.10	1,177.85	611.58	198.20	2,491.61	1,295.64	672.73	218.02		
70	2,070.28	1,076.55	558.98	181.15	2,277.30	1,184.20	614.87	199.26	2,349.94	1,221.97	634.48	205.62	2,584.94	1,344.17	697.93	226.18		
71	2,128.71	1,106.93	574.75	186.26	2,341.58	1,217.62	632.23	204.89	2,428.44	1,262.79	655.68	212.49	2,671.29	1,389.07	721.25	233.74		
72	2,187.21	1,137.35	590.55	191.38	2,405.93	1,251.08	649.60	210.52	2,506.86	1,303.57	676.85	219.35	2,757.55	1,433.93	744.54	241.29		
73	2,249.30	1,169.64	607.31	196.81	2,474.23	1,286.60	668.04	216.50	2,588.21	1,345.87	698.82	226.47	2,847.03	1,480.46	768.70	249.12		
74	2,312.51	1,202.51	624.38	202.34	2,543.77	1,322.76	686.82	222.58	2,668.15	1,387.44	720.40	233.46	2,934.96	1,526.18	792.44	256.81		
75	2,377.51	1,236.31	641.93	208.03	2,615.26	1,359.94	706.12	228.84	2,745.67	1,427.75	741.33	240.25	3,020.23	1,570.52	815.46	264.27		
76	2,445.10	1,271.45	660.18	213.95	2,689.61	1,398.60	726.19	235.34	2,819.78	1,466.29	761.34	246.73	3,101.76	1,612.92	837.48	271.40		
77	2,524.54	1,312.76	681.63	220.90	2,777.00	1,444.04	749.79	242.99	2,899.01	1,507.49	782.73	253.66	3,188.92	1,658.24	861.01	279.03		
78	2,611.98	1,358.23	705.23	228.55	2,873.18	1,494.05	775.76	251.40	2,977.22	1,548.15	803.85	260.51	3,274.95	1,702.97	884.24	286.56		
79	2,707.62	1,407.96	731.06	236.92	2,978.39	1,548.76	804.17	260.61	3,055.94	1,589.09	825.10	267.39	3,361.53	1,748.00	907.61	294.13		
80	2,831.09	1,472.17	764.39	247.72	3,114.20	1,619.38	840.83	272.49	3,159.38	1,642.88	853.03	276.45	3,475.32	1,807.17	938.34	304.09		
81	2,956.54	1,537.40	798.27	258.70	3,252.19	1,691.14	878.09	284.57	3,260.83	1,695.63	880.42	285.32	3,586.91	1,865.19	968.47	313.85		
82	3,100.47	1,612.24	837.13	271.29	3,410.52	1,773.47	920.84	298.42	3,381.38	1,758.32	912.97	295.87	3,719.51	1,934.15	1,004.27	325.46		
83	3,248.50	1,689.22	877.10	284.24	3,573.35	1,858.14	964.80	312.67	3,508.57	1,824.46	947.31	307.00	3,859.42	2,006.90	1,042.04	337.70		
84	3,388.19	1,761.86	914.81	296.47	3,727.01	1,938.05	1,006.29	326.11	3,632.59	1,888.95	980.80	317.85	3,995.85	2,077.84	1,078.88	349.64		
85+	3,523.80	1,832.38	951.43	308.33	3,876.18	2,015.61	1,046.57	339.17	3,762.05	1,956.27	1,015.75	329.18	4,138.26	2,151.90	1,117.33	362.10		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

NEVADA PREMIUMS FOR ZIP CODES (889-891)

2009		PLAN F (HIGH DEDUCTIBLE) RATES*																2009
Attained Age	FEMALE RATES								MALE RATES									
	Non Tobacco User				Tobacco User				Non Tobacco User				Tobacco User					
	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC	Annual	Semi-Annual	Quarterly	PAC		
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$237.61	\$123.56	\$ 64.15	\$20.79	\$261.37	\$135.91	\$ 70.57	\$22.87	\$266.02	\$138.33	\$ 71.83	\$23.28	\$292.62	\$152.16	\$ 79.01	\$25.60		
66	237.61	123.56	64.15	20.79	261.37	135.91	70.57	22.87	266.02	138.33	71.83	23.28	292.62	152.16	79.01	25.60		
67	237.61	123.56	64.15	20.79	261.37	135.91	70.57	22.87	266.02	138.33	71.83	23.28	292.62	152.16	79.01	25.60		
68	237.61	123.56	64.15	20.79	261.37	135.91	70.57	22.87	266.02	138.33	71.83	23.28	292.62	152.16	79.01	25.60		
69	237.61	123.56	64.15	20.79	261.37	135.91	70.57	22.87	266.02	138.33	71.83	23.28	292.62	152.16	79.01	25.60		
70	243.13	126.43	65.65	21.27	267.44	139.07	72.21	23.40	275.99	143.51	74.52	24.15	303.59	157.87	81.97	26.56		
71	250.00	130.00	67.50	21.88	275.00	143.00	74.25	24.06	285.20	148.30	77.00	24.96	313.72	163.13	84.70	27.45		
72	256.88	133.58	69.36	22.48	282.57	146.94	76.29	24.72	294.41	153.09	79.49	25.76	323.85	168.40	87.44	28.34		
73	264.17	137.37	71.33	23.11	290.58	151.10	78.46	25.43	303.97	158.06	82.07	26.60	334.36	173.87	90.28	29.26		
74	271.58	141.22	73.33	23.76	298.75	155.35	80.66	26.14	313.35	162.94	84.60	27.42	344.69	179.24	93.07	30.16		
75	279.22	145.19	75.39	24.43	307.14	159.71	82.93	26.87	322.46	167.68	87.06	28.22	354.71	184.45	95.77	31.04		
76	287.16	149.32	77.53	25.13	315.87	164.25	85.28	27.64	331.17	172.21	89.42	28.98	364.29	189.43	98.36	31.88		
77	296.49	154.17	80.05	25.94	326.14	169.59	88.06	28.54	340.47	177.04	91.93	29.79	374.52	194.75	101.12	32.77		
78	306.76	159.52	82.83	26.84	337.44	175.47	91.11	29.53	349.65	181.82	94.41	30.59	384.61	200.00	103.84	33.65		
79	318.00	165.36	85.86	27.83	349.80	181.90	94.45	30.61	358.90	186.63	96.90	31.40	394.80	205.30	106.60	34.55		
80	332.49	172.89	89.77	29.09	365.73	190.18	98.75	32.00	371.05	192.95	100.18	32.47	408.16	212.24	110.20	35.71		
81	347.23	180.56	93.75	30.38	381.95	198.61	103.13	33.42	382.96	199.14	103.40	33.51	421.26	219.06	113.74	36.86		
82	364.12	189.34	98.31	31.86	400.53	208.28	108.14	35.05	397.12	206.50	107.22	34.75	436.83	227.15	117.94	38.22		
83	381.51	198.39	103.01	33.38	419.67	218.23	113.31	36.72	412.06	214.27	111.26	36.06	453.26	235.70	122.38	39.66		
84	397.92	206.92	107.44	34.82	437.71	227.61	118.18	38.30	426.62	221.84	115.19	37.33	469.28	244.03	126.71	41.06		
85+	413.85	215.20	111.74	36.21	455.24	236.72	122.91	39.83	441.83	229.75	119.29	38.66	486.01	252.73	131.22	42.53		

2009		PLAN G RATES*																2009
Under 65 Disability	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
65	\$2,247.96	\$1,168.94	\$ 606.95	\$196.70	\$2,472.76	\$1,285.84	\$ 667.65	\$216.37	\$2,516.76	\$1,308.72	\$ 679.53	\$220.22	\$2,768.44	\$1,439.59	\$ 747.48	\$242.24		
66	2,247.96	1,168.94	606.95	196.70	2,472.76	1,285.84	667.65	216.37	2,516.76	1,308.72	679.53	220.22	2,768.44	1,439.59	747.48	242.24		
67	2,247.96	1,168.94	606.95	196.70	2,472.76	1,285.84	667.65	216.37	2,516.76	1,308.72	679.53	220.22	2,768.44	1,439.59	747.48	242.24		
68	2,247.96	1,168.94	606.95	196.70	2,472.76	1,285.84	667.65	216.37	2,516.76	1,308.72	679.53	220.22	2,768.44	1,439.59	747.48	242.24		
69	2,247.96	1,168.94	606.95	196.70	2,472.76	1,285.84	667.65	216.37	2,516.76	1,308.72	679.53	220.22	2,768.44	1,439.59	747.48	242.24		
70	2,300.29	1,196.15	621.08	201.28	2,530.32	1,315.77	683.19	221.40	2,611.04	1,357.74	704.98	228.47	2,872.15	1,493.52	775.48	251.31		
71	2,365.24	1,229.92	638.61	206.96	2,601.76	1,352.92	702.48	227.65	2,698.28	1,403.11	728.54	236.10	2,968.10	1,543.41	801.39	259.71		
72	2,430.23	1,263.72	656.16	212.65	2,673.24	1,390.08	721.77	233.91	2,785.36	1,448.39	752.05	243.72	3,063.90	1,593.23	827.25	268.09		
73	2,499.20	1,299.58	674.78	218.68	2,749.12	1,429.54	742.26	240.55	2,875.79	1,495.41	776.46	251.63	3,163.37	1,644.95	854.11	276.79		
74	2,569.46	1,336.12	693.75	224.83	2,826.40	1,469.73	763.13	247.31	2,964.60	1,541.59	800.44	259.40	3,261.06	1,695.75	880.49	285.34		
75	2,641.65	1,373.66	713.25	231.14	2,905.82	1,511.03	784.57	254.26	3,050.75	1,586.39	823.70	266.94	3,355.83	1,745.03	906.07	293.64		
76	2,716.76	1,412.72	733.53	237.72	2,988.44	1,553.99	806.88	261.49	3,133.09	1,629.21	845.93	274.15	3,446.40	1,792.13	930.53	301.56		
77	2,805.03	1,458.62	757.36	245.44	3,085.54	1,604.48	833.10	269.98	3,221.10	1,674.97	869.70	281.85	3,543.22	1,842.47	956.67	310.03		
78	2,902.19	1,509.14	783.59	253.94	3,192.40	1,660.05	861.95	279.34	3,308.01	1,720.17	893.16	289.45	3,638.81	1,892.18	982.48	318.40		
79	3,008.47	1,564.40	812.29	263.24	3,309.32	1,720.85	893.52	289.57	3,395.49	1,765.65	916.78	297.11	3,735.04	1,942.22	1,008.46	326.82		
80	3,145.64	1,635.73	849.32	275.24	3,460.20	1,799.30	934.25	302.77	3,510.42	1,825.42	947.81	307.16	3,861.46	2,007.96	1,042.59	337.88		
81	3,285.06	1,708.23	886.97	287.44	3,613.56	1,879.05	975.66	316.19	3,623.12	1,884.02	978.24	317.02	3,985.43	2,072.42	1,076.07	348.73		
82	3,444.95	1,791.37	930.14	301.43	3,789.45	1,970.51	1,023.15	331.58	3,757.10	1,953.69	1,014.42	328.75	4,132.80	2,149.06	1,115.86	361.62		
83	3,609.45	1,876.91	974.55	315.83	3,970.40	2,064.61	1,072.01	347.41	3,898.42	2,027.18	1,052.57	341.11	4,288.26	2,229.90	1,157.83	375.22		
84	3,764.65	1,957.62	1,016.46	329.41	4,141.12	2,153.38	1,118.10	362.35	4,036.20	2,098.82	1,089.77	353.17	4,439.82	2,308.71	1,198.75	388.48		
85+	3,915.30	2,035.96	1,057.13	342.59	4,306.83	2,239.55	1,162.84	376.85	4,180.05	2,173.63	1,128.61	365.75	4,598.06	2,390.99	1,241.48	402.33		

*Add a one time \$20.00 application fee to the modal premium for the plan selected.

PREMIUM INFORMATION

We, Standard Life and Accident Insurance Company, can only raise your premium if we raise the premium for all policies like yours in this state. The premiums of this policy are based on attained age rating. "Attained Age Rating" means that rates increase as you age or as you cross over into a different age group. Premiums for other Medicare Supplement policies that are issue age rated do not increase as the insured ages. Other Medicare Supplement policies that are issue age rated should be compared to policies that are attained age rated.

DISCLOSURES

Use this outline to compare benefits and premiums among policies.

READ YOUR POLICY VERY CAREFULLY

This is only an outline describing your policy's most important features. The policy is your insurance contract. You must read the policy to understand all of the rights and duties of you and your insurance company.

RIGHT TO RETURN POLICY

If you find that you are not satisfied with your policy, you may return it to Standard Life at the following address:

Standard Life and Accident
Insurance Company
P.O. Box 1820
Galveston, TX 77553-1820

If you send the policy back to us within 30 days after you receive it, we will treat the policy as if it had never been issued and return all of your payments.

POLICY REPLACEMENT

If you are replacing another policy of health insurance, do NOT cancel it until you have actually received your new policy and are sure you want to keep it.

NOTICE

This policy may not cover all of your medical costs. Neither Standard Life nor its agents are connected with Medicare.

This outline of coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult *Guide to Health Insurance for People with Medicare* for more details.

COMPLETE ANSWERS ARE VERY IMPORTANT

When you fill out the application for the new policy, be sure to answer truthfully and completely all questions about your medical and health history. The company may cancel your policy and refuse to pay any claims if you leave out or falsify important medical information.

Review the application carefully before you sign it. Be certain that all information has been properly recorded.

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN A			
SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	\$0 ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	****\$1,068 (Part A Deductible) \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 \$0 \$0	\$0 ****Up to \$133.50 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

**** You pay all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN A

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible)** \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible)** \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$0	\$135 (Part B Deductible)**
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 \$0 \$0	\$0 ****Up to \$133.50 a day All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

**** You pay all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN B

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible)** \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible)** \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$0	\$135 (Part B Deductible)**
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN C

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 ***Up to \$133.50 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN C

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$135 (Part B Deductible)** Generally 20%	\$0 \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$135 (Part B Deductible)** 20%	\$0 \$0 \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States: First \$250 each calendar year Remainder of Charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN D

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 ***Up to \$133.50 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN D

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible)** \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	\$0	All costs
Blood First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible)** \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PARTS A & B

PLAN D

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES: — Medically necessary skilled care services and medical supplies — Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible* — Remainder of Medicare-Approved Amounts	100% \$0 80%	\$0 \$0 20%	\$0 \$135 (Part B Deductible)** \$0
AT-HOME RECOVERY SERVICES — NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan: — Benefit for each visit — Number of visits covered (Must be received within 8 weeks of last Medicare-approved visit) — Calendar year maximum	\$0 \$0 \$0	Actual charges to \$40 a visit Up to the number of Medicare-approved visits, not to exceed 7 each week \$1,600	Balance

OTHER BENEFITS — NOT COVERED BY MEDICARE

FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States: First \$250 each calendar year Remainder of Charges	\$0 \$0	\$0 80% to a lifetime maximum benefit of \$50,000	\$250 20% and amounts over the \$50,000 lifetime maximum
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MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN E

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 ***Up to \$133.50 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

***The plan pays all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN E

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible)** \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	\$0	All costs
BLOOD First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible)** \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES — Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$0	\$135 (Part B Deductible)**
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

OTHER BENEFITS — NOT COVERED BY MEDICARE

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN E

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
<p>FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:</p> <p>First \$250 each calendar year</p> <p>Remainder of Charges</p>	<p>\$0</p> <p>\$0</p>	<p>\$0</p> <p>80% to a lifetime maximum benefit of \$50,000</p>	<p>\$250</p> <p>20% and amounts over the \$50,000 lifetime maximum</p>
<p>PREVENTIVE MEDICAL CARE BENEFITS — NOT COVERED BY MEDICARE* Some annual physical and preventive tests and services administered or ordered by your doctor when not covered by Medicare</p> <p>First \$120 each calendar year</p> <p>Additional Charges</p>	<p>\$0</p> <p>\$0</p>	<p>\$120</p> <p>\$0</p>	<p>\$0</p> <p>All costs</p>

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN F

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 ***Up to \$133.50 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN F

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	100%	\$0
BLOOD First 3 pints	\$0	All costs	\$0
Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
Remainder of Medicare-Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

PARTS A & B

HOME HEALTH CARE MEDICARE APPROVED SERVICES			
— Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment			
Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

***The plan pays all costs that Medicare does not pay after you pay the deductible.

† The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including without limitation, the Medicare Part A Deductible and the Medicare Part B Deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

PLAN F (HIGH DEDUCTIBLE)

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,000 DEDUCTIBLE PLAN PAYS†	IN ADDITION TO \$2,000 DEDUCTIBLE YOU PAY†
HOSPITALIZATION*			
Semiprivate room and board, general nursing and miscellaneous service and supplies:			
First 60 days	**All but \$1,068	***\$1,068 (Part A Deductible)	\$0
61st thru 90th day	**All but \$267 a day	***\$267 a day	\$0
91st day and after:			
— While using 60 lifetime reserve days	**All but \$534 a day	***\$534 a day	\$0
— Once lifetime reserve days are used:			
— Additional 365 days	\$0	100% of Medicare Eligible Expenses	\$0
— Beyond the Additional 365 days	\$0	\$0	All costs
SKILLED NURSING FACILITY CARE*			
You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital:			
First 20 days	All approved amounts	\$0	\$0
21st thru 100th day	**All but \$133.50 a day	***Up to \$133.50 a day	\$0
101st day and after	\$0	\$0	All costs

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

PLAN F (HIGH DEDUCTIBLE)

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,000 DEDUCTIBLE PLAN PAYS†	IN ADDITION TO \$2,000 DEDUCTIBLE YOU PAY†
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.311.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

† The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including without limitation, the Medicare Part A Deductible and the Medicare Part B Deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

PLAN F (HIGH DEDUCTIBLE)

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,000 DEDUCTIBLE PLAN PAYS†	IN ADDITION TO \$2,000 DEDUCTIBLE YOU PAY†
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment:			
Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
Remainder of Medicare-Approved Amounts	Generally 80%	Generally 20%	\$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	100%	\$0
BLOOD			
First 3 pints	\$0	All costs	\$0
Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
Remainder of Medicare-Approved Amounts	80%	20%	\$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year. The Part B Deductible will be applied toward the annual deductible for the calendar year set forth in NAC 687B.311.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

† The High Deductible Benefit Plan F offers benefits similar to the benefits offered by the Standardized Benefit Plan F except that the high deductible benefit plan requires the insured to pay a higher annual deductible. The annual deductible for the High Deductible Benefit Plan F is subject to change. For the current deductible, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240. The cover page of the outline of coverage which must be provided to an applicant by an issuer pursuant to this section must specify the current amount of the deductible. The annual deductible for the High Deductible Benefit Plan F may be adjusted annually by the Secretary of the United States Department of Health and Human Services to reflect the change in the Consumer Price Index for All Urban Consumers published by the United States Department of Labor for the calendar year ending on July 31 of the immediately preceding year, and rounded to the nearest multiple of \$10. Benefits for the High Deductible Benefit Plan F begin after the insured has paid the annual deductible for expenses that would ordinarily be paid by the plan, including without limitation, the Medicare Part A Deductible and the Medicare Part B Deductible. The annual deductible must be paid in addition to the premium and in addition to any other deductibles relating to a specific benefit, including, without limitation, the deductible for emergency care received in a foreign country.

PARTS A & B

PLAN F (HIGH DEDUCTIBLE)

SERVICES	MEDICARE PAYS	AFTER YOU PAY \$2,000 DEDUCTIBLE PLAN PAYS†	IN ADDITION TO \$2,000 DEDUCTIBLE YOU PAY†
HOME HEALTH CARE MEDICARE APPROVED SERVICES			
— Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$135 (Part B Deductible)**	\$0
— Remainder of Medicare-Approved Amounts	80%	20%	\$0

OTHER BENEFITS — NOT COVERED BY MEDICARE

FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

MEDICARE (PART A) — HOSPITAL SERVICES — PER BENEFIT PERIOD

*A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 consecutive days.

PLAN G

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOSPITALIZATION* Semiprivate room and board, general nursing and miscellaneous service and supplies: First 60 days 61st thru 90th day 91st day and after: — While using 60 lifetime reserve days — Once lifetime reserve days are used: — Additional 365 days — Beyond the Additional 365 days	**All but \$1,068 **All but \$267 a day **All but \$534 a day \$0 \$0	***\$1,068 (Part A Deductible) ***\$267 a day ***\$534 a day 100% of Medicare Eligible Expenses \$0	\$0 \$0 \$0 \$0 All costs
SKILLED NURSING FACILITY CARE* You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital: First 20 days 21st thru 100th day 101st day and after	All approved amounts **All but \$133.50 a day \$0	\$0 ***Up to \$133.50 a day \$0	\$0 \$0 All costs
BLOOD First 3 pints Additional amounts	\$0 100%	3 pints \$0	\$0 \$0
HOSPICE CARE Available as long as your doctor certifies you are terminally ill and you elect to receive these services	All but very limited co-insurance for outpatient drugs and inpatient respite care	\$0	Balance

** Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

*** The plan pays all costs that Medicare does not pay.

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PLAN G

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
MEDICAL EXPENSES — IN OR OUT OF THE HOSPITAL AND OUTPATIENT HOSPITAL TREATMENT, such as physician's services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment: Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 Generally 80%	\$0 Generally 20%	\$135 (Part B Deductible)** \$0
PART B EXCESS CHARGES (Above Medicare-Approved Amounts)	\$0	80%	20%
BLOOD First 3 pints Medicare-Approved Amounts equal to the Part B Deductible* Remainder of Medicare-Approved Amounts	\$0 \$0 80%	All costs \$0 20%	\$0 \$135 (Part B Deductible)** \$0
CLINICAL LABORATORY SERVICES — TESTS FOR DIAGNOSTIC SERVICES	100%	\$0	\$0

MEDICARE (PART B) — MEDICAL SERVICES — PER CALENDAR YEAR

*Once you have been billed a portion of Medicare-approved amounts for covered services equal to the Part B Deductible (which are noted with an asterisk), your Part B Deductible will have been met for the calendar year.

**Medicare benefits are subject to change. For the current Medicare benefits, please consult the most current version of the *Guide to Health Insurance for People with Medicare*, which must be provided by an issuer to an applicant pursuant to NAC 687B.240.

PARTS A & B**PLAN G**

SERVICES	MEDICARE PAYS	PLAN PAYS	YOU PAY
HOME HEALTH CARE MEDICARE APPROVED SERVICES:			
— Medically necessary skilled care services and medical supplies	100%	\$0	\$0
— Durable medical equipment Medicare-Approved Amounts equal to the Part B Deductible*	\$0	\$0	\$135 (Part B Deductible)**
— Remainder of Medicare-Approved Amounts	80%	20%	\$0
AT-HOME RECOVERY SERVICES — NOT COVERED BY MEDICARE Home care certified by your doctor, for personal care during recovery from an injury or sickness for which Medicare approved a Home Care Treatment Plan:			
— Benefit for each visit	\$0	Actual charges to \$40 a visit	Balance
— Number of visits covered (Must be received within 8 weeks of last Medicare-approved visit)	\$0	Up to the number of Medicare-approved visits, not to exceed 7 each week	
— Calendar year maximum	\$0	\$1,600	

OTHER BENEFITS — NOT COVERED BY MEDICARE

FOREIGN TRAVEL — NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the United States:			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over the \$50,000 lifetime maximum

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