

FAMILY LIFE INSURANCE COMPANY
MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
RATES EFFECTIVE 11/24/09

DELAWARE
FOR USE IN ALL DELAWARE ZIP CODES

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64*	20,245	24,628	28,188	25,815	25,921	28,348	25,964	0-64*	22,490	27,364	31,319	28,690	28,797	31,501	28,840
65	1,275	1,551	1,763	1,626	1,632	1,837	1,634	65	1,417	1,724	1,958	1,807	1,814	2,041	1,816
66	1,275	1,551	1,763	1,626	1,632	1,837	1,634	66	1,417	1,724	1,958	1,807	1,814	2,041	1,816
67	1,338	1,626	1,853	1,706	1,712	1,918	1,715	67	1,486	1,807	2,058	1,894	1,902	2,131	1,905
68	1,398	1,700	1,934	1,782	1,790	1,996	1,793	68	1,554	1,889	2,149	1,981	1,988	2,217	1,992
69	1,457	1,773	2,018	1,859	1,866	2,075	1,868	69	1,620	1,970	2,241	2,064	2,072	2,305	2,076
70	1,517	1,845	2,102	1,934	1,941	2,157	1,945	70	1,685	2,050	2,336	2,149	2,157	2,397	2,161
71	1,574	1,915	2,189	2,009	2,016	2,244	2,019	71	1,750	2,128	2,432	2,231	2,240	2,493	2,244
72	1,633	1,986	2,276	2,083	2,090	2,332	2,093	72	1,814	2,206	2,530	2,313	2,322	2,591	2,326
73	1,689	2,054	2,365	2,154	2,162	2,422	2,166	73	1,877	2,283	2,629	2,393	2,402	2,691	2,406
74	1,746	2,123	2,448	2,226	2,235	2,503	2,239	74	1,940	2,360	2,721	2,474	2,483	2,781	2,487
75	1,801	2,191	2,530	2,297	2,305	2,582	2,309	75	2,001	2,434	2,811	2,552	2,561	2,869	2,565
76	1,855	2,256	2,605	2,365	2,374	2,656	2,378	76	2,061	2,506	2,895	2,627	2,638	2,951	2,642
77	1,907	2,319	2,679	2,432	2,441	2,726	2,445	77	2,119	2,577	2,977	2,701	2,712	3,029	2,717
78	1,958	2,382	2,750	2,496	2,506	2,792	2,510	78	2,175	2,646	3,055	2,774	2,785	3,103	2,789
79	2,003	2,436	2,815	2,555	2,564	2,857	2,568	79	2,226	2,707	3,128	2,838	2,848	3,175	2,854
80	2,046	2,490	2,876	2,610	2,620	2,915	2,625	80	2,274	2,766	3,194	2,900	2,911	3,240	2,916
81	2,088	2,539	2,933	2,662	2,673	2,971	2,677	81	2,319	2,821	3,259	2,959	2,969	3,301	2,974
82	2,126	2,586	2,989	2,711	2,721	3,024	2,726	82	2,362	2,873	3,320	3,012	3,024	3,359	3,029
83	2,161	2,629	3,039	2,756	2,766	3,071	2,772	83	2,401	2,921	3,377	3,063	3,075	3,411	3,078
84	2,193	2,669	3,088	2,798	2,808	3,115	2,813	84	2,438	2,965	3,431	3,108	3,120	3,461	3,125
85	2,224	2,707	3,133	2,837	2,848	3,158	2,852	85	2,473	3,007	3,480	3,153	3,164	3,509	3,169
86	2,254	2,742	3,172	2,876	2,886	3,197	2,891	86	2,505	3,047	3,524	3,194	3,207	3,552	3,212
87	2,280	2,773	3,208	2,908	2,919	3,232	2,924	87	2,534	3,081	3,566	3,231	3,242	3,591	3,249
88	2,304	2,803	3,244	2,938	2,950	3,268	2,954	88	2,560	3,114	3,604	3,264	3,277	3,631	3,283
89	2,326	2,829	3,272	2,965	2,977	3,297	2,981	89	2,583	3,142	3,636	3,294	3,307	3,663	3,312
90	2,345	2,852	3,298	2,990	3,002	3,320	3,007	90	2,605	3,169	3,665	3,323	3,336	3,689	3,341
91	2,363	2,874	3,322	3,013	3,025	3,342	3,030	91	2,626	3,194	3,691	3,349	3,362	3,713	3,367
92	2,380	2,895	3,342	3,036	3,047	3,362	3,052	92	2,644	3,218	3,713	3,372	3,385	3,735	3,392
93	2,396	2,915	3,361	3,055	3,067	3,380	3,072	93	2,662	3,238	3,734	3,394	3,407	3,756	3,414
94	2,412	2,933	3,377	3,076	3,086	3,396	3,091	94	2,679	3,259	3,753	3,416	3,429	3,773	3,436
95	2,426	2,951	3,392	3,093	3,104	3,409	3,110	95	2,695	3,279	3,767	3,437	3,450	3,787	3,455
96	2,439	2,965	3,403	3,110	3,121	3,422	3,127	96	2,709	3,296	3,782	3,455	3,468	3,801	3,474
97	2,448	2,978	3,414	3,123	3,134	3,432	3,140	97	2,720	3,309	3,793	3,468	3,483	3,813	3,488
98	2,457	2,989	3,423	3,133	3,145	3,442	3,150	98	2,730	3,320	3,803	3,481	3,494	3,826	3,500
99	2,462	2,995	3,428	3,140	3,153	3,448	3,158	99	2,735	3,328	3,809	3,489	3,502	3,831	3,507

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

*NOTE: The 0-64 rates are for those applicants under the age of 65 with end-stage renal disease.

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

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FEMALE RATES

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64*	17,605	21,411	24,510	22,447	22,533	24,649	22,576	0-64*	19,561	23,794	27,236	24,949	25,045	27,397	25,077
65	1,109	1,348	1,533	1,414	1,420	1,596	1,421	65	1,232	1,499	1,703	1,570	1,577	1,775	1,580
66	1,109	1,348	1,533	1,414	1,420	1,596	1,421	66	1,232	1,499	1,703	1,570	1,577	1,775	1,580
67	1,162	1,414	1,611	1,483	1,489	1,668	1,491	67	1,292	1,572	1,790	1,647	1,654	1,853	1,656
68	1,216	1,478	1,682	1,550	1,556	1,734	1,559	68	1,351	1,643	1,869	1,723	1,729	1,928	1,732
69	1,268	1,542	1,755	1,616	1,622	1,803	1,625	69	1,408	1,712	1,950	1,795	1,802	2,005	1,806
70	1,318	1,604	1,828	1,682	1,689	1,876	1,691	70	1,465	1,782	2,032	1,869	1,876	2,084	1,879
71	1,369	1,665	1,903	1,746	1,752	1,951	1,755	71	1,521	1,851	2,115	1,940	1,947	2,167	1,951
72	1,420	1,726	1,980	1,811	1,817	2,028	1,820	72	1,577	1,919	2,200	2,011	2,019	2,253	2,023
73	1,469	1,786	2,057	1,873	1,880	2,106	1,884	73	1,632	1,985	2,285	2,081	2,089	2,340	2,093
74	1,518	1,846	2,129	1,936	1,944	2,176	1,946	74	1,686	2,051	2,366	2,152	2,159	2,418	2,162
75	1,567	1,905	2,200	1,997	2,005	2,245	2,007	75	1,739	2,116	2,444	2,219	2,227	2,495	2,231
76	1,612	1,962	2,266	2,057	2,064	2,310	2,067	76	1,791	2,180	2,518	2,285	2,293	2,566	2,297
77	1,658	2,016	2,330	2,115	2,123	2,370	2,126	77	1,842	2,241	2,588	2,349	2,358	2,634	2,362
78	1,702	2,071	2,391	2,171	2,179	2,428	2,183	78	1,892	2,301	2,656	2,412	2,422	2,699	2,426
79	1,742	2,119	2,448	2,222	2,230	2,484	2,233	79	1,936	2,354	2,720	2,467	2,478	2,761	2,482
80	1,780	2,165	2,500	2,270	2,279	2,535	2,282	80	1,977	2,405	2,778	2,522	2,531	2,817	2,535
81	1,815	2,209	2,551	2,315	2,324	2,583	2,328	81	2,018	2,453	2,834	2,573	2,582	2,870	2,586
82	1,849	2,249	2,599	2,357	2,366	2,629	2,370	82	2,054	2,499	2,887	2,620	2,630	2,921	2,634
83	1,880	2,285	2,643	2,397	2,406	2,670	2,410	83	2,088	2,540	2,937	2,662	2,673	2,967	2,677
84	1,907	2,321	2,685	2,432	2,441	2,709	2,445	84	2,119	2,578	2,984	2,703	2,713	3,010	2,717
85	1,934	2,353	2,724	2,467	2,477	2,747	2,480	85	2,150	2,614	3,026	2,742	2,752	3,051	2,756
86	1,960	2,384	2,759	2,500	2,509	2,779	2,514	86	2,179	2,649	3,065	2,778	2,789	3,088	2,792
87	1,983	2,412	2,790	2,529	2,538	2,811	2,542	87	2,202	2,679	3,101	2,809	2,820	3,123	2,825
88	2,003	2,438	2,820	2,555	2,565	2,842	2,569	88	2,226	2,708	3,134	2,839	2,850	3,158	2,855
89	2,022	2,460	2,846	2,578	2,588	2,867	2,592	89	2,246	2,733	3,162	2,865	2,876	3,185	2,881
90	2,040	2,480	2,868	2,600	2,610	2,887	2,614	90	2,266	2,756	3,186	2,890	2,900	3,208	2,906
91	2,055	2,500	2,889	2,621	2,631	2,906	2,635	91	2,283	2,778	3,208	2,912	2,922	3,229	2,928
92	2,070	2,518	2,906	2,639	2,649	2,924	2,653	92	2,300	2,798	3,229	2,933	2,945	3,247	2,948
93	2,084	2,534	2,922	2,657	2,666	2,939	2,672	93	2,315	2,816	3,247	2,952	2,963	3,266	2,968
94	2,097	2,551	2,937	2,674	2,685	2,954	2,688	94	2,330	2,834	3,263	2,972	2,982	3,281	2,987
95	2,109	2,566	2,948	2,690	2,700	2,964	2,704	95	2,344	2,851	3,276	2,989	3,000	3,293	3,004
96	2,120	2,579	2,960	2,704	2,714	2,974	2,718	96	2,356	2,865	3,288	3,004	3,016	3,306	3,020
97	2,129	2,590	2,968	2,714	2,725	2,985	2,730	97	2,365	2,877	3,298	3,016	3,028	3,316	3,033
98	2,136	2,599	2,976	2,725	2,734	2,994	2,739	98	2,374	2,887	3,307	3,026	3,038	3,327	3,043
99	2,141	2,604	2,981	2,730	2,740	2,998	2,746	99	2,379	2,894	3,312	3,034	3,046	3,332	3,050

(Add \$25 One-time Policy Fee)

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*NOTE: The 0-64 rates are for those applicants under the age of 65 with end-stage renal disease.

Modal Factors:

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DELAWARE
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MALE RATES

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	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64*	1,687.08	2,052.33	2,349.00	2,151.25	2,160.08	2,362.33	2,163.67	0-64*	1,874.17	2,280.33	2,609.92	2,390.83	2,399.75	2,625.08	2,403.33
65	106.25	129.25	146.92	135.50	136.00	153.08	136.17	65	118.08	143.67	163.17	150.58	151.17	170.08	151.33
66	106.25	129.25	146.92	135.50	136.00	153.08	136.17	66	118.08	143.67	163.17	150.58	151.17	170.08	151.33
67	111.50	135.50	154.42	142.17	142.67	159.83	142.92	67	123.83	150.58	171.50	157.83	158.50	177.58	158.75
68	116.50	141.67	161.17	148.50	149.17	166.33	149.42	68	129.50	157.42	179.08	165.08	165.67	184.75	166.00
69	121.42	147.75	168.17	154.92	155.50	172.92	155.67	69	135.00	164.17	186.75	172.00	172.67	192.08	173.00
70	126.42	153.75	175.17	161.17	161.75	179.75	162.08	70	140.42	170.83	194.67	179.08	179.75	199.75	180.08
71	131.17	159.58	182.42	167.42	168.00	187.00	168.25	71	145.83	177.33	202.67	185.92	186.67	207.75	187.00
72	136.08	165.50	189.67	173.58	174.17	194.33	174.42	72	151.17	183.83	210.83	192.75	193.50	215.92	193.83
73	140.75	171.17	197.08	179.50	180.17	201.83	180.50	73	156.42	190.25	219.08	199.42	200.17	224.25	200.50
74	145.50	176.92	204.00	185.50	186.25	208.58	186.58	74	161.67	196.67	226.75	206.17	206.92	231.75	207.25
75	150.08	182.58	210.83	191.42	192.08	215.17	192.42	75	166.75	202.83	234.25	212.67	213.42	239.08	213.75
76	154.58	188.00	217.08	197.08	197.83	221.33	198.17	76	171.75	208.83	241.25	218.92	219.83	245.92	220.17
77	158.92	193.25	223.25	202.67	203.42	227.17	203.75	77	176.58	214.75	248.08	225.08	226.00	252.42	226.42
78	163.17	198.50	229.17	208.00	208.83	232.67	209.17	78	181.25	220.50	254.58	231.17	232.08	258.58	232.42
79	166.92	203.00	234.58	212.92	213.67	238.08	214.00	79	185.50	225.58	260.67	236.50	237.33	264.58	237.83
80	170.50	207.50	239.67	217.50	218.33	242.92	218.75	80	189.50	230.50	266.17	241.67	242.58	270.00	243.00
81	174.00	211.58	244.42	221.83	222.75	247.58	223.08	81	193.25	235.08	271.58	246.58	247.42	275.08	247.83
82	177.17	215.50	249.08	225.92	226.75	252.00	227.17	82	196.83	239.42	276.67	251.00	252.00	279.92	252.42
83	180.08	219.08	253.25	229.67	230.50	255.92	231.00	83	200.08	243.42	281.42	255.25	256.25	284.25	256.50
84	182.75	222.42	257.33	233.17	234.00	259.58	234.42	84	203.17	247.08	285.92	259.00	260.00	288.42	260.42
85	185.33	225.58	261.08	236.42	237.33	263.17	237.67	85	206.08	250.58	290.00	262.75	263.67	292.42	264.08
86	187.83	228.50	264.33	239.67	240.50	266.42	240.92	86	208.75	253.92	293.67	266.17	267.25	296.00	267.67
87	190.00	231.08	267.33	242.33	243.25	269.33	243.67	87	211.17	256.75	297.17	269.25	270.17	299.25	270.75
88	192.00	233.58	270.33	244.83	245.83	272.33	246.17	88	213.33	259.50	300.33	272.00	273.08	302.58	273.58
89	193.83	235.75	272.67	247.08	248.08	274.75	248.42	89	215.25	261.83	303.00	274.50	275.58	305.25	276.00
90	195.42	237.67	274.83	249.17	250.17	276.67	250.58	90	217.08	264.08	305.42	276.92	278.00	307.42	278.42
91	196.92	239.50	276.83	251.08	252.08	278.50	252.50	91	218.83	266.17	307.58	279.08	280.17	309.42	280.58
92	198.33	241.25	278.50	253.00	253.92	280.17	254.33	92	220.33	268.17	309.42	281.00	282.08	311.25	282.67
93	199.67	242.92	280.08	254.58	255.58	281.67	256.00	93	221.83	269.83	311.17	282.83	283.92	313.00	284.50
94	201.00	244.42	281.42	256.33	257.17	283.00	257.58	94	223.25	271.58	312.75	284.67	285.75	314.42	286.33
95	202.17	245.92	282.67	257.75	258.67	284.08	259.17	95	224.58	273.25	313.92	286.42	287.50	315.58	287.92
96	203.25	247.08	283.58	259.17	260.08	285.17	260.58	96	225.75	274.67	315.17	287.92	289.00	316.75	289.50
97	204.00	248.17	284.50	260.25	261.17	286.00	261.67	97	226.67	275.75	316.08	289.00	290.25	317.75	290.67
98	204.75	249.08	285.25	261.08	262.08	286.83	262.50	98	227.50	276.67	316.92	290.08	291.17	318.83	291.67
99	205.17	249.58	285.67	261.67	262.75	287.33	263.17	99	227.92	277.33	317.42	290.75	291.83	319.25	292.25

(Add \$25 One-time Policy Fee)

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0-64*	1,467.08	1,784.25	2,042.50	1,870.58	1,877.75	2,054.08	1,881.33	0-64*	1,630.08	1,982.83	2,269.67	2,079.08	2,087.08	2,283.08	2,089.75
65	92.42	112.33	127.75	117.83	118.33	133.00	118.42	65	102.67	124.92	141.92	130.83	131.42	147.92	131.67
66	92.42	112.33	127.75	117.83	118.33	133.00	118.42	66	102.67	124.92	141.92	130.83	131.42	147.92	131.67
67	96.83	117.83	134.25	123.58	124.08	139.00	124.25	67	107.67	131.00	149.17	137.25	137.83	154.42	138.00
68	101.33	123.17	140.17	129.17	129.67	144.50	129.92	68	112.58	136.92	155.75	143.58	144.08	160.67	144.33
69	105.67	128.50	146.25	134.67	135.17	150.25	135.42	69	117.33	142.67	162.50	149.58	150.17	167.08	150.50
70	109.83	133.67	152.33	140.17	140.75	156.33	140.92	70	122.08	148.50	169.33	155.75	156.33	173.67	156.58
71	114.08	138.75	158.58	145.50	146.00	162.58	146.25	71	126.75	154.25	176.25	161.67	162.25	180.58	162.58
72	118.33	143.83	165.00	150.92	151.42	169.00	151.67	72	131.42	159.92	183.33	167.58	168.25	187.75	168.58
73	122.42	148.83	171.42	156.08	156.67	175.50	157.00	73	136.00	165.42	190.42	173.42	174.08	195.00	174.42
74	126.50	153.83	177.42	161.33	162.00	181.33	162.17	74	140.50	170.92	197.17	179.33	179.92	201.50	180.17
75	130.58	158.75	183.33	166.42	167.08	187.08	167.25	75	144.92	176.33	203.67	184.92	185.58	207.92	185.92
76	134.33	163.50	188.83	171.42	172.00	192.50	172.25	76	149.25	181.67	209.83	190.42	191.08	213.83	191.42
77	138.17	168.00	194.17	176.25	176.92	197.50	177.17	77	153.50	186.75	215.67	195.75	196.50	219.50	196.83
78	141.83	172.58	199.25	180.92	181.58	202.33	181.92	78	157.67	191.75	221.33	201.00	201.83	224.92	202.17
79	145.17	176.58	204.00	185.17	185.83	207.00	186.08	79	161.33	196.17	226.67	205.58	206.50	230.08	206.83
80	148.33	180.42	208.33	189.17	189.92	211.25	190.17	80	164.75	200.42	231.50	210.17	210.92	234.75	211.25
81	151.25	184.08	212.58	192.92	193.67	215.25	194.00	81	168.17	204.42	236.17	214.42	215.17	239.17	215.50
82	154.08	187.42	216.58	196.42	197.17	219.08	197.50	82	171.17	208.25	240.58	218.33	219.17	243.42	219.50
83	156.67	190.42	220.25	199.75	200.50	222.50	200.83	83	174.00	211.67	244.75	221.83	222.75	247.25	223.08
84	158.92	193.42	223.75	202.67	203.42	225.75	203.75	84	176.58	214.83	248.67	225.25	226.08	250.83	226.42
85	161.17	196.08	227.00	205.58	206.42	228.92	206.67	85	179.17	217.83	252.17	228.50	229.33	254.25	229.67
86	163.33	198.67	229.92	208.33	209.08	231.58	209.50	86	181.58	220.75	255.42	231.50	232.42	257.33	232.67
87	165.25	201.00	232.50	210.75	211.50	234.25	211.83	87	183.50	223.25	258.42	234.08	235.00	260.25	235.42
88	166.92	203.17	235.00	212.92	213.75	236.83	214.08	88	185.50	225.67	261.17	236.58	237.50	263.17	237.92
89	168.50	205.00	237.17	214.83	215.67	238.92	216.00	89	187.17	227.75	263.50	238.75	239.67	265.42	240.08
90	170.00	206.67	239.00	216.67	217.50	240.58	217.83	90	188.83	229.67	265.50	240.83	241.67	267.33	242.17
91	171.25	208.33	240.75	218.42	219.25	242.17	219.58	91	190.25	231.50	267.33	242.67	243.50	269.08	244.00
92	172.50	209.83	242.17	219.92	220.75	243.67	221.08	92	191.67	233.17	269.08	244.42	245.42	270.58	245.67
93	173.67	211.17	243.50	221.42	222.17	244.92	222.67	93	192.92	234.67	270.58	246.00	246.92	272.17	247.33
94	174.75	212.58	244.75	222.83	223.75	246.17	224.00	94	194.17	236.17	271.92	247.67	248.50	273.42	248.92
95	175.75	213.83	245.67	224.17	225.00	247.00	225.33	95	195.33	237.58	273.00	249.08	250.00	274.42	250.33
96	176.67	214.92	246.67	225.33	226.17	247.83	226.50	96	196.33	238.75	274.00	250.33	251.33	275.50	251.67
97	177.42	215.83	247.33	226.17	227.08	248.75	227.50	97	197.08	239.75	274.83	251.33	252.33	276.33	252.75
98	178.00	216.58	248.00	227.08	227.83	249.50	228.25	98	197.83	240.58	275.58	252.17	253.17	277.25	253.58
99	178.42	217.00	248.42	227.50	228.33	249.83	228.83	99	198.25	241.17	276.00	252.83	253.83	277.67	254.17

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

*NOTE: The 0-64 rates are for those applicants under the age of 65 with end-stage renal disease.