

HealthSpring Insurance Company
MEDICARE SUPPLEMENT
LOUISIANA - POLICY FORM SERIES HIC-MS-AA
Attained Age Rates
PREFERRED ANNUAL RATES
Proposed Rates

FEMALE RATES					Attained Age	MALE RATES				
Plan A	Plan F	Plan G	Plan HDG	Plan N		Plan A	Plan F	Plan G	Plan HDG	Plan N
9,368.80	12,962.62	10,814.48	3,563.20	7,194.10	Under 65	10,774.12	14,907.01	12,436.65	4,097.68	8,273.22
2,081.96	2,880.58	2,403.22	791.82	1,598.69	65	2,394.25	3,312.67	2,763.70	910.60	1,838.49
2,081.96	2,880.58	2,403.22	791.82	1,598.69	66	2,394.25	3,312.67	2,763.70	910.60	1,838.49
2,081.96	2,880.58	2,403.22	791.82	1,614.68	67	2,394.25	3,312.67	2,763.70	910.60	1,856.88
2,081.96	2,880.58	2,403.22	791.82	1,646.97	68	2,394.25	3,312.67	2,763.70	910.60	1,894.02
2,092.37	2,894.99	2,415.23	795.78	1,688.14	69	2,406.22	3,329.23	2,777.52	915.15	1,941.37
2,123.75	2,938.41	2,451.46	807.72	1,730.35	70	2,442.31	3,379.17	2,819.18	928.88	1,989.90
2,187.46	3,026.56	2,525.01	831.95	1,782.26	71	2,515.58	3,480.55	2,903.76	956.74	2,049.60
2,264.02	3,132.49	2,613.38	861.07	1,835.73	72	2,603.63	3,602.37	3,005.39	990.23	2,111.08
2,343.27	3,242.13	2,704.85	891.20	1,899.98	73	2,694.76	3,728.45	3,110.58	1,024.89	2,184.97
2,425.28	3,355.60	2,799.52	922.40	1,966.48	74	2,789.07	3,858.94	3,219.45	1,060.76	2,261.45
2,522.29	3,489.83	2,911.50	959.29	2,035.30	75	2,900.63	4,013.30	3,348.23	1,103.19	2,340.60
2,635.79	3,646.87	3,042.52	1,002.46	2,116.71	76	3,031.16	4,193.90	3,498.90	1,152.83	2,434.22
2,754.40	3,810.98	3,179.43	1,047.57	2,201.38	77	3,167.57	4,382.63	3,656.35	1,204.71	2,531.59
2,864.58	3,963.42	3,306.61	1,089.47	2,289.44	78	3,294.27	4,557.93	3,802.60	1,252.90	2,632.85
2,979.16	4,121.96	3,438.87	1,133.05	2,381.02	79	3,426.04	4,740.25	3,954.70	1,303.01	2,738.17
3,098.33	4,286.83	3,576.43	1,178.38	2,476.26	80	3,563.08	4,929.86	4,112.89	1,355.13	2,847.69
3,222.26	4,458.31	3,719.48	1,225.51	2,575.31	81	3,705.60	5,127.05	4,277.41	1,409.34	2,961.60
3,351.15	4,636.64	3,868.26	1,274.53	2,678.32	82	3,853.83	5,332.14	4,448.50	1,465.71	3,080.07
3,485.20	4,822.11	4,022.99	1,325.51	2,785.45	83	4,007.98	5,545.42	4,626.44	1,524.34	3,203.27
3,607.18	4,990.88	4,163.80	1,371.91	2,896.87	84	4,148.26	5,739.51	4,788.37	1,577.69	3,331.40
3,733.43	5,165.56	4,309.53	1,419.92	2,998.26	85	4,293.45	5,940.39	4,955.96	1,632.91	3,448.00
3,864.10	5,346.35	4,460.37	1,469.62	3,103.20	86	4,443.72	6,148.31	5,129.42	1,690.06	3,568.68
3,999.35	5,533.48	4,616.48	1,521.06	3,211.81	87	4,599.25	6,363.50	5,308.95	1,749.21	3,693.58
4,119.33	5,699.48	4,754.97	1,566.69	3,292.11	88	4,737.23	6,554.40	5,468.22	1,801.69	3,785.92
4,242.91	5,870.47	4,897.62	1,613.69	3,357.95	89	4,879.34	6,751.03	5,632.27	1,855.74	3,861.64
4,370.20	6,046.58	5,044.55	1,662.10	3,425.11	90	5,025.72	6,953.57	5,801.23	1,911.41	3,938.87
4,501.30	6,227.98	5,195.89	1,711.96	3,493.61	91	5,176.50	7,162.17	5,975.27	1,968.76	4,017.65
4,636.34	6,414.82	5,351.76	1,763.32	3,563.48	92	5,331.79	7,377.04	6,154.53	2,027.82	4,098.00
4,775.43	6,607.26	5,512.32	1,816.22	3,634.75	93	5,491.75	7,598.35	6,339.16	2,088.65	4,179.96
4,918.69	6,805.48	5,677.69	1,870.71	3,707.45	94	5,656.50	7,826.30	6,529.34	2,151.31	4,263.56
5,066.25	7,009.64	5,848.02	1,926.83	3,781.60	95	5,826.19	8,061.09	6,725.22	2,215.85	4,348.83
5,218.24	7,219.93	6,023.46	1,984.63	3,857.23	96	6,000.98	8,302.92	6,926.98	2,282.33	4,435.81
5,374.79	7,436.53	6,204.16	2,044.17	3,934.37	97	6,181.01	8,552.01	7,134.79	2,350.80	4,524.53
5,536.03	7,659.63	6,390.29	2,105.50	4,013.06	98	6,366.44	8,808.57	7,348.83	2,421.32	4,615.02
5,702.11	7,889.41	6,582.00	2,168.66	4,093.32	99	6,557.43	9,072.83	7,569.29	2,493.96	4,707.32

Area I 0.830 705-706, 710-711, 713-714
Area II 1.000 All Other

1.0000 Annual
0.5200 Semi-Annual
0.2650 Quarterly
0.0833 Monthly Bank Draft

Applicants who have resided for the past 12 months with one to three adults that are age 50+, their spouse, their civil union partner, or their domestic partner apply a 6% household discount to the rates above (multiply rates above by 0.94)

If they also have a Medicare Supplement policy with HealthSpring then add an additional 14% discount (multiply rates above by 0.80)

Base Rate * Area Factor * Household Discount, if applicable * Modal Factor = Final rate

HealthSpring Insurance Company
MEDICARE SUPPLEMENT
LOUISIANA - POLICY FORM SERIES HIC-MS-AA
Attained Age Rates
STANDARD ANNUAL RATES
Proposed Rates

FEMALE RATES					Attained Age	MALE RATES				
Plan A	Plan F	Plan G	Plan HDG	Plan N		Plan A	Plan F	Plan G	Plan HDG	Plan N
10,586.74	14,647.76	12,220.36	4,026.41	8,129.34	Under 65	12,174.76	16,844.93	14,053.42	4,630.38	9,348.74
2,352.61	3,255.06	2,715.64	894.76	1,806.52	65	2,705.50	3,743.32	3,122.98	1,028.97	2,077.50
2,352.61	3,255.06	2,715.64	894.76	1,806.52	66	2,705.50	3,743.32	3,122.98	1,028.97	2,077.50
2,352.61	3,255.06	2,715.64	894.76	1,824.58	67	2,705.50	3,743.32	3,122.98	1,028.97	2,098.27
2,352.61	3,255.06	2,715.64	894.76	1,861.08	68	2,705.50	3,743.32	3,122.98	1,028.97	2,140.24
2,364.37	3,271.33	2,729.21	899.23	1,907.60	69	2,719.03	3,762.03	3,138.60	1,034.12	2,193.74
2,399.84	3,320.40	2,770.15	912.72	1,955.29	70	2,759.81	3,818.46	3,185.68	1,049.63	2,248.59
2,471.83	3,420.02	2,853.26	940.10	2,013.95	71	2,842.61	3,933.02	3,281.25	1,081.12	2,316.04
2,558.35	3,539.72	2,953.12	973.01	2,074.37	72	2,942.10	4,070.67	3,396.09	1,118.96	2,385.53
2,647.89	3,663.61	3,056.48	1,007.06	2,146.97	73	3,045.07	4,213.15	3,514.95	1,158.12	2,469.02
2,740.57	3,791.83	3,163.46	1,042.31	2,222.12	74	3,151.65	4,360.61	3,637.98	1,198.65	2,555.43
2,850.19	3,943.51	3,290.00	1,084.00	2,299.89	75	3,277.72	4,535.03	3,783.49	1,246.60	2,644.87
2,978.45	4,120.96	3,438.05	1,132.78	2,391.89	76	3,425.21	4,739.11	3,953.75	1,302.70	2,750.67
3,112.48	4,306.41	3,592.76	1,183.76	2,487.56	77	3,579.35	4,952.37	4,131.67	1,361.32	2,860.70
3,236.98	4,478.66	3,736.47	1,231.11	2,587.06	78	3,722.52	5,150.46	4,296.94	1,415.77	2,975.12
3,366.46	4,657.81	3,885.93	1,280.35	2,690.55	79	3,871.42	5,356.48	4,468.82	1,472.40	3,094.13
3,501.11	4,844.12	4,041.36	1,331.56	2,798.17	80	4,026.28	5,570.74	4,647.57	1,531.30	3,217.89
3,641.16	5,037.89	4,203.02	1,384.83	2,910.10	81	4,187.33	5,793.57	4,833.47	1,592.55	3,346.61
3,786.80	5,239.40	4,371.14	1,440.22	3,026.50	82	4,354.83	6,025.31	5,026.81	1,656.25	3,480.47
3,938.28	5,448.98	4,545.98	1,497.83	3,147.56	83	4,529.02	6,266.33	5,227.88	1,722.50	3,619.69
4,076.12	5,639.69	4,705.09	1,550.25	3,273.46	84	4,687.53	6,485.65	5,410.86	1,782.79	3,764.48
4,218.78	5,837.08	4,869.77	1,604.51	3,388.03	85	4,851.60	6,712.64	5,600.24	1,845.19	3,896.24
4,366.44	6,041.38	5,040.21	1,660.67	3,506.61	86	5,021.40	6,947.59	5,796.25	1,909.77	4,032.61
4,519.26	6,252.83	5,216.62	1,718.79	3,629.35	87	5,197.15	7,190.75	5,999.11	1,976.61	4,173.75
4,654.84	6,440.41	5,373.12	1,770.36	3,720.08	88	5,353.07	7,406.48	6,179.09	2,035.91	4,278.09
4,794.49	6,633.63	5,534.31	1,823.47	3,794.48	89	5,513.66	7,628.67	6,364.46	2,096.99	4,363.65
4,938.32	6,832.63	5,700.34	1,878.17	3,870.37	90	5,679.07	7,857.53	6,555.39	2,159.90	4,450.93
5,086.47	7,037.61	5,871.35	1,934.52	3,947.78	91	5,849.44	8,093.26	6,752.06	2,224.69	4,539.95
5,239.06	7,248.74	6,047.49	1,992.55	4,026.73	92	6,024.92	8,336.05	6,954.62	2,291.44	4,630.74
5,396.24	7,466.20	6,228.92	2,052.33	4,107.27	93	6,205.67	8,586.13	7,163.26	2,360.18	4,723.36
5,558.12	7,690.19	6,415.79	2,113.90	4,189.41	94	6,391.84	8,843.72	7,378.15	2,430.98	4,817.83
5,724.87	7,920.90	6,608.26	2,177.32	4,273.20	95	6,583.60	9,109.03	7,599.50	2,503.91	4,914.18
5,896.61	8,158.52	6,806.51	2,242.64	4,358.67	96	6,781.11	9,382.30	7,827.48	2,579.03	5,012.47
6,073.51	8,403.28	7,010.70	2,309.91	4,445.84	97	6,984.54	9,663.77	8,062.31	2,656.40	5,112.72
6,255.72	8,655.38	7,221.02	2,379.21	4,534.76	98	7,194.07	9,953.68	8,304.18	2,736.09	5,214.97
6,443.39	8,915.04	7,437.65	2,450.59	4,625.45	99	7,409.90	10,252.29	8,553.30	2,818.18	5,319.27

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HealthSpring Insurance Company
MEDICARE SUPPLEMENT
LOUISIANA - POLICY FORM SERIES HIC-MS-AA
Attained Age Rates
STANDARD II ANNUAL RATES
Proposed Rates

FEMALE RATES					Attained Age	MALE RATES				
Plan A	Plan F	Plan G	Plan HDG	Plan N		Plan A	Plan F	Plan G	Plan HDG	Plan N
14,053.20	19,443.93	16,221.72	5,344.80	10,791.15	Under 65	16,161.18	22,360.52	18,654.98	6,146.52	12,409.83
3,122.93	4,320.87	3,604.83	1,187.73	2,398.03	65	3,591.37	4,969.00	4,145.55	1,365.89	2,757.74
3,122.93	4,320.87	3,604.83	1,187.73	2,398.03	66	3,591.37	4,969.00	4,145.55	1,365.89	2,757.74
3,122.93	4,320.87	3,604.83	1,187.73	2,422.01	67	3,591.37	4,969.00	4,145.55	1,365.89	2,785.32
3,122.93	4,320.87	3,604.83	1,187.73	2,470.45	68	3,591.37	4,969.00	4,145.55	1,365.89	2,841.02
3,138.55	4,342.48	3,622.85	1,193.67	2,532.22	69	3,609.33	4,993.85	4,166.28	1,372.72	2,912.05
3,185.63	4,407.62	3,677.19	1,211.58	2,595.52	70	3,663.47	5,068.76	4,228.77	1,393.31	2,984.85
3,281.20	4,539.84	3,787.51	1,247.92	2,673.39	71	3,773.37	5,220.82	4,355.64	1,435.11	3,074.40
3,396.04	4,698.74	3,920.07	1,291.60	2,753.59	72	3,905.44	5,403.55	4,508.08	1,485.34	3,166.63
3,514.90	4,863.19	4,057.27	1,336.81	2,849.96	73	4,042.13	5,592.67	4,665.87	1,537.33	3,277.46
3,637.92	5,033.41	4,199.28	1,383.60	2,949.71	74	4,183.61	5,788.42	4,829.17	1,591.13	3,392.17
3,783.44	5,234.74	4,367.25	1,438.94	3,052.95	75	4,350.95	6,019.95	5,022.34	1,654.78	3,510.90
3,953.69	5,470.31	4,563.78	1,503.69	3,175.07	76	4,546.74	6,290.85	5,248.34	1,729.25	3,651.33
4,131.61	5,716.47	4,769.15	1,571.36	3,302.07	77	4,751.35	6,573.94	5,484.52	1,807.06	3,797.38
4,296.87	5,945.13	4,959.91	1,634.21	3,434.16	78	4,941.40	6,836.90	5,703.90	1,879.34	3,949.28
4,468.75	6,182.93	5,158.31	1,699.58	3,571.52	79	5,139.06	7,110.37	5,932.06	1,954.52	4,107.25
4,647.50	6,430.25	5,364.64	1,767.56	3,714.38	80	5,344.62	7,394.79	6,169.34	2,032.70	4,271.54
4,833.40	6,687.46	5,579.23	1,838.27	3,862.96	81	5,558.41	7,690.58	6,416.11	2,114.01	4,442.40
5,026.73	6,954.96	5,802.40	1,911.80	4,017.48	82	5,780.74	7,998.20	6,672.76	2,198.57	4,620.10
5,227.80	7,233.16	6,034.49	1,988.27	4,178.18	83	6,011.97	8,318.13	6,939.67	2,286.51	4,804.90
5,410.77	7,486.32	6,245.70	2,057.86	4,345.30	84	6,222.39	8,609.27	7,182.55	2,366.54	4,997.10
5,600.15	7,748.34	6,464.30	2,129.88	4,497.39	85	6,440.17	8,910.59	7,433.94	2,449.37	5,172.00
5,796.16	8,019.53	6,690.55	2,204.43	4,654.80	86	6,665.58	9,222.46	7,694.13	2,535.09	5,353.02
5,999.02	8,300.21	6,924.72	2,281.58	4,817.72	87	6,898.88	9,545.25	7,963.43	2,623.82	5,540.37
6,178.99	8,549.22	7,132.46	2,350.03	4,938.16	88	7,105.84	9,831.60	8,202.33	2,702.54	5,678.88
6,364.36	8,805.70	7,346.43	2,420.53	5,036.92	89	7,319.02	10,126.55	8,448.40	2,783.61	5,792.46
6,555.29	9,069.87	7,566.83	2,493.15	5,137.66	90	7,538.59	10,430.35	8,701.85	2,867.12	5,908.31
6,751.95	9,341.96	7,793.83	2,567.94	5,240.41	91	7,764.75	10,743.26	8,962.91	2,953.13	6,026.48
6,954.51	9,622.22	8,027.65	2,644.98	5,345.22	92	7,997.69	11,065.56	9,231.79	3,041.73	6,147.01
7,163.15	9,910.89	8,268.48	2,724.33	5,452.13	93	8,237.62	11,397.52	9,508.75	3,132.98	6,269.95
7,378.04	10,208.22	8,516.53	2,806.06	5,561.17	94	8,484.75	11,739.45	9,794.01	3,226.97	6,395.34
7,599.38	10,514.46	8,772.03	2,890.24	5,672.39	95	8,739.29	12,091.63	10,087.83	3,323.78	6,523.25
7,827.36	10,829.90	9,035.19	2,976.95	5,785.84	96	9,001.47	12,454.38	10,390.47	3,423.49	6,653.72
8,062.18	11,154.79	9,306.24	3,066.26	5,901.56	97	9,271.51	12,828.01	10,702.18	3,526.20	6,786.79
8,304.05	11,489.44	9,585.43	3,158.25	6,019.59	98	9,549.66	13,212.85	11,023.24	3,631.98	6,922.53
8,553.17	11,834.12	9,872.99	3,252.99	6,139.98	99	9,836.15	13,609.24	11,353.94	3,740.94	7,060.98

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MEDICARE SUPPLEMENT
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Attained Age Rates
STANDARD III ANNUAL RATES
Proposed Rates

FEMALE RATES					Attained Age	MALE RATES				
Plan A	Plan F	Plan G	Plan HDG	Plan N		Plan A	Plan F	Plan G	Plan HDG	Plan N
15,880.12	21,971.64	18,330.54	6,039.62	12,194.00	Under 65	18,262.13	25,267.39	21,080.13	6,945.57	14,023.10
3,528.91	4,882.59	4,073.45	1,342.14	2,709.78	65	4,058.25	5,614.98	4,684.47	1,543.46	3,116.25
3,528.91	4,882.59	4,073.45	1,342.14	2,709.78	66	4,058.25	5,614.98	4,684.47	1,543.46	3,116.25
3,528.91	4,882.59	4,073.45	1,342.14	2,736.88	67	4,058.25	5,614.98	4,684.47	1,543.46	3,147.41
3,528.91	4,882.59	4,073.45	1,342.14	2,791.61	68	4,058.25	5,614.98	4,684.47	1,543.46	3,210.36
3,546.56	4,907.00	4,093.82	1,348.85	2,861.40	69	4,078.54	5,643.05	4,707.89	1,551.18	3,290.61
3,599.76	4,980.61	4,155.23	1,369.08	2,932.94	70	4,139.72	5,727.70	4,778.51	1,574.44	3,372.88
3,707.75	5,130.02	4,279.89	1,410.15	3,020.93	71	4,263.91	5,899.53	4,921.87	1,621.68	3,474.07
3,837.52	5,309.57	4,429.68	1,459.51	3,111.56	72	4,413.15	6,106.01	5,094.13	1,678.44	3,578.29
3,971.84	5,495.41	4,584.72	1,510.59	3,220.46	73	4,567.61	6,319.72	5,272.43	1,737.18	3,703.53
4,110.85	5,687.75	4,745.19	1,563.46	3,333.18	74	4,727.48	6,540.91	5,456.96	1,797.98	3,833.15
4,275.28	5,915.26	4,934.99	1,626.00	3,449.84	75	4,916.58	6,802.55	5,675.24	1,869.90	3,967.31
4,467.67	6,181.45	5,157.07	1,699.17	3,587.83	76	5,137.82	7,108.66	5,930.63	1,954.05	4,126.00
4,668.72	6,459.61	5,389.14	1,775.63	3,731.34	77	5,369.02	7,428.55	6,197.51	2,041.98	4,291.05
4,855.46	6,717.99	5,604.70	1,846.66	3,880.60	78	5,583.78	7,725.69	6,445.41	2,123.66	4,462.69
5,049.68	6,986.71	5,828.89	1,920.53	4,035.82	79	5,807.14	8,034.72	6,703.22	2,208.61	4,641.19
5,251.67	7,266.18	6,062.04	1,997.35	4,197.25	80	6,039.42	8,356.11	6,971.35	2,296.95	4,826.84
5,461.74	7,556.83	6,304.53	2,077.24	4,365.14	81	6,281.00	8,690.36	7,250.21	2,388.83	5,019.92
5,680.21	7,859.10	6,556.71	2,160.33	4,539.75	82	6,532.24	9,037.97	7,540.21	2,484.38	5,220.71
5,907.42	8,173.47	6,818.98	2,246.74	4,721.34	83	6,793.53	9,399.49	7,841.82	2,583.76	5,429.54
6,114.17	8,459.54	7,057.64	2,325.38	4,910.19	84	7,031.30	9,728.47	8,116.29	2,674.19	5,646.72
6,328.17	8,755.62	7,304.66	2,406.77	5,082.05	85	7,277.40	10,068.97	8,400.36	2,767.78	5,844.36
6,549.66	9,062.07	7,560.32	2,491.01	5,259.92	86	7,532.11	10,421.38	8,694.37	2,864.66	6,048.91
6,778.89	9,379.24	7,824.93	2,578.19	5,444.02	87	7,795.73	10,786.13	8,998.67	2,964.92	6,260.62
6,982.26	9,660.62	8,059.68	2,655.54	5,580.12	88	8,029.60	11,109.71	9,268.63	3,053.87	6,417.14
7,191.73	9,950.44	8,301.47	2,735.20	5,691.72	89	8,270.49	11,443.00	9,546.69	3,145.48	6,545.48
7,407.48	10,248.95	8,550.51	2,817.26	5,805.56	90	8,518.60	11,786.29	9,833.09	3,239.85	6,676.39
7,629.71	10,556.42	8,807.03	2,901.78	5,921.67	91	8,774.16	12,139.88	10,128.08	3,337.04	6,809.92
7,858.60	10,873.11	9,071.24	2,988.83	6,040.10	92	9,037.39	12,504.08	10,431.93	3,437.15	6,946.12
8,094.36	11,199.31	9,343.38	3,078.49	6,160.90	93	9,308.51	12,879.20	10,744.88	3,540.27	7,085.04
8,337.19	11,535.29	9,623.68	3,170.85	6,284.12	94	9,587.76	13,265.58	11,067.23	3,646.48	7,226.74
8,587.30	11,881.34	9,912.39	3,265.97	6,409.80	95	9,875.40	13,663.55	11,399.25	3,755.87	7,371.27
8,844.92	12,237.78	10,209.76	3,363.95	6,538.00	96	10,171.66	14,073.45	11,741.23	3,868.55	7,518.70
9,110.27	12,604.92	10,516.05	3,464.87	6,668.76	97	10,476.81	14,495.66	12,093.46	3,984.60	7,669.07
9,383.58	12,983.07	10,831.54	3,568.82	6,802.13	98	10,791.11	14,930.52	12,456.27	4,104.14	7,822.46
9,665.08	13,372.56	11,156.48	3,675.88	6,938.18	99	11,114.85	15,378.44	12,829.95	4,227.27	7,978.90

Area I 0.830 705-706, 710-711, 713-714
Area II 1.000 All Other

1.0000 Annual
0.5200 Semi-Annual
0.2650 Quarterly
0.0833 Monthly Bank Draft

Applicants who have resided for the past 12 months with one to three adults that are age 50+, their spouse, their civil union partner, or their domestic partner apply a 6% household discount to the rates above (multiply rates above by 0.94)

If they also have a Medicare Supplement policy with HealthSpring then add an additional 14% discount (multiply rates above by 0.80)

Base Rate * Area Factor * Household Discount, if applicable * Modal Factor = Final rate