

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.A.NEM.PA

STANDARD PLAN A

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	430.54	473.60	391.41	430.54
65	181.34	199.48	164.86	181.34
66	184.06	202.48	167.34	184.06
67	186.57	205.23	169.61	186.57
68	188.95	207.83	171.76	188.95
69	191.15	210.26	173.77	191.15
70	193.18	212.51	175.64	193.18
71	197.63	217.39	179.66	197.63
72	206.03	226.63	187.30	206.03
73	214.91	236.40	195.36	214.91
74	224.36	246.80	203.96	224.36
75	232.40	255.63	211.25	232.40
76	239.11	263.04	217.39	239.11
77	246.04	270.66	223.68	246.04
78	253.19	278.51	230.17	253.19
79	260.47	286.52	236.79	260.47
80	273.01	300.32	248.19	273.01
81	288.20	317.03	262.01	288.20
82	304.14	334.56	276.49	304.14
83	320.86	352.96	291.70	320.86
84	335.03	368.53	304.57	335.03
85	349.71	384.68	317.93	349.71
86	364.85	401.34	331.68	364.85
87	380.50	418.55	345.92	380.50
88	396.68	436.34	360.62	396.68
89	413.36	454.67	375.77	413.36
90+	430.54	473.60	391.41	430.54
< 65 (open enrollee)	181.34		164.86	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	374.39	411.83	340.35	374.39
65	157.69	173.45	143.36	157.69
66	160.06	176.07	145.51	160.06
67	162.23	178.46	147.49	162.23
68	164.30	180.72	149.36	164.30
69	166.22	182.84	151.10	166.22
70	167.98	184.79	152.73	167.98
71	171.85	189.04	156.23	171.85
72	179.15	197.07	162.87	179.15
73	186.88	205.57	169.88	186.88
74	195.09	214.61	177.35	195.09
75	202.09	222.29	183.70	202.09
76	207.92	228.72	189.04	207.92
77	213.95	235.36	194.51	213.95
78	220.16	242.18	200.15	220.16
79	226.50	249.14	205.91	226.50
80	237.40	261.14	215.83	237.40
81	250.60	275.68	227.83	250.60
82	264.47	290.92	240.43	264.47
83	279.01	306.92	253.65	279.01
84	291.33	320.46	264.85	291.33
85	304.10	334.51	276.45	304.10
86	317.26	348.98	288.42	317.26
87	330.87	363.96	300.80	330.87
88	344.94	379.43	313.58	344.94
89	359.44	395.37	326.76	359.44
90+	374.39	411.83	340.35	374.39
< 65 (open enrollee)	157.69		143.36	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	348.27	383.09	316.60	348.27
65	146.69	161.35	133.35	146.69
66	148.89	163.78	135.36	148.89
67	150.92	166.01	137.19	150.92
68	152.84	168.12	138.94	152.84
69	154.62	170.09	140.56	154.62
70	156.27	171.90	142.07	156.27
71	159.86	175.85	145.33	159.86
72	166.66	183.32	151.50	166.66
73	173.84	191.22	158.03	173.84
74	181.48	199.63	164.98	181.48
75	187.99	206.78	170.89	187.99
76	193.42	212.76	175.85	193.42
77	199.03	218.94	180.94	199.03
78	204.80	225.28	186.18	204.80
79	210.70	231.76	191.54	210.70
80	220.83	242.92	200.77	220.83
81	233.12	256.45	211.94	233.12
82	246.02	270.62	223.65	246.02
83	259.55	285.50	235.95	259.55
84	271.01	298.10	246.37	271.01
85	282.88	311.17	257.16	282.88
86	295.12	324.64	268.30	295.12
87	307.79	338.57	279.81	307.79
88	320.87	352.96	291.70	320.87
89	334.36	367.79	303.96	334.36
90+	348.27	383.09	316.60	348.27
< 65 (open enrollee)	146.69		133.35	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	295.89	325.48	268.99	295.89
65	124.63	137.08	113.30	124.63
66	126.50	139.15	115.00	126.50
67	128.22	141.05	116.57	128.22
68	129.85	142.83	118.05	129.85
69	131.37	144.51	119.42	131.37
70	132.77	146.04	120.70	132.77
71	135.82	149.40	123.47	135.82
72	141.59	155.75	128.72	141.59
73	147.70	162.46	134.26	147.70
74	154.19	169.61	140.17	154.19
75	159.72	175.69	145.19	159.72
76	164.34	180.77	149.40	164.34
77	169.10	186.01	153.73	169.10
78	174.00	191.41	158.19	174.00
79	179.01	196.91	162.73	179.01
80	187.63	206.39	170.57	187.63
81	198.07	217.88	180.07	198.07
82	209.02	229.93	190.02	209.02
83	220.52	242.57	200.47	220.52
84	230.25	253.28	209.32	230.25
85	240.34	264.37	218.49	240.34
86	250.75	275.82	227.96	250.75
87	261.50	287.65	237.73	261.50
88	272.61	299.88	247.83	272.61
89	284.08	312.48	258.25	284.08
90+	295.89	325.48	268.99	295.89
< 65 (open enrollee)	124.63		113.30	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

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

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.B.NEM.PA

STANDARD PLAN B

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	438.77	482.65	398.88	438.77
65	183.09	201.40	166.44	183.09
66	183.09	201.40	166.44	183.09
67	183.09	201.40	166.44	183.09
68	188.32	207.15	171.20	188.32
69	193.59	212.96	175.99	193.59
70	198.88	218.76	180.80	198.88
71	203.43	223.77	184.96	203.43
72	212.07	233.28	192.77	212.07
73	221.24	243.38	201.14	221.24
74	230.94	254.02	209.93	230.94
75	239.23	263.17	217.49	239.23
76	245.64	270.23	223.30	245.64
77	252.31	277.54	229.36	252.31
78	259.09	285.01	235.54	259.09
79	266.02	292.64	241.84	266.02
80	278.25	306.07	252.95	278.25
81	293.73	323.10	267.01	293.73
82	309.98	340.97	281.79	309.98
83	327.00	359.69	297.28	327.00
84	341.43	375.59	310.41	341.43
85	356.35	391.97	323.96	356.35
86	371.83	408.99	338.02	371.83
87	387.76	426.56	352.51	387.76
88	404.24	444.67	367.50	404.24
89	421.28	463.41	382.96	421.28
90+	438.77	482.65	398.88	438.77
< 65 (open enrollee)	183.09		166.44	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	381.54	419.70	346.86	381.54
65	159.20	175.13	144.74	159.20
66	159.20	175.13	144.74	159.20
67	159.20	175.13	144.74	159.20
68	163.74	180.13	148.87	163.74
69	168.33	185.18	153.03	168.33
70	172.94	190.23	157.21	172.94
71	176.90	194.58	160.83	176.90
72	184.40	202.85	167.65	184.40
73	192.39	211.64	174.90	192.39
74	200.81	220.89	182.55	200.81
75	208.02	228.83	189.12	208.02
76	213.60	234.99	194.17	213.60
77	219.40	241.35	199.44	219.40
78	225.30	247.83	204.81	225.30
79	231.33	254.46	210.29	231.33
80	241.95	266.15	219.95	241.95
81	255.42	280.95	232.19	255.42
82	269.54	296.50	245.02	269.54
83	284.35	312.77	258.50	284.35
84	296.90	326.59	269.91	296.90
85	309.87	340.85	281.71	309.87
86	323.32	355.66	293.92	323.32
87	337.19	370.91	306.54	337.19
88	351.51	386.67	319.55	351.51
89	366.33	402.96	333.01	366.33
90+	381.54	419.70	346.86	381.54
< 65 (open enrollee)	159.20		144.74	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	354.92	390.42	322.66	354.92
65	148.10	162.92	134.64	148.10
66	148.10	162.92	134.64	148.10
67	148.10	162.92	134.64	148.10
68	152.33	167.57	138.49	152.33
69	156.60	172.24	142.35	156.60
70	160.88	176.95	146.24	160.88
71	164.56	181.01	149.61	164.56
72	171.54	188.69	155.94	171.54
73	178.96	196.86	162.70	178.96
74	186.81	205.47	169.82	186.81
75	193.52	212.87	175.93	193.52
76	198.69	218.58	180.64	198.69
77	204.09	224.51	185.53	204.09
78	209.57	230.54	190.52	209.57
79	215.19	236.70	195.63	215.19
80	225.08	247.58	204.61	225.08
81	237.59	261.35	215.99	237.59
82	250.73	275.80	227.93	250.73
83	264.50	290.95	240.47	264.50
84	276.19	303.82	251.09	276.19
85	288.25	317.06	262.05	288.25
86	300.76	330.83	273.41	300.76
87	313.66	345.04	285.15	313.66
88	326.99	359.69	297.26	326.99
89	340.77	374.85	309.79	340.77
90+	354.92	390.42	322.66	354.92
< 65 (open enrollee)	148.10		134.64	

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	301.54	331.71	274.14	301.54
65	125.83	138.42	114.40	125.83
66	125.83	138.42	114.40	125.83
67	125.83	138.42	114.40	125.83
68	129.42	142.37	117.66	129.42
69	133.04	146.35	120.96	133.04
70	136.68	150.35	124.25	136.68
71	139.81	153.79	127.11	139.81
72	145.75	160.31	132.50	145.75
73	152.06	167.26	138.23	152.06
74	158.72	174.57	144.27	158.72
75	164.42	180.85	149.47	164.42
76	168.83	185.71	153.48	168.83
77	173.40	190.74	157.64	173.40
78	178.06	195.88	161.87	178.06
79	182.83	201.10	166.20	182.83
80	191.23	210.35	173.84	191.23
81	201.86	222.05	183.50	201.86
82	213.03	234.33	193.67	213.03
83	224.73	247.19	204.30	224.73
84	234.66	258.12	213.33	234.66
85	244.90	269.38	222.64	244.90
86	255.54	281.08	232.30	255.54
87	266.51	293.14	242.27	266.51
88	277.81	305.60	252.55	277.81
89	289.52	318.48	263.20	289.52
90+	301.54	331.71	274.14	301.54
< 65 (open enrollee)	125.83		114.40	

MNTU: Male Non-Tobacco User

MTU: Male Tobacco User

FNTU: Female Non-Tobacco User

FTU: Female Tobacco User

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.C.NEM.PA

STANDARD PLAN C

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	500.52	550.57	442.94	487.23
65	211.61	232.77	187.26	205.99
66	211.61	232.77	187.26	205.99
67	212.41	233.65	187.97	206.77
68	218.63	240.49	193.48	212.82
69	221.96	244.15	196.42	216.07
70	225.22	247.75	199.31	219.24
71	227.44	250.19	201.28	221.41
72	236.47	260.12	209.27	230.19
73	246.07	270.68	217.76	239.54
74	256.16	281.78	226.69	249.36
75	267.46	294.20	236.69	260.36
76	275.70	303.27	243.98	268.38
77	284.27	312.70	251.57	276.73
78	293.07	322.38	259.36	285.29
79	302.18	332.40	267.42	294.16
80	317.38	349.12	280.87	308.95
81	335.03	368.53	296.48	326.13
82	353.57	388.93	312.90	344.19
83	373.00	410.30	330.09	363.10
84	389.44	428.38	344.64	379.10
85	406.48	447.13	359.72	395.69
86	424.11	466.53	375.32	412.86
87	442.32	486.55	391.43	430.57
88	461.14	507.25	408.09	448.90
89	480.52	528.57	425.24	467.76
90+	500.52	550.57	442.94	487.23
< 65 (open enrollee)	211.61		187.26	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	436.16	479.78	385.99	424.59
65	184.40	202.84	163.19	179.51
66	184.40	202.84	163.19	179.51
67	185.10	203.61	163.80	180.18
68	190.52	209.57	168.60	185.46
69	193.42	212.76	171.17	188.29
70	196.27	215.89	173.69	191.06
71	198.20	218.02	175.40	192.94
72	206.07	226.68	182.36	200.60
73	214.43	235.88	189.76	208.74
74	223.23	245.55	197.54	217.30
75	233.07	256.38	206.26	226.88
76	240.25	264.28	212.61	233.88
77	247.72	272.50	219.22	241.15
78	255.39	280.93	226.01	248.61
79	263.33	289.66	233.03	256.34
80	276.57	304.23	244.76	269.23
81	291.95	321.15	258.37	284.20
82	308.11	338.93	272.67	299.93
83	325.04	357.55	287.65	316.41
84	339.37	373.31	300.33	330.36
85	354.22	389.64	313.47	344.82
86	369.59	406.54	327.07	359.77
87	385.45	423.99	341.10	375.21
88	401.85	442.04	355.62	391.18
89	418.74	460.61	370.56	407.62
90+	436.16	479.78	385.99	424.59
< 65 (open enrollee)	184.40		163.19	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	411.14	452.25	363.84	400.22
65	173.82	191.20	153.82	169.21
66	173.82	191.20	153.82	169.21
67	174.48	191.93	154.41	169.85
68	179.59	197.55	158.93	174.82
69	182.32	200.56	161.35	177.48
70	185.01	203.51	163.72	180.09
71	186.83	205.51	165.34	181.87
72	194.24	213.67	171.90	189.09
73	202.13	222.34	178.88	196.76
74	210.42	231.46	186.21	204.83
75	219.70	241.67	194.42	213.86
76	226.47	249.12	200.42	220.46
77	233.51	256.86	206.65	227.31
78	240.74	264.81	213.04	234.35
79	248.22	273.04	219.66	241.63
80	260.70	286.78	230.71	253.78
81	275.20	302.72	243.54	267.90
82	290.44	319.48	257.02	282.72
83	306.39	337.03	271.14	298.26
84	319.90	351.89	283.09	311.40
85	333.90	367.29	295.48	325.03
86	348.38	383.22	308.30	339.13
87	363.33	399.67	321.53	353.69
88	378.79	416.67	335.22	368.74
89	394.71	434.18	349.30	384.23
90+	411.14	452.25	363.84	400.22
< 65 (open enrollee)	173.82		153.82	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	357.51	393.26	316.38	348.02
65	151.15	166.26	133.76	147.14
66	151.15	166.26	133.76	147.14
67	151.72	166.89	134.27	147.69
68	156.16	171.78	138.20	152.02
69	158.54	174.40	140.30	154.33
70	160.87	176.96	142.37	156.60
71	162.46	178.71	143.77	158.15
72	168.91	185.80	149.48	164.42
73	175.77	193.34	155.54	171.10
74	182.97	201.27	161.92	178.11
75	191.04	210.14	169.06	185.97
76	196.93	216.62	174.27	191.70
77	203.05	223.36	179.69	197.66
78	209.34	230.27	185.25	203.78
79	215.84	237.43	191.01	210.11
80	226.70	249.37	200.62	220.68
81	239.31	263.24	211.77	232.95
82	252.55	277.81	223.50	245.85
83	266.43	293.07	235.78	259.36
84	278.17	305.99	246.17	270.79
85	290.35	319.38	256.94	282.64
86	302.94	333.23	268.09	294.90
87	315.94	347.54	279.59	307.55
88	329.39	362.32	291.49	320.64
89	343.23	377.55	303.74	334.12
90+	357.51	393.26	316.38	348.02
< 65 (open enrollee)	151.15		133.76	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

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

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.D.NEM.PA

STANDARD PLAN D

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	458.62	504.48	416.93	458.62
65	191.37	210.52	173.97	191.37
66	191.37	210.52	173.97	191.37
67	191.37	210.52	173.97	191.37
68	196.84	216.51	178.94	196.84
69	202.34	222.59	183.95	202.34
70	207.88	228.65	188.97	207.88
71	212.64	233.89	193.32	212.64
72	221.66	243.82	201.49	221.66
73	231.25	254.38	210.24	231.25
74	241.38	265.51	219.42	241.38
75	250.05	275.07	227.32	250.05
76	256.75	282.45	233.40	256.75
77	263.72	290.09	239.74	263.72
78	270.80	297.90	246.19	270.80
79	278.05	305.87	252.78	278.05
80	290.84	319.91	264.38	290.84
81	307.01	337.71	279.09	307.01
82	323.99	356.39	294.53	323.99
83	341.79	375.96	310.72	341.79
84	356.88	392.57	324.44	356.88
85	372.46	409.70	338.61	372.46
86	388.64	427.49	353.30	388.64
87	405.30	445.84	368.46	405.30
88	422.52	464.79	384.11	422.52
89	440.33	484.37	400.29	440.33
90+	458.62	504.48	416.93	458.62
< 65 (open enrollee)	191.37		173.97	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	398.80	438.68	362.54	398.80
65	166.41	183.05	151.28	166.41
66	166.41	183.05	151.28	166.41
67	166.41	183.05	151.28	166.41
68	171.15	188.27	155.61	171.15
69	175.95	193.55	159.95	175.95
70	180.76	198.83	164.32	180.76
71	184.90	203.38	168.10	184.90
72	192.74	212.02	175.22	192.74
73	201.09	221.20	182.81	201.09
74	209.90	230.88	190.81	209.90
75	217.43	239.18	197.67	217.43
76	223.25	245.61	202.96	223.25
77	229.32	252.26	208.46	229.32
78	235.49	259.04	214.07	235.49
79	241.78	265.97	219.80	241.78
80	252.89	278.19	229.89	252.89
81	266.96	293.66	242.69	266.96
82	281.73	309.90	256.10	281.73
83	297.21	326.92	270.20	297.21
84	310.33	341.37	282.12	310.33
85	323.88	356.26	294.45	323.88
86	337.94	371.74	307.21	337.94
87	352.44	387.69	320.41	352.44
88	367.41	404.15	334.00	367.41
89	382.90	421.19	348.07	382.90
90+	398.80	438.68	362.54	398.80
< 65 (open enrollee)	166.41		151.28	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	370.97	408.07	337.25	370.97
65	154.80	170.28	140.72	154.80
66	154.80	170.28	140.72	154.80
67	154.80	170.28	140.72	154.80
68	159.22	175.14	144.75	159.22
69	163.68	180.04	148.79	163.68
70	168.15	184.96	152.85	168.15
71	172.00	189.19	156.37	172.00
72	179.29	197.23	162.99	179.29
73	187.06	205.77	170.05	187.06
74	195.25	214.77	177.49	195.25
75	202.27	222.50	183.88	202.27
76	207.68	228.47	188.81	207.68
77	213.32	234.66	193.92	213.32
78	219.06	240.97	199.14	219.06
79	224.92	247.40	204.47	224.92
80	235.26	258.78	213.86	235.26
81	248.33	273.17	225.75	248.33
82	262.07	288.28	238.24	262.07
83	276.47	304.11	251.35	276.47
84	288.68	317.55	262.45	288.68
85	301.28	331.40	273.90	301.28
86	314.36	345.79	285.78	314.36
87	327.85	360.64	298.05	327.85
88	341.78	375.96	310.69	341.78
89	356.18	391.80	323.80	356.18
90+	370.97	408.07	337.25	370.97
< 65 (open enrollee)	154.80		140.72	

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	315.18	346.71	286.54	315.18
65	131.52	144.68	119.57	131.52
66	131.52	144.68	119.57	131.52
67	131.52	144.68	119.57	131.52
68	135.28	148.81	122.98	135.28
69	139.06	152.97	126.42	139.06
70	142.85	157.15	129.88	142.85
71	146.13	160.74	132.86	146.13
72	152.34	167.56	138.49	152.34
73	158.93	174.82	144.48	158.93
74	165.89	182.47	150.80	165.89
75	171.85	189.03	156.22	171.85
76	176.46	194.11	160.42	176.46
77	181.24	199.37	164.77	181.24
78	186.12	204.74	169.19	186.12
79	191.09	210.19	173.72	191.09
80	199.88	219.86	181.70	199.88
81	210.99	232.09	191.80	210.99
82	222.66	244.93	202.42	222.66
83	234.89	258.37	213.54	234.89
84	245.27	269.79	222.98	245.27
85	255.98	281.57	232.70	255.98
86	267.09	293.79	242.80	267.09
87	278.56	306.41	253.23	278.56
88	290.38	319.42	263.97	290.38
89	302.61	332.88	275.10	302.61
90+	315.18	346.71	286.54	315.18
< 65 (open enrollee)	131.52		119.57	

MNTU: Male Non-Tobacco User

MTU: Male Tobacco User

FNTU: Female Non-Tobacco User

FTU: Female Tobacco User

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023
Form: MS.F.NEM.PA

STANDARD PLAN F

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	613.52	674.88	557.74	613.52
65	259.39	285.33	235.79	259.39
66	259.39	285.33	235.79	259.39
67	260.35	286.40	236.69	260.35
68	267.98	294.77	243.62	267.98
69	272.06	299.28	247.32	272.06
70	276.08	303.69	250.97	276.08
71	278.80	306.68	253.45	278.80
72	289.87	318.83	263.51	289.87
73	301.63	331.77	274.21	301.63
74	314.00	345.39	285.44	314.00
75	327.84	360.62	298.03	327.84
76	337.95	371.74	307.22	337.95
77	348.44	383.28	316.77	348.44
78	359.23	395.17	326.59	359.23
79	370.39	407.44	336.73	370.39
80	389.04	427.96	353.67	389.04
81	410.66	451.72	373.33	410.66
82	433.41	476.73	393.99	433.41
83	457.22	502.92	415.64	457.22
84	477.36	525.10	433.96	477.36
85	498.26	548.09	452.96	498.26
86	519.87	571.86	472.60	519.87
87	542.16	596.39	492.89	542.16
88	565.26	621.78	513.87	565.26
89	589.00	647.90	535.45	589.00
90+	613.52	674.88	557.74	613.52
< 65 (open enrollee)	259.39		235.79	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	533.49	586.85	484.99	533.49
65	225.55	248.11	205.04	225.55
66	225.55	248.11	205.04	225.55
67	226.39	249.05	205.83	226.39
68	233.02	256.32	211.84	233.02
69	236.58	260.25	215.07	236.58
70	240.07	264.09	218.24	240.07
71	242.43	266.68	220.39	242.43
72	252.06	277.25	229.14	252.06
73	262.29	288.50	238.44	262.29
74	273.04	300.34	248.21	273.04
75	285.08	313.58	259.16	285.08
76	293.87	323.26	267.15	293.87
77	302.99	333.29	275.45	302.99
78	312.37	343.63	283.99	312.37
79	322.09	354.29	292.81	322.09
80	338.29	372.13	307.53	338.29
81	357.10	392.80	324.64	357.10
82	376.87	414.54	342.60	376.87
83	397.59	437.32	361.43	397.59
84	415.10	456.61	377.36	415.10
85	433.27	476.60	393.87	433.27
86	452.06	497.27	410.95	452.06
87	471.45	518.60	428.61	471.45
88	491.53	540.68	446.85	491.53
89	512.17	563.39	465.61	512.17
90+	533.49	586.85	484.99	533.49
< 65 (open enrollee)	225.55		205.04	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	496.27	545.90	451.16	496.27
65	209.81	230.79	190.74	209.81
66	209.81	230.79	190.74	209.81
67	210.60	231.67	191.46	210.60
68	216.77	238.44	197.06	216.77
69	220.08	242.10	200.06	220.08
70	223.32	245.66	203.01	223.32
71	225.52	248.07	205.01	225.52
72	234.47	257.91	213.15	234.47
73	243.98	268.38	221.80	243.98
74	253.99	279.39	230.89	253.99
75	265.19	291.70	241.08	265.19
76	273.36	300.71	248.51	273.36
77	281.85	310.03	256.24	281.85
78	290.58	319.65	264.17	290.58
79	299.62	329.57	272.38	299.62
80	314.68	346.17	286.08	314.68
81	332.19	365.39	301.98	332.19
82	350.58	385.62	318.70	350.58
83	369.84	406.81	336.21	369.84
84	386.15	424.75	351.03	386.15
85	403.04	443.35	366.39	403.04
86	420.52	462.57	382.28	420.52
87	438.56	482.42	398.70	438.56
88	457.24	502.96	415.67	457.24
89	476.44	524.09	433.13	476.44
90+	496.27	545.90	451.16	496.27
< 65 (open enrollee)	209.81		190.74	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	421.64	463.81	383.31	421.64
65	178.26	196.09	162.06	178.26
66	178.26	196.09	162.06	178.26
67	178.93	196.82	162.67	178.93
68	184.17	202.59	167.43	184.17
69	186.99	205.69	169.98	186.99
70	189.74	208.71	172.48	189.74
71	191.60	210.76	174.18	191.60
72	199.21	219.13	181.10	199.21
73	207.29	228.02	188.45	207.29
74	215.79	237.37	196.17	215.79
75	225.30	247.83	204.83	225.30
76	232.26	255.49	211.14	232.26
77	239.47	263.41	217.70	239.47
78	246.88	271.58	224.44	246.88
79	254.56	280.02	231.42	254.56
80	267.36	294.11	243.06	267.36
81	282.23	310.45	256.57	282.23
82	297.86	327.64	270.78	297.86
83	314.22	345.64	285.65	314.22
84	328.07	360.88	298.24	328.07
85	342.43	376.67	311.30	342.43
86	357.28	393.01	324.80	357.28
87	372.61	409.86	338.74	372.61
88	388.47	427.32	353.15	388.47
89	404.79	445.27	367.99	404.79
90+	421.64	463.81	383.31	421.64
< 65 (open enrollee)	178.26		162.06	

Area 1 includes zip codes: 191
Area 2 includes zip codes: 190
Area 3 includes zip codes: 150-152, 189, 192-194
Area 4 includes zip codes: 153-188, 195-196

Modal Factors:
Monthly Bank Draft = 1.0, Quarterly = 3.0
Semi-annual = 6.0, Annual = 12.0
Add \$2.00 processing fee for monthly direct bill
Add Modal Factor for Credit Card Payment 1.035

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

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.FX.NEM.PA

STANDARD PLAN F (HIGH DEDUCTIBLE)

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	147.15	161.86	133.78	147.15
65	55.18	60.69	50.15	55.18
66	56.71	62.38	51.55	56.71
67	58.29	64.12	53.00	58.29
68	59.85	65.83	54.41	59.85
69	61.42	67.56	55.83	61.42
70	63.02	69.32	57.29	63.02
71	64.61	71.06	58.72	64.61
72	67.47	74.22	61.33	67.47
73	70.53	77.59	64.11	70.53
74	73.77	81.14	67.07	73.77
75	76.60	84.25	69.62	76.60
76	79.38	87.32	72.16	79.38
77	82.27	90.49	74.80	82.27
78	85.27	93.81	77.52	85.27
79	88.37	97.20	80.33	88.37
80	93.31	102.65	84.84	93.31
81	98.50	108.34	89.54	98.50
82	103.97	114.37	94.51	103.97
83	109.65	120.62	99.69	109.65
84	114.51	125.95	104.10	114.51
85	119.52	131.47	108.65	119.52
86	124.71	137.17	113.37	124.71
87	130.05	143.06	118.22	130.05
88	135.59	149.14	123.26	135.59
89	141.29	155.42	128.43	141.29
90+	147.15	161.86	133.78	147.15
< 65 (open enrollee)	55.18		50.15	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	127.96	140.75	116.33	127.96
65	47.98	52.77	43.61	47.98
66	49.31	54.24	44.83	49.31
67	50.69	55.76	46.09	50.69
68	52.04	57.24	47.31	52.04
69	53.41	58.75	48.55	53.41
70	54.80	60.28	49.82	54.80
71	56.18	61.79	51.06	56.18
72	58.67	64.54	53.33	58.67
73	61.33	67.47	55.75	61.33
74	64.15	70.56	58.32	64.15
75	66.61	73.26	60.54	66.61
76	69.03	75.93	62.75	69.03
77	71.54	78.69	65.04	71.54
78	74.15	81.57	67.41	74.15
79	76.84	84.52	69.85	76.84
80	81.14	89.26	73.77	81.14
81	85.65	94.21	77.86	85.65
82	90.41	99.45	82.18	90.41
83	95.35	104.89	86.69	95.35
84	99.57	109.52	90.52	99.57
85	103.93	114.32	94.48	103.93
86	108.44	119.28	98.58	108.44
87	113.09	124.40	102.80	113.09
88	117.90	129.69	107.18	117.90
89	122.86	135.15	111.68	122.86
90+	127.96	140.75	116.33	127.96
< 65 (open enrollee)	47.98		43.61	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	119.03	130.93	108.21	119.03
65	44.63	49.09	40.57	44.63
66	45.87	50.46	41.70	45.87
67	47.15	51.87	42.87	47.15
68	48.41	53.25	44.01	48.41
69	49.68	54.65	45.16	49.68
70	50.98	56.07	46.34	50.98
71	52.26	57.48	47.50	52.26
72	54.58	60.04	49.61	54.58
73	57.05	62.76	51.86	57.05
74	59.67	65.64	54.25	59.67
75	61.96	68.15	56.32	61.96
76	64.21	70.63	58.37	64.21
77	66.55	73.20	60.50	66.55
78	68.98	75.88	62.71	68.98
79	71.48	78.62	64.98	71.48
80	75.48	83.03	68.62	75.48
81	79.67	87.64	72.43	79.67
82	84.10	92.51	76.45	84.10
83	88.70	97.57	80.64	88.70
84	92.62	101.88	84.20	92.62
85	96.68	106.34	87.89	96.68
86	100.87	110.96	91.70	100.87
87	105.20	115.72	95.63	105.20
88	109.67	120.64	99.70	109.67
89	114.29	125.72	103.89	114.29
90+	119.03	130.93	108.21	119.03
< 65 (open enrollee)	44.63		40.57	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	101.13	111.24	91.94	101.13
65	37.92	41.71	34.47	37.92
66	38.97	42.87	35.43	38.97
67	40.06	44.07	36.42	40.06
68	41.13	45.24	37.39	41.13
69	42.21	46.43	38.37	42.21
70	43.31	47.64	39.37	43.31
71	44.40	48.84	40.36	44.40
72	46.37	51.01	42.15	46.37
73	48.47	53.32	44.06	48.47
74	50.70	55.77	46.09	50.70
75	52.64	57.90	47.85	52.64
76	54.55	60.01	49.59	54.55
77	56.54	62.19	51.40	56.54
78	58.61	64.47	53.28	58.61
79	60.73	66.80	55.21	60.73
80	64.13	70.54	58.30	64.13
81	67.69	74.46	61.54	67.69
82	71.45	78.60	64.95	71.45
83	75.36	82.90	68.51	75.36
84	78.69	86.56	71.54	78.69
85	82.14	90.35	74.67	82.14
86	85.70	94.27	77.91	85.70
87	89.38	98.32	81.25	89.38
88	93.18	102.50	84.71	93.18
89	97.10	106.81	88.27	97.10
90+	101.13	111.24	91.94	101.13
< 65 (open enrollee)	37.92		34.47	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

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

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.G.NEM.PA

STANDARD PLAN G

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	505.12	555.63	459.20	505.12
65	210.78	231.86	191.61	210.78
66	210.78	231.86	191.61	210.78
67	210.78	231.86	191.61	210.78
68	216.79	238.47	197.09	216.79
69	222.85	245.16	202.60	222.85
70	228.96	251.83	208.13	228.96
71	234.19	257.61	212.92	234.19
72	244.13	268.55	221.93	244.13
73	254.70	280.18	231.56	254.70
74	265.86	292.43	241.67	265.86
75	275.40	302.96	250.37	275.40
76	282.78	311.10	257.07	282.78
77	290.45	319.51	264.05	290.45
78	298.27	328.10	271.15	298.27
79	306.25	336.88	278.41	306.25
80	320.32	352.35	291.19	320.32
81	338.14	371.96	307.40	338.14
82	356.84	392.52	324.39	356.84
83	376.45	414.08	342.23	376.45
84	393.06	432.38	357.34	393.06
85	410.23	451.25	372.95	410.23
86	428.04	470.84	389.12	428.04
87	446.40	491.05	405.83	446.40
88	465.36	511.91	423.05	465.36
89	484.98	533.49	440.88	484.98
90+	505.12	555.63	459.20	505.12
< 65 (open enrollee)	210.78		191.61	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	439.23	483.15	399.30	439.23
65	183.28	201.61	166.62	183.28
66	183.28	201.61	166.62	183.28
67	183.28	201.61	166.62	183.28
68	188.51	207.36	171.38	188.51
69	193.79	213.18	176.17	193.79
70	199.09	218.99	180.98	199.09
71	203.65	224.00	185.15	203.65
72	212.29	233.52	192.99	212.29
73	221.48	243.63	201.35	221.48
74	231.18	254.29	210.15	231.18
75	239.48	263.44	217.72	239.48
76	245.90	270.51	223.54	245.90
77	252.57	277.84	229.61	252.57
78	259.36	285.30	235.78	259.36
79	266.30	292.93	242.10	266.30
80	278.54	306.40	253.21	278.54
81	294.03	323.44	267.30	294.03
82	310.30	341.33	282.08	310.30
83	327.35	360.07	297.59	327.35
84	341.79	375.98	310.73	341.79
85	356.72	392.39	324.30	356.72
86	372.21	409.43	338.36	372.21
87	388.17	427.01	352.89	388.17
88	404.66	445.13	367.87	404.66
89	421.72	463.90	383.37	421.72
90+	439.23	483.15	399.30	439.23
< 65 (open enrollee)	183.28		166.62	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	408.59	449.45	371.44	408.59
65	170.49	187.55	154.99	170.49
66	170.49	187.55	154.99	170.49
67	170.49	187.55	154.99	170.49
68	175.36	192.90	159.43	175.36
69	180.27	198.30	163.88	180.27
70	185.20	203.71	168.36	185.20
71	189.45	208.38	172.23	189.45
72	197.47	217.23	179.52	197.47
73	206.03	226.63	187.30	206.03
74	215.05	236.54	195.49	215.05
75	222.78	245.06	202.53	222.78
76	228.74	251.63	207.95	228.74
77	234.96	258.46	213.59	234.96
78	241.27	265.40	219.33	241.27
79	247.72	272.49	225.20	247.72
80	259.11	285.02	235.54	259.11
81	273.51	300.87	248.65	273.51
82	288.64	317.51	262.40	288.64
83	304.51	334.95	276.83	304.51
84	317.95	349.75	289.05	317.95
85	331.82	365.01	301.67	331.82
86	346.24	380.86	314.76	346.24
87	361.09	397.21	328.27	361.09
88	376.43	414.08	342.20	376.43
89	392.30	431.53	356.63	392.30
90+	408.59	449.45	371.44	408.59
< 65 (open enrollee)	170.49		154.99	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	347.14	381.86	315.58	347.14
65	144.85	159.34	131.69	144.85
66	144.85	159.34	131.69	144.85
67	144.85	159.34	131.69	144.85
68	148.99	163.89	135.45	148.99
69	153.17	168.48	139.24	153.17
70	157.34	173.08	143.04	157.34
71	160.96	177.05	146.33	160.96
72	167.78	184.56	152.53	167.78
73	175.05	192.55	159.13	175.05
74	182.71	200.98	166.09	182.71
75	189.27	208.20	172.07	189.27
76	194.35	213.79	176.68	194.35
77	199.63	219.59	181.47	199.63
78	204.99	225.49	186.35	204.99
79	210.46	231.51	191.34	210.46
80	220.14	242.16	200.13	220.14
81	232.38	255.62	211.25	232.38
82	245.23	269.76	222.94	245.23
83	258.71	284.58	235.19	258.71
84	270.14	297.16	245.58	270.14
85	281.93	310.12	256.30	281.93
86	294.17	323.59	267.43	294.17
87	306.80	337.48	278.90	306.80
88	319.82	351.80	290.74	319.82
89	333.30	366.63	302.99	333.30
90+	347.14	381.86	315.58	347.14
< 65 (open enrollee)	144.85		131.69	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

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

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023
Form: MS.GX.NEM.PA

STANDARD PLAN G (HIGH DEDUCTIBLE)

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	147.15	161.87	133.78	147.16
65	55.18	60.70	50.15	55.17
66	56.71	62.38	51.55	56.71
67	58.29	64.12	53.00	58.30
68	59.85	65.84	54.41	59.85
69	61.42	67.56	55.83	61.41
70	63.02	69.32	57.29	63.02
71	64.61	71.07	58.72	64.59
72	67.47	74.22	61.33	67.46
73	70.53	77.58	64.11	70.52
74	73.77	81.15	67.07	73.78
75	76.60	84.26	69.62	76.58
76	79.38	87.32	72.16	79.38
77	82.27	90.50	74.80	82.28
78	85.27	93.80	77.52	85.27
79	88.37	97.21	80.33	88.36
80	93.31	102.64	84.84	93.32
81	98.50	108.35	89.54	98.49
82	103.97	114.37	94.51	103.96
83	109.65	120.62	99.69	109.66
84	114.51	125.96	104.10	114.51
85	119.52	131.47	108.65	119.52
86	124.71	137.18	113.37	124.71
87	130.05	143.06	118.22	130.04
88	135.59	149.15	123.26	135.59
89	141.29	155.42	128.43	141.27
90+	147.15	161.87	133.78	147.16
< 65 (open enrollee)	55.18		50.15	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	127.96	140.76	116.33	127.96
65	47.98	52.78	43.61	47.97
66	49.31	54.24	44.83	49.31
67	50.69	55.76	46.09	50.70
68	52.04	57.24	47.31	52.04
69	53.41	58.75	48.55	53.41
70	54.80	60.28	49.82	54.80
71	56.18	61.80	51.06	56.17
72	58.67	64.54	53.33	58.66
73	61.33	67.46	55.75	61.33
74	64.15	70.57	58.32	64.15
75	66.61	73.27	60.54	66.59
76	69.03	75.93	62.75	69.03
77	71.54	78.69	65.04	71.54
78	74.15	81.57	67.41	74.15
79	76.84	84.52	69.85	76.84
80	81.14	89.25	73.77	81.15
81	85.65	94.22	77.86	85.65
82	90.41	99.45	82.18	90.40
83	95.35	104.89	86.69	95.36
84	99.57	109.53	90.52	99.57
85	103.93	114.32	94.48	103.93
86	108.44	119.28	98.58	108.44
87	113.09	124.40	102.80	113.08
88	117.90	129.69	107.18	117.90
89	122.86	135.15	111.68	122.85
90+	127.96	140.76	116.33	127.96
< 65 (open enrollee)	47.98		43.61	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	119.03	130.93	108.21	119.03
65	44.63	49.09	40.57	44.63
66	45.87	50.46	41.70	45.87
67	47.15	51.87	42.87	47.16
68	48.41	53.25	44.01	48.41
69	49.68	54.65	45.16	49.68
70	50.98	56.08	46.34	50.97
71	52.26	57.49	47.50	52.25
72	54.58	60.04	49.61	54.57
73	57.05	62.76	51.86	57.05
74	59.67	65.64	54.25	59.68
75	61.96	68.16	56.32	61.95
76	64.21	70.63	58.37	64.21
77	66.55	73.21	60.50	66.55
78	68.98	75.88	62.71	68.98
79	71.48	78.63	64.98	71.48
80	75.48	83.03	68.62	75.48
81	79.67	87.64	72.43	79.67
82	84.10	92.51	76.45	84.10
83	88.70	97.57	80.64	88.70
84	92.62	101.88	84.20	92.62
85	96.68	106.35	87.89	96.68
86	100.87	110.96	91.70	100.87
87	105.20	115.72	95.63	105.19
88	109.67	120.64	99.70	109.67
89	114.29	125.72	103.89	114.28
90+	119.03	130.93	108.21	119.03
< 65 (open enrollee)	44.63		40.57	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	101.13	111.24	91.94	101.13
65	37.92	41.71	34.47	37.92
66	38.97	42.87	35.43	38.97
67	40.06	44.07	36.42	40.06
68	41.13	45.24	37.39	41.13
69	42.21	46.43	38.37	42.21
70	43.31	47.64	39.37	43.31
71	44.40	48.84	40.36	44.40
72	46.37	51.01	42.15	46.37
73	48.47	53.32	44.06	48.47
74	50.70	55.77	46.09	50.70
75	52.64	57.90	47.85	52.64
76	54.55	60.01	49.59	54.55
77	56.54	62.19	51.40	56.54
78	58.61	64.47	53.28	58.61
79	60.73	66.80	55.21	60.73
80	64.13	70.54	58.30	64.13
81	67.69	74.46	61.54	67.69
82	71.45	78.60	64.95	71.45
83	75.36	82.90	68.51	75.36
84	78.69	86.56	71.54	78.69
85	82.14	90.35	74.67	82.14
86	85.70	94.27	77.91	85.70
87	89.38	98.32	81.25	89.38
88	93.18	102.50	84.71	93.18
89	97.10	106.81	88.27	97.10
90+	101.13	111.24	91.94	101.13
< 65 (open enrollee)	37.92		34.47	

Area 1 includes zip codes: 191
Area 2 includes zip codes: 190
Area 3 includes zip codes: 150-152, 189, 192-194
Area 4 includes zip codes: 153-188, 195-196

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are in a legal relationship, or individuals who are married to each other OR partners in a civil union and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Modal Factors:
Monthly Bank Draft = 1.0, Quarterly = 3.0
Semi-annual = 6.0, Annual = 12.0
Add \$2.00 processing fee for monthly direct bill
Add Modal Factor for Credit Card Payment 1.035

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

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.M.NEM.PA

STANDARD PLAN M

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	286.35	314.99	253.41	278.75
65	121.06	133.17	107.14	117.85
66	121.06	133.17	107.14	117.85
67	121.52	133.67	107.54	118.30
68	125.43	137.97	111.00	122.10
69	127.70	140.47	113.01	124.31
70	129.94	142.93	114.99	126.49
71	131.22	144.34	116.12	127.73
72	136.43	150.07	120.73	132.80
73	141.96	156.16	125.63	138.20
74	147.78	162.56	130.78	143.86
75	154.30	169.73	136.55	150.21
76	159.06	174.96	140.76	154.84
77	164.00	180.40	145.14	159.65
78	169.08	185.99	149.63	164.59
79	174.34	191.77	154.28	169.71
80	183.10	201.41	162.04	178.24
81	193.29	212.61	171.05	188.15
82	203.98	224.38	180.52	198.57
83	215.19	236.71	190.44	209.48
84	224.68	247.14	198.83	218.71
85	234.51	257.96	207.53	228.28
86	244.68	269.15	216.53	238.19
87	255.18	280.70	225.83	248.41
88	266.04	292.65	235.44	258.98
89	277.22	304.94	245.33	269.86
90+	288.76	317.64	255.54	281.09
< 65 (open enrollee)	121.06		107.14	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	249.54	274.49	220.83	242.91
65	105.50	116.05	93.36	102.70
66	105.50	116.05	93.36	102.70
67	105.90	116.49	93.71	103.09
68	109.30	120.23	96.73	106.40
69	111.28	122.41	98.48	108.32
70	113.23	124.55	100.20	110.22
71	114.35	125.78	101.19	111.31
72	118.89	130.77	105.21	115.73
73	123.71	136.08	109.48	120.43
74	128.78	141.66	113.97	125.36
75	134.46	147.91	118.99	130.89
76	138.61	152.47	122.66	134.93
77	142.92	157.21	126.48	139.12
78	147.34	162.08	130.39	143.43
79	151.92	167.11	134.44	147.89
80	159.56	175.52	141.21	155.33
81	168.43	185.28	149.06	163.96
82	177.76	195.53	157.31	173.04
83	187.52	206.28	165.95	182.55
84	195.79	215.37	173.27	190.59
85	204.36	224.79	180.85	198.93
86	213.22	234.54	188.69	207.56
87	222.37	244.61	196.79	216.47
88	231.84	255.02	205.17	225.68
89	241.58	265.74	213.79	235.17
90+	251.63	276.80	222.68	244.95
< 65 (open enrollee)	105.50		93.36	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	235.22	258.74	208.16	228.97
65	99.45	109.39	88.01	96.81
66	99.45	109.39	88.01	96.81
67	99.82	109.80	88.34	97.17
68	103.03	113.34	91.18	100.30
69	104.89	115.38	92.83	102.11
70	106.73	117.41	94.45	103.90
71	107.79	118.56	95.39	104.92
72	112.06	123.27	99.17	109.09
73	116.61	128.27	103.20	113.52
74	121.39	133.53	107.43	118.17
75	126.75	139.42	112.17	123.38
76	130.66	143.72	115.62	127.19
77	134.72	148.19	119.22	131.14
78	138.89	152.78	122.91	135.20
79	143.20	157.52	126.73	139.40
80	150.41	165.45	133.10	146.41
81	158.77	174.65	140.50	154.55
82	167.56	184.31	148.28	163.11
83	176.77	194.44	156.43	172.07
84	184.56	203.01	163.32	179.66
85	192.63	211.90	170.47	187.52
86	200.99	221.09	177.87	195.65
87	209.61	230.58	185.50	204.05
88	218.53	240.39	193.39	212.73
89	227.72	250.49	201.52	221.67
90+	237.20	260.92	209.91	230.90
< 65 (open enrollee)	99.45		88.01	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	204.54	224.99	181.01	199.11
65	86.47	95.12	76.53	84.18
66	86.47	95.12	76.53	84.18
67	86.80	95.48	76.82	84.50
68	89.59	98.55	79.29	87.21
69	91.21	100.33	80.72	88.79
70	92.81	102.09	82.13	90.35
71	93.73	103.10	82.94	91.24
72	97.45	107.19	86.24	94.86
73	101.40	111.54	89.74	98.71
74	105.56	116.12	93.42	102.76
75	110.22	121.24	97.54	107.29
76	113.61	124.97	100.54	110.60
77	117.15	128.86	103.67	114.04
78	120.77	132.85	106.88	117.56
79	124.53	136.98	110.20	121.22
80	130.79	143.87	115.74	127.32
81	138.06	151.87	122.18	134.40
82	145.70	160.27	128.94	141.83
83	153.71	169.08	136.03	149.63
84	160.48	176.53	142.02	156.22
85	167.51	184.26	148.24	163.06
86	174.77	192.25	154.67	170.13
87	182.27	200.50	161.30	177.43
88	190.03	209.03	168.17	184.99
89	198.02	217.82	175.24	192.76
90+	206.26	226.88	182.53	200.78
< 65 (open enrollee)	86.47		76.53	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are married and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

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

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.

New Era Life Insurance Company of the Midwest
MEDICARE SUPPLEMENT PREMIUM
Pennsylvania

Effective Date: 06/01/2023

Form: MS.N.NEM.PA

STANDARD PLAN N

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	329.05	361.95	291.19	320.31
65	139.11	153.02	123.11	135.42
66	139.11	153.02	123.11	135.42
67	139.63	153.60	123.57	135.93
68	144.10	158.51	127.52	140.27
69	146.67	161.34	129.80	142.77
70	149.21	164.13	132.04	145.25
71	150.68	165.75	133.35	146.68
72	156.66	172.32	138.64	152.50
73	163.02	179.32	144.27	158.69
74	169.71	186.68	150.18	165.20
75	177.19	194.91	156.81	172.48
76	182.65	200.91	161.64	177.80
77	188.33	207.17	166.66	183.33
78	194.16	213.58	171.83	189.01
79	200.19	220.22	177.17	194.88
80	210.26	231.29	186.07	204.69
81	221.95	244.15	196.42	216.06
82	234.24	257.66	207.29	228.03
83	247.12	271.83	218.69	240.56
84	258.00	283.80	228.32	251.16
85	269.29	296.23	238.31	262.15
86	280.97	309.07	248.65	273.51
87	293.04	322.34	259.32	285.26
88	305.50	336.05	270.36	297.39
89	318.34	350.18	281.72	309.89
90+	331.59	364.76	293.44	322.79
< 65 (open enrollee)	139.11		123.11	

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	286.74	315.41	253.75	279.12
65	121.22	133.35	107.28	118.01
66	121.22	133.35	107.28	118.01
67	121.69	133.86	107.69	118.46
68	125.57	138.13	111.13	122.24
69	127.81	140.60	113.11	124.42
70	130.03	143.03	115.06	126.57
71	131.31	144.44	116.20	127.83
72	136.52	150.17	120.82	132.89
73	142.06	156.27	125.72	138.29
74	147.89	162.68	130.88	143.96
75	154.41	169.85	136.64	150.31
76	159.17	175.08	140.85	154.94
77	164.12	180.53	145.23	159.76
78	169.20	186.11	149.74	164.70
79	174.45	191.90	154.39	169.82
80	183.23	201.55	162.15	178.37
81	193.42	212.76	171.17	188.29
82	204.12	224.54	180.65	198.71
83	215.34	236.88	190.57	209.63
84	224.84	247.32	198.96	218.86
85	234.67	258.14	207.68	228.44
86	244.85	269.34	216.69	238.35
87	255.36	280.90	225.98	248.58
88	266.23	292.85	235.60	259.16
89	277.41	305.15	245.50	270.05
90+	288.96	317.85	255.71	281.29
< 65 (open enrollee)	121.22		107.28	

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	270.29	297.31	239.19	263.11
65	114.27	125.69	101.12	111.24
66	114.27	125.69	101.12	111.24
67	114.70	126.17	101.51	111.66
68	118.37	130.20	104.75	115.22
69	120.48	132.53	106.61	117.28
70	122.57	134.82	108.47	119.31
71	123.78	136.15	109.53	120.49
72	128.68	141.55	113.89	125.27
73	133.91	147.30	118.51	130.36
74	139.40	153.34	123.36	135.70
75	145.55	160.10	128.80	141.69
76	150.03	165.04	132.78	146.06
77	154.70	170.17	136.90	150.59
78	159.49	175.44	141.14	155.26
79	164.45	180.89	145.53	160.08
80	172.72	189.98	152.85	168.13
81	182.32	200.55	161.34	177.48
82	192.41	211.65	170.28	187.30
83	202.99	223.29	179.64	197.59
84	211.94	233.13	187.55	206.31
85	221.21	243.32	195.76	215.34
86	230.80	253.88	204.25	224.68
87	240.70	264.78	213.02	234.31
88	250.96	276.05	222.08	244.29
89	261.49	287.64	231.41	254.56
90+	272.38	299.62	241.04	265.15
< 65 (open enrollee)	114.27		101.12	

Area 4				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	235.03	258.53	207.99	228.79
65	99.36	109.31	87.94	96.73
66	99.36	109.31	87.94	96.73
67	99.75	109.72	88.27	97.10
68	102.93	113.22	91.09	100.19
69	104.76	115.24	92.71	101.98
70	106.58	117.24	94.32	103.75
71	107.63	118.39	95.25	104.77
72	111.90	123.09	99.03	108.94
73	116.44	128.09	103.05	113.36
74	121.22	133.34	107.27	118.00
75	126.56	139.22	112.00	123.20
76	130.46	143.51	115.46	127.00
77	134.52	147.98	119.05	130.95
78	138.69	152.56	122.73	135.00
79	142.99	157.29	126.54	139.20
80	150.19	165.21	132.91	146.21
81	158.54	174.39	140.30	154.34
82	167.32	184.05	148.07	162.87
83	176.51	194.16	156.20	171.83
84	184.29	202.71	163.09	179.39
85	192.36	211.59	170.23	187.25
86	200.70	220.77	177.60	195.37
87	209.31	230.24	185.24	203.75
88	218.22	240.04	193.11	212.42
89	227.39	250.13	201.23	221.35
90+	236.86	260.54	209.60	230.56
< 65 (open enrollee)	99.36		87.94	

Area 1 includes zip codes: 191

Area 2 includes zip codes: 190

Area 3 includes zip codes: 150-152, 189, 192-194

Area 4 includes zip codes: 153-188, 195-196

Modal Factors:

Monthly Bank Draft = 1.0, Quarterly = 3.0

Semi-annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Add Modal Factor for Credit Card Payment 1.035

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

Spousal Discount: You are eligible for a spousal premium discount of 6% on each policy if you are married and both you and your spouse apply for and receive policies issued by New Era Life Insurance Company of the Midwest.

Add one time non-refundable \$20 application fee. All Open Enrollees and Guaranteed Issues will receive the non-tobacco user rate.