



## Illinois

### Effective April 2023

7% household discount available

- All Plans: a one time only \$20 policy fee required at time of application
- Rates are attained Age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- Open Enrollment and Guaranteed Issue use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Refer to the Producer Guide and Drug List for important underwriting information.

### Need Help?

Contact the Agent Services team at **866-272-6630** or go to **AetnaSeniorProducts.com** (agent side).

### Modal Premium Options

Semi-Annual .....	Annual x .52
Quarterly.....	Annual x .265
Monthly Electronic Funds Transfer (EFT) .....	Annual x .0833

### Calculating rates

Follow these steps for each applicant.

#### STEP 1: Calculate modal premium

Annual premium (found on agent rate card)  
**x** Modal factor  
**= Modal premium** (round to nearest whole cent)

**Example: \$1889 x .0833 = \$157.3537 (\$157.35)**

#### STEP 2: Calculate modal premium with 7% household discount

Modal premium  
**x** Discount (.93)  
**= Modal premium with discount** (round to nearest whole cent)

**Example: \$157.35 x .93 = \$146.3355 (\$146.34)**

*Add application fee to determine total initial premium collected/draft*

Modal premium (with discount if discount applies)  
**+** Application fee  
**= Total initial premium** (amount of check with application or initial bank draft)

**Example: \$146.34 + \$20 = \$166.34**

### Mobile rate quote app available

You can get a real-time quote for all of our products by downloading our free mobile app. To get started, just search for "Quotes on the go" on either the Apple App Store or Android Play Store.



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ATTAINED AGE	PLAN HI <b>G</b>		ZIP CODES 600-608							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	556	46.31	639	53.23	618	51.48	712	59.31		
66	556	46.31	639	53.23	618	51.48	712	59.31		
67	556	46.31	639	53.23	618	51.48	712	59.31		
68	562	46.81	646	53.81	624	51.98	717	59.73		
69	575	47.90	662	55.14	639	53.23	735	61.23		
70	589	49.06	678	56.48	655	54.56	754	62.81		
71	607	50.56	698	58.14	675	56.23	776	64.64		
72	626	52.15	720	59.98	696	57.98	800	66.64		
73	647	53.90	744	61.98	719	59.89	827	68.89		
74	669	55.73	769	64.06	744	61.98	856	71.30		
75	693	57.73	797	66.39	769	64.06	885	73.72		
76	717	59.73	825	68.72	797	66.39	917	76.39		
77	743	61.89	854	71.14	825	68.72	948	78.97		
78	768	63.97	884	73.64	854	71.14	981	81.72		
79	791	65.89	910	75.80	879	73.22	1,011	84.22		
80	817	68.06	939	78.22	908	75.64	1,045	87.05		
81	842	70.14	969	80.72	936	77.97	1,076	89.63		
82	867	72.22	997	83.05	963	80.22	1,108	92.30		
83	894	74.47	1,028	85.63	992	82.63	1,141	95.05		
84	920	76.64	1,058	88.13	1,022	85.13	1,175	97.88		
85	953	79.38	1,097	91.38	1,059	88.21	1,218	101.46		
86	980	81.63	1,127	93.88	1,089	90.71	1,252	104.29		
87	1,008	83.97	1,159	96.54	1,120	93.30	1,288	107.29		
88	1,037	86.38	1,192	99.29	1,152	95.96	1,325	110.37		
89	1,066	88.80	1,225	102.04	1,184	98.63	1,362	113.45		
90	1,094	91.13	1,259	104.87	1,217	101.38	1,399	116.54		

ATTAINED AGE	PLAN N		ZIP CODES 600-608							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	EFT	ANN.	EFT	ANN.	EFT	ANN.	EFT		
65	1,175	97.88	1,352	112.62	1,306	108.79	1,502	125.12		
66	1,175	97.88	1,352	112.62	1,306	108.79	1,502	125.12		
67	1,175	97.88	1,352	112.62	1,306	108.79	1,502	125.12		
68	1,219	101.54	1,401	116.70	1,354	112.79	1,557	129.70		
69	1,269	105.71	1,460	121.62	1,410	117.45	1,622	135.11		
70	1,316	109.62	1,515	126.20	1,463	121.87	1,683	140.19		
71	1,362	113.45	1,567	130.53	1,514	126.12	1,739	144.86		
72	1,409	117.37	1,621	135.03	1,565	130.36	1,799	149.86		
73	1,456	121.28	1,676	139.61	1,618	134.78	1,863	155.19		
74	1,505	125.37	1,732	144.28	1,672	139.28	1,924	160.27		
75	1,555	129.53	1,788	148.94	1,726	143.78	1,986	165.43		
76	1,604	133.61	1,845	153.69	1,783	148.52	2,051	170.85		
77	1,658	138.11	1,907	158.85	1,843	153.52	2,119	176.51		
78	1,713	142.69	1,968	163.93	1,904	158.60	2,189	182.34		
79	1,769	147.36	2,034	169.43	1,965	163.68	2,260	188.26		
80	1,828	152.27	2,102	175.10	2,031	169.18	2,335	194.51		
81	1,885	157.02	2,167	180.51	2,095	174.51	2,409	200.67		
82	1,940	161.60	2,232	185.93	2,157	179.68	2,481	206.67		
83	2,001	166.68	2,301	191.67	2,223	185.18	2,557	213.00		
84	2,059	171.51	2,369	197.34	2,289	190.67	2,632	219.25		
85	2,133	177.68	2,454	204.42	2,370	197.42	2,726	227.08		
86	2,196	182.93	2,525	210.33	2,439	203.17	2,806	233.74		
87	2,258	188.09	2,596	216.25	2,510	209.08	2,886	240.40		
88	2,322	193.42	2,670	222.41	2,579	214.83	2,966	247.07		
89	2,384	198.59	2,742	228.41	2,650	220.75	3,048	253.90		
90	2,451	204.17	2,818	234.74	2,723	226.83	3,130	260.73		



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ATTAINED AGE	ALL OTHER ZIP CODES							
	PLAN G				PLAN N			
	PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT		ANN.	EFT		ANN.	EFT
65	501	41.73	576	47.98	557	46.40	641	53.40
66	501	41.73	576	47.98	557	46.40	641	53.40
67	501	41.73	576	47.98	557	46.40	641	53.40
68	506	42.15	582	48.48	562	46.81	646	53.81
69	518	43.15	596	49.65	576	47.98	662	55.14
70	531	44.23	611	50.90	590	49.15	679	56.56
71	547	45.57	629	52.40	608	50.65	699	58.23
72	564	46.98	649	54.06	627	52.23	721	60.06
73	583	48.56	670	55.81	648	53.98	745	62.06
74	603	50.23	693	57.73	670	55.81	771	64.22
75	624	51.98	718	59.81	693	57.73	797	66.39
76	646	53.81	743	61.89	718	59.81	826	68.81
77	669	55.73	769	64.06	743	61.89	854	71.14
78	692	57.64	796	66.31	769	64.06	884	73.64
79	713	59.39	820	68.31	792	65.97	911	75.89
80	736	61.31	846	70.47	818	68.14	941	78.39
81	759	63.22	873	72.72	843	70.22	969	80.72
82	781	65.06	898	74.80	868	72.30	998	83.13
83	805	67.06	926	77.14	894	74.47	1,028	85.63
84	829	69.06	953	79.38	921	76.72	1,059	88.21
85	859	71.55	988	82.30	954	79.47	1,097	91.38
86	883	73.55	1,015	84.55	981	81.72	1,128	93.96
87	908	75.64	1,044	86.97	1,009	84.05	1,160	96.63
88	934	77.80	1,074	89.46	1,038	86.47	1,194	99.46
89	960	79.97	1,104	91.96	1,067	88.88	1,227	102.21
90	986	82.13	1,134	94.46	1,096	91.30	1,260	104.96

ATTAINED AGE	ALL OTHER ZIP CODES							
	PLAN G				PLAN N			
	PREFERRED				STANDARD			
	FEMALE		MALE		FEMALE		MALE	
	ANN.	EFT		ANN.	EFT		ANN.	EFT
65	1,059	88.21	1,218	101.46	1,177	98.04	1,353	112.70
66	1,059	88.21	1,218	101.46	1,177	98.04	1,353	112.70
67	1,059	88.21	1,218	101.46	1,177	98.04	1,353	112.70
68	1,098	91.46	1,262	105.12	1,220	101.63	1,403	116.87
69	1,143	95.21	1,315	109.54	1,270	105.79	1,461	121.70
70	1,186	98.79	1,365	113.70	1,318	109.79	1,516	126.28
71	1,227	102.21	1,412	117.62	1,364	113.62	1,567	130.53
72	1,269	105.71	1,460	121.62	1,410	117.45	1,621	135.03
73	1,312	109.29	1,510	125.78	1,458	121.45	1,678	139.78
74	1,356	112.95	1,560	129.95	1,506	125.45	1,733	144.36
75	1,401	116.70	1,611	134.20	1,555	129.53	1,789	149.02
76	1,445	120.37	1,662	138.44	1,606	133.78	1,848	153.94
77	1,494	124.45	1,718	143.11	1,660	138.28	1,909	159.02
78	1,543	128.53	1,773	147.69	1,715	142.86	1,972	164.27
79	1,594	132.78	1,832	152.61	1,770	147.44	2,036	169.60
80	1,647	137.20	1,894	157.77	1,830	152.44	2,104	175.26
81	1,698	141.44	1,952	162.60	1,887	157.19	2,170	180.76
82	1,748	145.61	2,011	167.52	1,943	161.85	2,235	186.18
83	1,803	150.19	2,073	172.68	2,003	166.85	2,304	191.92
84	1,855	154.52	2,134	177.76	2,062	171.76	2,371	197.50
85	1,922	160.10	2,211	184.18	2,135	177.85	2,456	204.58
86	1,978	164.77	2,275	189.51	2,197	183.01	2,528	210.58
87	2,034	169.43	2,339	194.84	2,261	188.34	2,600	216.58
88	2,092	174.26	2,405	200.34	2,323	193.51	2,672	222.58
89	2,148	178.93	2,470	205.75	2,387	198.84	2,746	228.74
90	2,208	183.93	2,539	211.50	2,453	204.33	2,820	234.91