

NEW YORK

LOBE LIFE INSURANCE COMPANY OF NEW YORK

2019 ProCare[®] RATE SHEETS

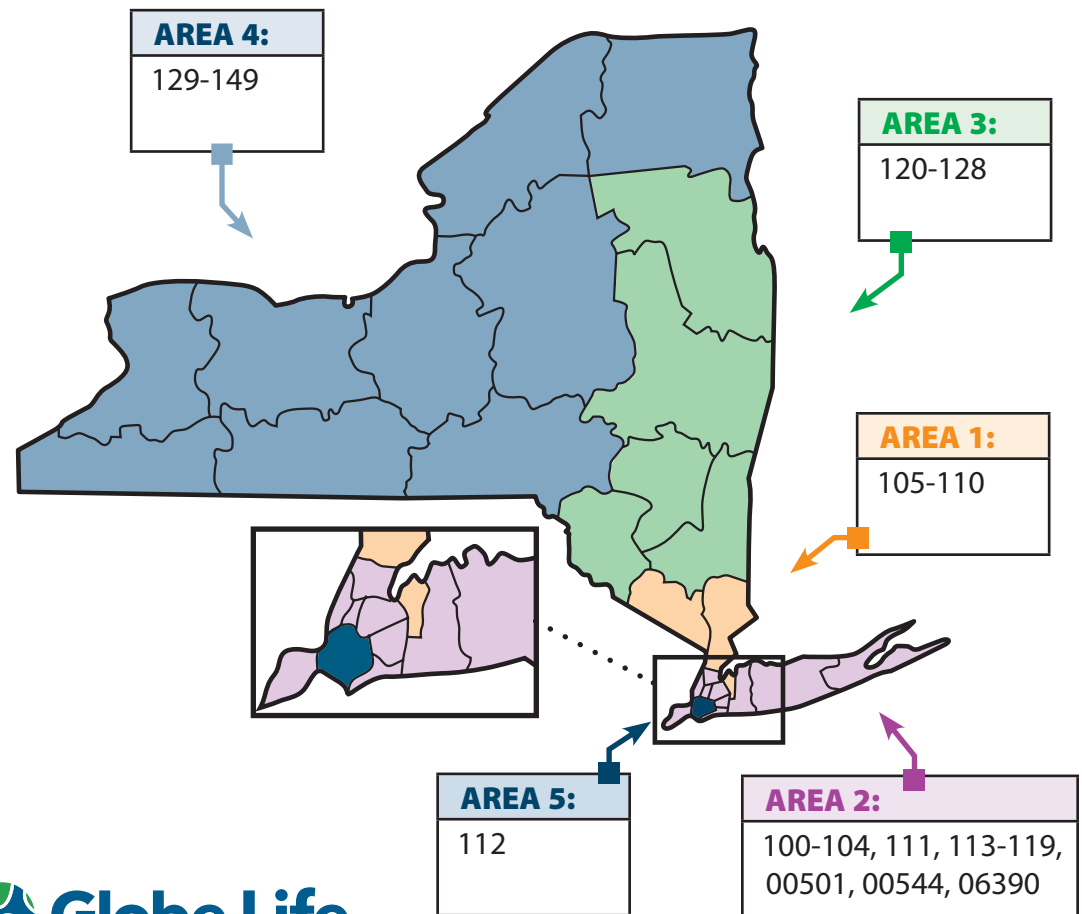
Plans C, F and F+ are only available to applicants first eligible for Medicare Part A before January 1, 2020.

High Deductible Plan G is only available for policies with effective dates January 1, 2020 and later.

Community Rates policy rates are the same for all ages. Community rates increase with medical care cost increases.

Area Rate policy rates vary by geographic location based on the applicant's current residence address as designated by three digit ZIP codes, indicated at the right.

Renewal Rates are based on the geographic rating area in which the policyholder currently resides.



AREA 1 (ZIP 105-110) AREA 2 (ZIP 100-104, 111, 113-119, 00501, 00544, 06390)							
PLAN	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	2871	1436	718	240	N9E	N45	09-01-19
B	3936	1968	984	328	N9F	N46	09-01-19
C	4753	2377	1189	397	N9G	N47	09-01-19
D	4685	2343	1172	391	N9H	N48	09-01-19
F	4484	2242	1121	374	N9I	N49	09-01-19
F+	821	411	206	69	N9K	N51	09-01-19
G	4174	2087	1044	348	N9J	N50	09-01-19
G+	821	411	206	69	NCL	NCK	01-01-20
K	1642	821	411	137	N9C	N43	09-01-19
L	2472	1236	618	206	N9D	N44	09-01-19
N	3104	1552	776	259	N9L	N52	09-01-19

AREA 3 (ZIP 120-128) AREA 4 (ZIP 129-149)							
PLAN	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	2392	1196	598	200	N9E	N45	09-01-19
B	3280	1640	820	274	N9F	N46	09-01-19
C	3961	1981	991	331	N9G	N47	09-01-19
D	3904	1952	976	326	N9H	N48	09-01-19
F	3737	1869	935	312	N9I	N49	09-01-19
F+	684	342	171	57	N9K	N51	09-01-19
G	3479	1740	870	290	N9J	N50	09-01-19
G+	684	342	171	57	NCL	NCK	01-01-20
K	1368	684	342	114	N9C	N43	09-01-19
L	2060	1030	515	172	N9D	N44	09-01-19
N	2587	1294	647	216	N9L	N52	09-01-19

AREA 5 (ZIP 112)							
PLAN	A	SA	Q	M	Plan Code		Effective Date
					Under Age 65	Age 65 and over	
A	3216	1608	804	268	N9E	N45	09-01-19
B	4409	2205	1103	368	N9F	N46	09-01-19
C	5325	2663	1332	444	N9G	N47	09-01-19
D	5249	2625	1313	438	N9H	N48	09-01-19
F	5024	2512	1256	419	N9I	N49	09-01-19
F+	920	460	230	77	N9K	N51	09-01-19
G	4677	2339	1170	390	N9J	N50	09-01-19
G+	920	460	230	77	NCL	NCK	01-01-20
K	1839	920	460	154	N9C	N43	09-01-19
L	2770	1385	693	231	N9D	N44	09-01-19
N	3478	1739	870	290	N9L	N52	09-01-19

Only applicants first eligible for Medicare Part A before 2020 may purchase Plans C, F and High Deductible Plan F. The G+ Plan is only available with a policy effective date of 1/1/2020 or later.

COMMISSIONABLE PREMIUM

AREA 1 (ZIP 105-110)

AREA 2 (ZIP 100-104, 111, 113-119, 00501, 00544, 06390)

PLAN*	A	SA	Q	M
A	2871	1436	718	240
B	3936	1968	984	328
C	4569	2285	1143	381
D	4685	2343	1172	391
F	4300	2150	1075	358
F+	821	411	206	69
G	4174	2087	1044	348
G+	821	411	206	69
K	1642	821	411	137
L	2472	1236	618	206
N	3104	1552	776	259

AREA 3 (ZIP 120-128)

AREA 4 (ZIP 129-149)

PLAN*	A	SA	Q	M
A	2392	1196	598	200
B	3280	1640	820	274
C	3777	1889	945	315
D	3904	1952	976	326
F	3553	1777	889	296
F+	684	342	171	57
G	3479	1740	870	290
G+	684	342	171	57
K	1368	684	342	114
L	2060	1030	515	172
N	2587	1294	647	216

AREA 5 (ZIP 112)

PLAN*	A	SA	Q	M
A	3216	1608	804	268
B	4409	2205	1103	368
C	5141	2571	1286	428
D	5249	2625	1313	438
F	4840	2420	1210	403
F+	920	460	230	77
G	4677	2339	1170	390
G+	920	460	230	77
K	1839	920	460	154
L	2770	1385	693	231
N	3478	1739	870	290

* The premium portions for the Market Stabilization Pool for all plans and Part B Deductible for plans C and F (only) have been subtracted from the appropriate mode to calculate commission