

Med Supp Competitive Study



Detailed View of Average Plan G Premium by State

Age 65: Aflac has a lower than the average premium in **28 of 42** states.

Age 68: Aflac has a lower than the average premium in **37 of 42** states.

Age 70: Aflac has a lower than the average premium in **38 of 42** states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan G)							Detailed View																
Without HHD							Without HHD																
State	Female			Male			State	FEMALE					MALE					65	68	70	75	80	Avg
	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference		65	68	70	75	80	Avg	65	68	70	75						
AL	194.80	226.40	31.59	223.14	255.72	32.57	AL	27.10	29.37	35.31	41.36	24.83	31.59	27.98	30.55	37.21	43.43	23.69	32.57				
AR	214.99	200.13	(14.86)	214.99	200.13	(14.86)	AR	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)	(14.86)				
AZ	219.73	240.17	20.44	251.69	266.39	14.70	AZ	4.38	11.12	19.20	38.52	28.99	20.44	(1.12)	5.45	13.92	33.16	22.06	14.70				
CA	262.33	264.86	2.52	262.33	264.86	2.52	CA	(6.56)	6.69	7.40	5.33	(0.25)	2.52	(6.56)	6.69	7.40	5.33	(0.25)	2.52				
CO	235.27	232.64	(2.64)	269.50	264.44	(5.06)	CO	(5.88)	3.26	7.59	6.81	(24.96)	(2.64)	(8.12)	2.00	6.82	5.40	(31.41)	(5.06)				
DE	205.74	199.19	(6.55)	235.66	224.00	(11.67)	DE	(3.57)	(1.56)	2.06	(5.77)	(23.89)	(6.55)	(7.62)	(5.39)	(1.46)	(11.17)	(32.68)	(11.67)				
FL	269.18	281.11	11.94	297.43	311.15	13.71	FL	0.42	11.56	14.50	16.90	16.31	11.94	1.22	13.28	16.50	19.04	18.54	13.71				
GA	203.13	215.80	12.66	232.68	244.63	11.95	GA	5.85	9.57	13.07	18.64	16.19	12.66	5.28	8.18	12.89	18.45	14.95	11.95				
IA	192.48	209.96	17.48	213.87	239.96	26.10	IA	15.42	20.33	21.38	17.34	12.92	17.48	22.83	28.47	29.82	26.41	22.96	26.10				
ID	247.48	276.51	29.03	247.48	276.51	29.03	ID	29.03	29.03	29.03	29.03	29.03	29.03	29.03	29.03	29.03	29.03	29.03	29.03				
IL	217.15	218.39	1.24	248.74	249.05	0.31	IL	4.41	4.73	9.26	4.91	(17.13)	1.24	4.16	4.48	9.55	4.40	(21.06)	0.31				
IN	189.52	205.82	16.30	217.08	234.37	17.28	IN	12.09	18.31	23.49	19.97	7.64	16.30	12.87	19.81	25.61	21.26	6.86	17.28				
KS	194.58	215.55	20.97	222.88	245.25	22.37	KS	20.97	23.88	27.13	25.69	7.18	20.97	22.63	25.96	29.61	27.61	6.04	22.37				
KY	209.77	243.63	33.85	240.29	273.63	33.34	KY	26.30	36.92	43.34	42.23	20.48	33.85	25.81	37.62	44.51	42.24	16.53	33.34				
LA	187.84	220.88	33.04	215.91	247.71	31.79	LA	32.00	35.53	38.16	39.82	19.69	33.04	31.69	35.32	37.85	38.84	15.26	31.79				
MD	255.83	259.96	4.13	293.05	291.50	(1.55)	MD	0.60	8.91	13.13	12.68	(14.66)	4.13	(4.24)	4.76	9.18	7.36	(24.78)	(1.55)				
MI	182.89	197.88	14.99	203.21	223.00	19.78	MI	9.45	17.91	23.65	25.36	(1.41)	14.99	10.63	20.24	27.44	32.96	7.67	19.78				
MO	291.13	289.16	(1.98)	333.87	324.69	(9.17)	MO	(5.33)	5.19	7.89	1.68	(19.32)	(1.98)	(15.25)	(2.62)	1.17	(3.82)	(25.35)	(9.17)				
MS	182.08	193.24	11.16	208.57	220.59	12.02	MS	14.83	16.98	17.65	10.87	(4.53)	11.16	16.33	18.76	19.56	11.63	(6.17)	12.02				
MT	226.99	239.82	12.84	252.20	252.03	(0.17)	MT	8.13	11.13	8.13	10.76	26.04	12.84	(3.00)	(0.20)	(4.26)	(3.71)	10.32	(0.17)				
NC	177.88	206.82	28.94	203.76	236.24	32.48	NC	21.32	24.88	29.50	38.46	30.52	28.94	23.91	27.98	33.19	43.29	34.02	32.48				
ND	207.95	241.84	33.89	238.20	272.40	34.20	ND	29.49	36.24	43.71	42.59	17.43	33.89	27.36	35.53	45.00	45.43	17.69	34.20				
NE	209.46	221.36	11.90	239.93	253.60	13.67	NE	10.42	12.78	18.81	21.24	(3.75)	11.90	12.00	14.68	21.59	24.34	(4.29)	13.67				
NH	251.58	261.20	9.62	288.18	293.45	5.27	NH	3.47	4.47	6.77	10.31	23.07	9.62	(0.71)	0.06	2.43	5.54	19.05	5.27				
NJ	239.53	229.62	(9.91)	274.37	259.82	(14.55)	NJ	(6.34)	(1.18)	(3.12)	(10.93)	(27.98)	(9.91)	(9.07)	(3.81)	(6.41)	(16.46)	(37.04)	(14.55)				
NM	171.39	197.78	26.38	196.33	222.59	26.26	NM	23.25	29.86	32.42	32.20	14.19	26.38	23.52	30.85	33.51	32.46	10.98	26.26				
NV	212.37	253.68	41.32	243.26	288.41	45.15	NV	29.01	36.70	47.05	54.98	38.85	41.32	30.71	39.74	51.68	60.97	42.68	45.15				
OH	193.36	206.90	13.55	222.25	235.13	12.89	OH	6.94	11.70	14.23	16.71	18.16	13.55	6.01	11.22	13.89	16.15	17.17	12.89				
OK	218.82	222.01	3.19	250.65	251.49	0.85	OK	(0.10)	6.83	6.67	5.42	(2.86)	3.19	(2.19)	5.43	5.07	3.02	(7.08)	0.85				
OR	293.65	314.35	20.71	337.53	348.01	10.48	OR	10.81	25.14	27.78	26.80	13.01	20.71	(1.11)	14.84	18.11	17.66	2.92	10.48				
PA	195.90	196.97	1.07	224.40	222.97	(1.43)	PA	5.69	6.37	6.71	(0.77)	(12.65)	1.07	4.28	4.97	5.27	(3.77)	(17.92)	(1.43)				
RI	214.29	220.91	6.62	243.51	243.85	0.34	RI	0.53	10.54	14.48	15.50	(7.96)	6.62	(6.61)	3.96	8.89	10.20	(14.76)	0.34				
SC	183.55	192.03	8.48	203.95	217.11	13.17	SC	6.88	10.74	15.74	17.21	(8.17)	8.48	10.82	15.14	20.94	23.20	(4.25)	13.17				
SD	211.96	239.69	27.73	243.63	271.89	28.25	SD	21.03	29.40	36.76	35.26	16.22	27.73	21.14	30.65	38.86	36.55	14.06	28.25				
TN	182.83	197.35	14.51	203.15	223.33	20.18	TN	12.01	12.76	18.76	23.74	5.30	14.51	16.88	17.74	24.56	30.71	11.03	20.18				
TX	188.99	211.03	22.04	216.48	239.32	22.84	TX	18.94	22.79	26.56	27.21	14.73	22.04	19.88	24.15	28.24	28.40	13.51	22.84				
UT	188.07	252.86	64.79	215.43	283.78	68.34	UT	48.93	54.40	62.04	73.46	85.14	64.79	51.31	57.38	65.75	77.59	89.68	68.34				
VA	170.09	170.46	0.36	194.84	192.88	(1.96)	VA	(0.55)	6.20	6.36	5.73	(15.92)	0.36	(2.76)	4.70	5.00	4.04	(20.79)	(1.96)				
VT	245.03	311.63	66.60	245.03	311.63	66.60	VT	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60				
WI	144.41	166.20	21.80	165.98	188.87	22.89	WI	24.83	25.32	25.79	23.86	9.17	21.80	26.75	27.30	27.73	25.01	7.68	22.89				
WV	194.94	201.13	6.19	216.60	228.32	11.72	WV	4.51	8.50	13.19	11.61	(6.87)	6.19	9.16	13.68	19.09	18.12	(1.43)	11.72				
WY	205.96	230.74	24.78	235.93	259.62	23.69	WY	19.33	23.63	32.56	38.18	10.19	24.78	18.22	23.17	33.04	38.53	5.49	23.69				

Top 25 States

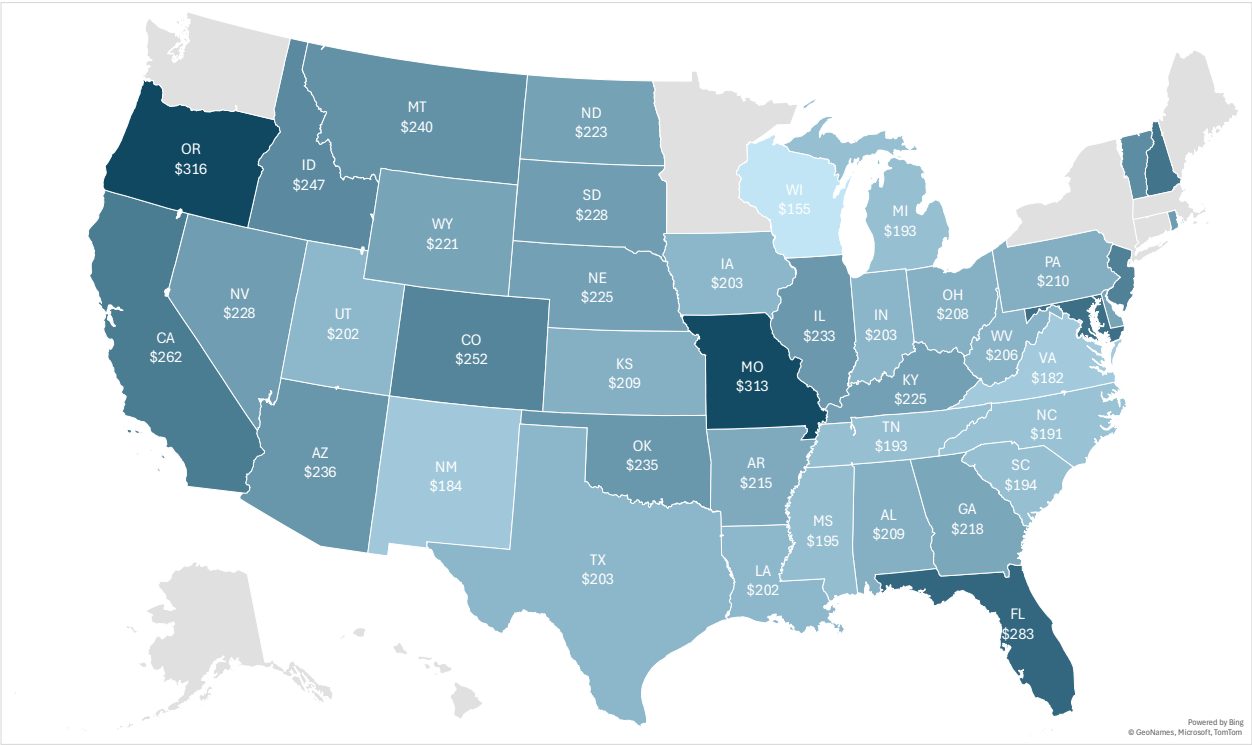
State	AFLAC	Comp	Variation
VT	\$245.03	\$311.63	\$66.60
UT	\$201.75	\$268.32	\$66.57
NV	\$227.81	\$271.05	\$43.24
ND	\$223.07	\$257.12	\$34.05
KY	\$225.03	\$258.63	\$33.60
LA	\$201.88	\$234.30	\$32.42
AL	\$208.97	\$241.06	\$32.08
NC	\$190.82	\$221.53	\$30.71
ID	\$247.48	\$276.51	\$29.03
SD	\$227.80	\$255.79	\$27.99
NM	\$183.86	\$210.18	\$26.32
WY	\$220.95	\$245.18	\$24.23
TX	\$202.73	\$225.17	\$22.44
WI	\$155.19	\$177.54	\$22.34
IA	\$203.17	\$224.96	\$21.79
KS	\$208.73	\$230.40	\$21.67
AZ	\$235.71	\$253.28	\$17.57
MI	\$193.05	\$210.44	\$17.39
TN	\$192.99	\$210.34	\$17.35
IN	\$203.30	\$220.09	\$16.79
OR	\$315.59	\$331.18	\$15.60
OH	\$207.80	\$221.02	\$13.22
FL	\$283.31	\$296.13	\$12.83
NE	\$224.69	\$237.48	\$12.78
GA	\$217.91	\$230.21	\$12.31

Green – Aflac has a lower premium

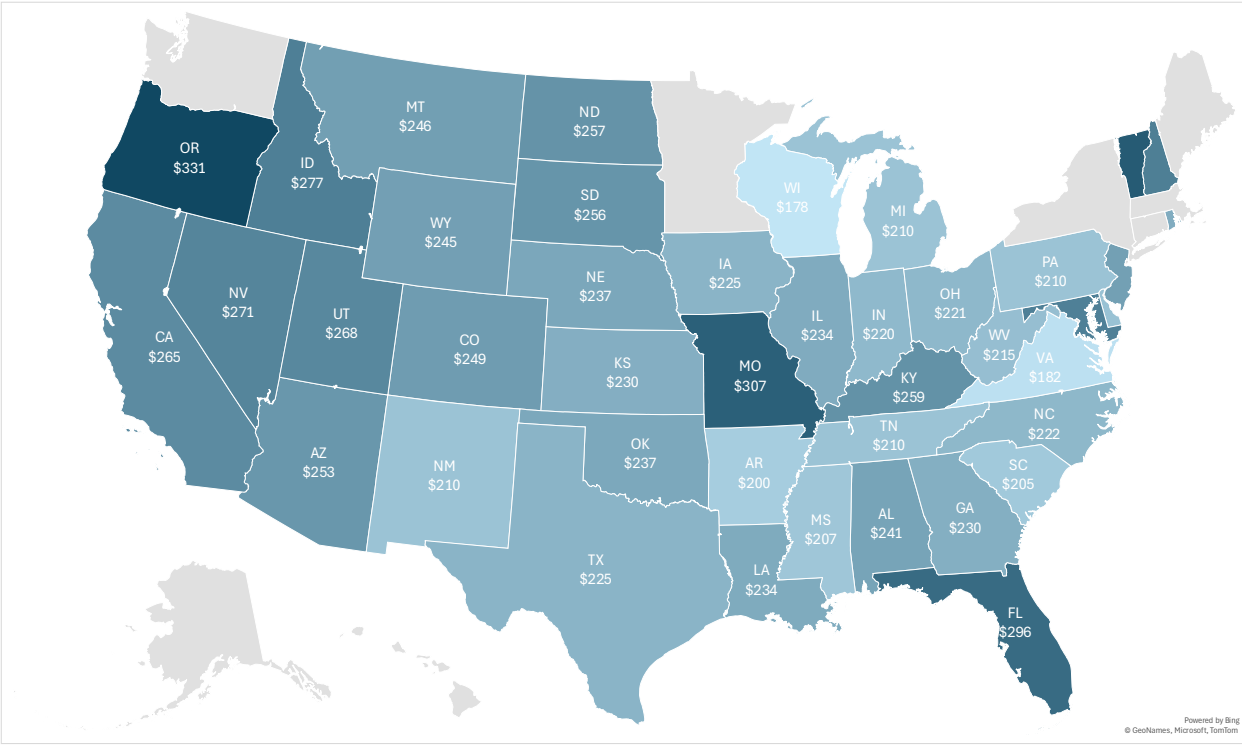
Red – Competition has a lower premium

Average Premium Comparison by State – Plan G

Aflac

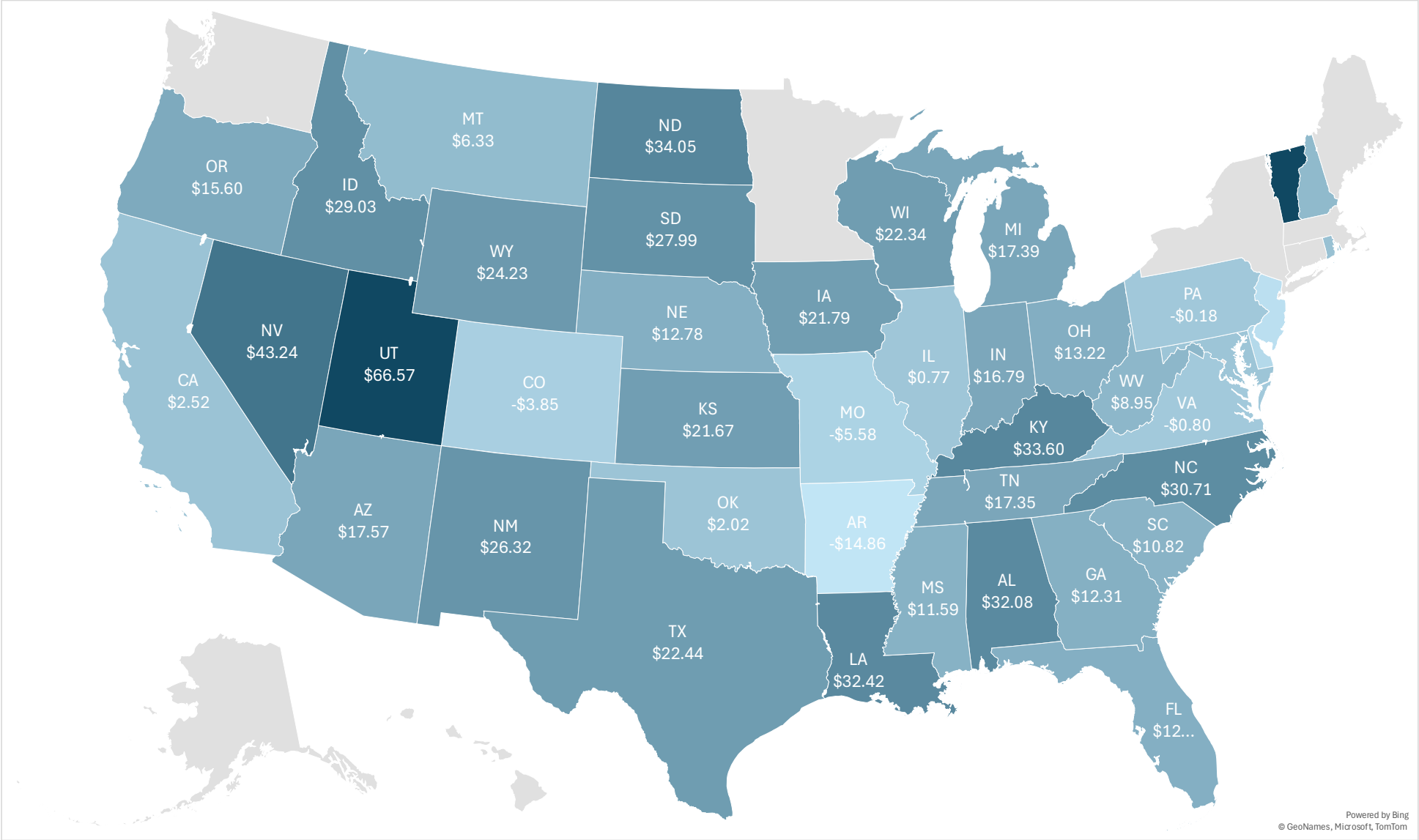


All Competitors Combined



*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan G



*Darker colors indicate a larger difference from Aflac’s premium.

Detailed View of Average Plan N Premium by State

Age 65: Aflac has a lower than the average premium in **38 of 42** states.

Age 68: Aflac has a lower than the average premium in **41 of 42** states.

Age 70: Aflac has a lower than the average premium in **42 of 42** states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan N)							Detailed View																
Without HHD							Without HHD																
State	Female			Male			State	FEMALE					MALE					65	68	70	75	80	Avg
	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference		65	68	70	75	80	Avg	65	68	70	75						
AL	140.22	143.59	3.38	160.61	162.05	1.43	AL	9.50	6.23	7.04	2.50	(8.37)	3.38	8.83	5.08	5.85	0.23	(12.81)					1.43
AR	144.33	154.93	10.60	144.33	154.93	10.60	AR	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60
AZ	148.69	182.22	33.52	170.32	201.57	31.25	AZ	20.28	24.75	29.39	44.70	48.49	33.52	18.25	22.41	27.07	42.24	46.26					31.25
CA	196.42	203.47	7.04	196.42	203.47	7.04	CA	(1.43)	8.80	10.80	10.56	6.47	7.04	(1.43)	8.80	10.80	10.56	6.47					7.04
CO	142.36	160.89	18.53	163.07	182.32	19.25	CO	16.12	22.30	23.65	23.43	7.14	18.53	17.01	23.83	25.26	24.57	5.58					19.25
DE	158.81	161.24	2.44	181.90	177.44	(4.46)	DE	(0.84)	4.92	9.55	8.27	(9.72)	2.44	(6.01)	(0.36)	4.21	0.87	(21.01)					(4.46)
FL	206.61	218.92	12.30	228.30	237.95	9.64	FL	10.33	11.60	13.28	14.26	12.05	12.30	8.01	9.15	10.87	11.46	8.73					9.64
GA	137.72	170.29	32.57	157.76	192.70	34.95	GA	23.66	24.00	30.32	40.77	44.09	32.57	25.19	25.75	32.62	43.88	47.30					34.95
IA	133.84	159.14	25.29	148.72	181.78	33.07	IA	23.88	26.54	27.43	26.49	22.11	25.29	30.66	33.76	34.99	34.89	31.04					33.07
ID	184.50	213.69	29.19	184.50	213.69	29.19	ID	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19
IL	152.18	157.37	5.20	174.31	179.43	5.11	IL	6.76	9.55	11.35	6.99	(8.67)	5.20	7.05	10.19	12.27	7.09	(11.02)					5.11
IN	144.18	162.48	18.30	165.16	184.85	19.69	IN	12.78	20.12	23.92	22.88	11.82	18.30	13.72	21.92	26.21	24.79	11.81					19.69
KS	147.63	150.76	3.13	169.11	171.55	2.44	KS	7.98	9.57	10.04	3.17	(15.11)	3.13	8.24	9.97	10.45	2.39	(18.85)					2.44
KY	136.03	185.30	49.27	155.82	206.82	51.01	KY	42.84	49.38	52.89	55.29	45.93	49.27	44.73	51.87	55.51	57.22	45.71					51.01
LA	137.84	166.01	28.17	158.44	185.93	27.49	LA	29.03	30.90	32.59	31.35	16.97	28.17	29.35	31.19	32.70	30.52	13.67					27.49
MD	176.79	191.24	14.45	202.51	214.35	11.83	MD	12.68	18.02	21.21	19.07	1.28	14.45	10.83	16.58	19.88	16.45	(4.58)					11.83
MI	126.29	161.44	35.15	140.32	181.78	41.46	MI	26.82	34.95	39.70	40.73	33.54	35.15	29.41	38.69	44.73	49.20	45.27					41.46
MO	204.91	237.64	32.73	234.98	266.88	31.90	MO	23.51	31.62	36.60	40.68	31.26	32.73	19.63	29.37	35.63	41.87	33.00					31.90
MS	125.14	145.44	20.30	143.35	166.00	22.66	MS	21.51	23.34	23.94	20.19	12.51	20.30	24.21	26.23	26.86	22.47	13.51					22.66
MT	174.99	192.30	17.31	194.43	202.07	7.64	MT	12.24	16.22	17.48	16.73	23.88	17.31	12.24	16.22	17.48	5.93	11.51					7.64
NC	121.13	149.82	28.69	138.75	171.62	32.87	NC	24.98	27.12	28.68	31.94	30.72	28.69	28.69	31.08	32.87	36.56	35.14					32.87
ND	143.09	173.63	30.54	163.90	195.24	31.34	ND	27.80	31.92	35.31	33.80	23.86	30.54	26.55	31.55	36.40	36.20	25.99					31.34
NE	166.06	171.78	5.72	190.22	196.67	6.45	NE	10.86	8.82	10.52	6.42	(8.02)	5.72	12.37	10.04	11.94	7.24	(9.34)					6.45
NH	192.85	212.58	19.73	220.91	238.49	17.58	NH	15.21	19.27	19.63	20.42	24.12	19.73	13.39	17.58	17.74	17.98	21.22					17.58
NJ	164.36	167.15	2.79	188.27	187.15	(1.12)	NJ	2.66	7.79	8.93	2.33	(7.76)	2.79	(0.11)	5.17	6.18	(2.23)	(14.61)					(1.12)
NM	128.83	140.84	12.01	147.58	158.50	10.92	NM	11.87	16.13	18.14	15.68	(1.79)	12.01	11.41	16.08	18.16	14.78	(5.79)					10.92
NV	148.37	210.96	62.59	169.95	239.04	69.09	NV	52.14	56.06	63.86	71.43	69.46	62.59	56.69	61.41	70.50	79.41	77.44					69.09
OH	143.60	149.98	6.38	165.06	170.20	5.14	OH	2.60	7.53	9.10	7.06	5.63	6.38	1.38	6.79	8.43	5.59	3.49					5.14
OK	141.72	162.35	20.63	162.34	183.86	21.53	OK	20.06	23.89	25.74	22.20	11.26	20.63	21.46	25.59	27.55	23.04	9.99					21.53
OR	204.33	224.24	19.91	234.85	249.08	14.23	OR	12.60	19.62	23.52	22.07	21.74	19.91	6.29	13.99	18.33	16.50	16.03					14.23
PA	133.23	141.76	8.54	152.61	158.07	5.46	PA	11.46	12.54	13.13	8.64	(3.09)	8.54	9.54	10.57	11.14	5.27	(9.19)					5.46
RI	145.21	164.94	19.73	165.01	183.16	18.15	RI	0.96	19.32	23.51	33.56	21.30	19.73	(2.29)	17.94	22.75	33.07	19.29					18.15
SC	128.55	141.95	13.40	142.84	160.42	17.58	SC	11.55	14.57	17.09	16.56	7.22	13.40	15.07	18.49	21.49	21.36	11.50					17.58
SD	155.50	189.99	34.49	178.73	215.63	36.90	SD	30.39	36.29	40.48	40.41	24.90	34.49	32.71	39.38	44.00	43.36	25.05					36.90
TN	125.21	147.37	22.15	139.13	166.59	27.46	TN	18.37	22.06	25.00	25.58	19.76	22.15	22.87	26.97	30.41	31.47	25.58					27.46
TX	133.25	162.99	29.74	152.64	184.77	32.13	TX	26.13	29.66	32.59	33.81	26.52	29.74	28.47	32.32	35.56	36.57	27.70					32.13
UT	139.81	180.48	40.68	160.15	202.74	42.60	UT	32.87	35.76	37.67	44.71	52.38	40.68	34.33	37.63	39.60	46.78	54.64					42.60
VA	116.93	138.11	21.18	133.94	155.40	21.46	VA	18.17	20.92	23.36	23.18	20.25	21.18	18.69	21.53	24.12	23.28	19.69					21.46
VT	192.87	272.66	79.79	192.87	272.66	79.79	VT	79.79	79.79	79.79	79.79	79.79	79.79	79.79	79.79	79.79	79.79	79.79					79.79
WI	202.56	218.08	15.52	232.82	248.08	15.26	WI	23.38	22.71	15.49	14.44	1.58	15.52	24.81	23.99	15.52	13.67	(1.71)					15.26
WV	143.36	156.33	12.97	159.29	174.05	14.77	WV	14.45	13.97	18.09	15.95	2.38	12.97	16.33	15.68	20.33	18.16	3.33					14.77
WY	145.31	187.68	42.37	166.45	210.86	44.42	WY	40.60	40.21	45.31	47.82	37.92	42.37	43.12	42.60	48.21	50.13	38.03					44.42

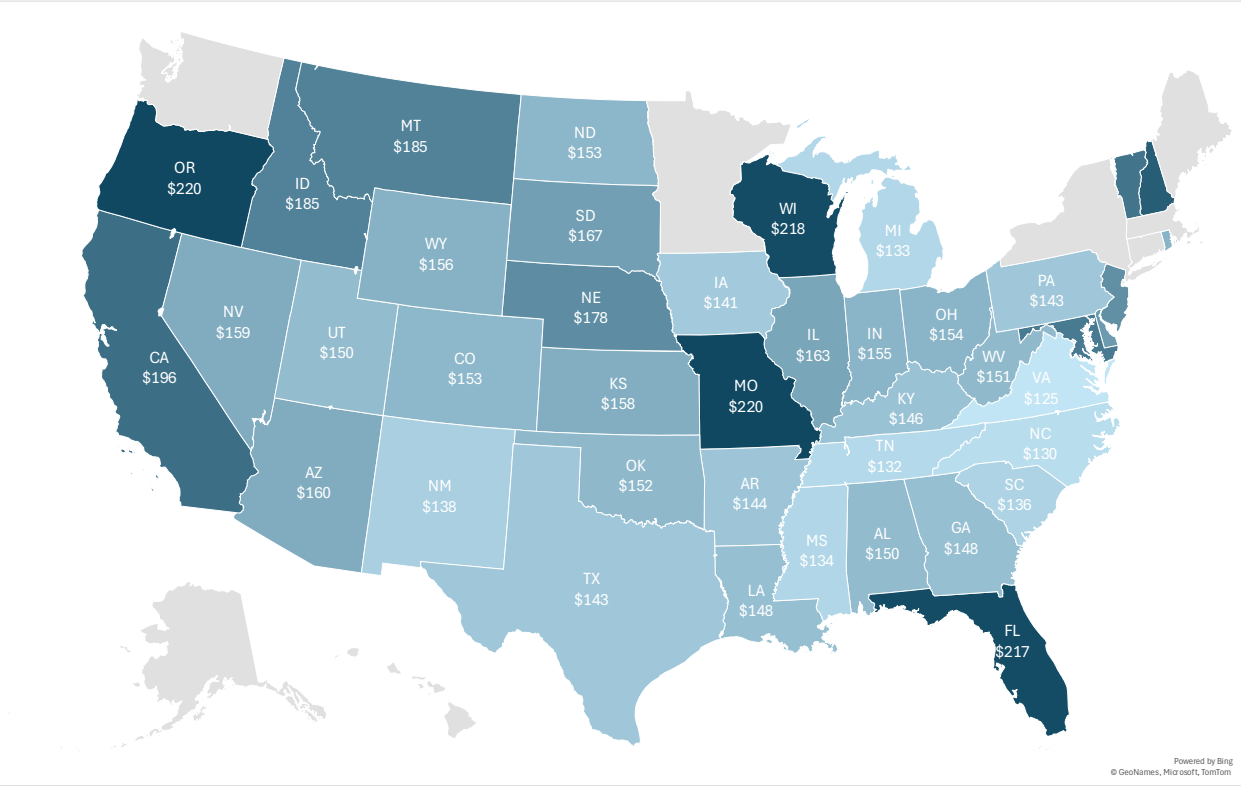
Top 25 States

State	AFLAC	Comp	Variation
VT	\$192.87	\$272.66	\$79.79
NV	\$159.16	\$225.00	\$65.84
KY	\$145.92	\$196.06	\$50.14
WY	\$155.88	\$199.27	\$43.39
UT	\$149.98	\$191.61	\$41.64
MI	\$133.31	\$171.61	\$38.30
SD	\$167.12	\$202.81	\$35.70
GA	\$147.74	\$181.50	\$33.76
AZ	\$159.51	\$191.89	\$32.38
MO	\$219.95	\$252.26	\$32.32
ND	\$153.50	\$184.43	\$30.94
TX	\$142.95	\$173.88	\$30.93
NC	\$129.94	\$160.72	\$30.78
ID	\$184.50	\$213.69	\$29.19
IA	\$141.28	\$170.46	\$29.18
LA	\$148.14	\$175.97	\$27.83
TN	\$132.17	\$156.98	\$24.81
MS	\$134.25	\$155.72	\$21.48
VA	\$125.44	\$146.76	\$21.32
OK	\$152.03	\$173.11	\$21.08
IN	\$154.67	\$173.67	\$19.00
RI	\$155.11	\$174.05	\$18.94
CO	\$152.71	\$171.60	\$18.89
NH	\$206.88	\$225.53	\$18.66
OR	\$219.59	\$236.66	\$17.07

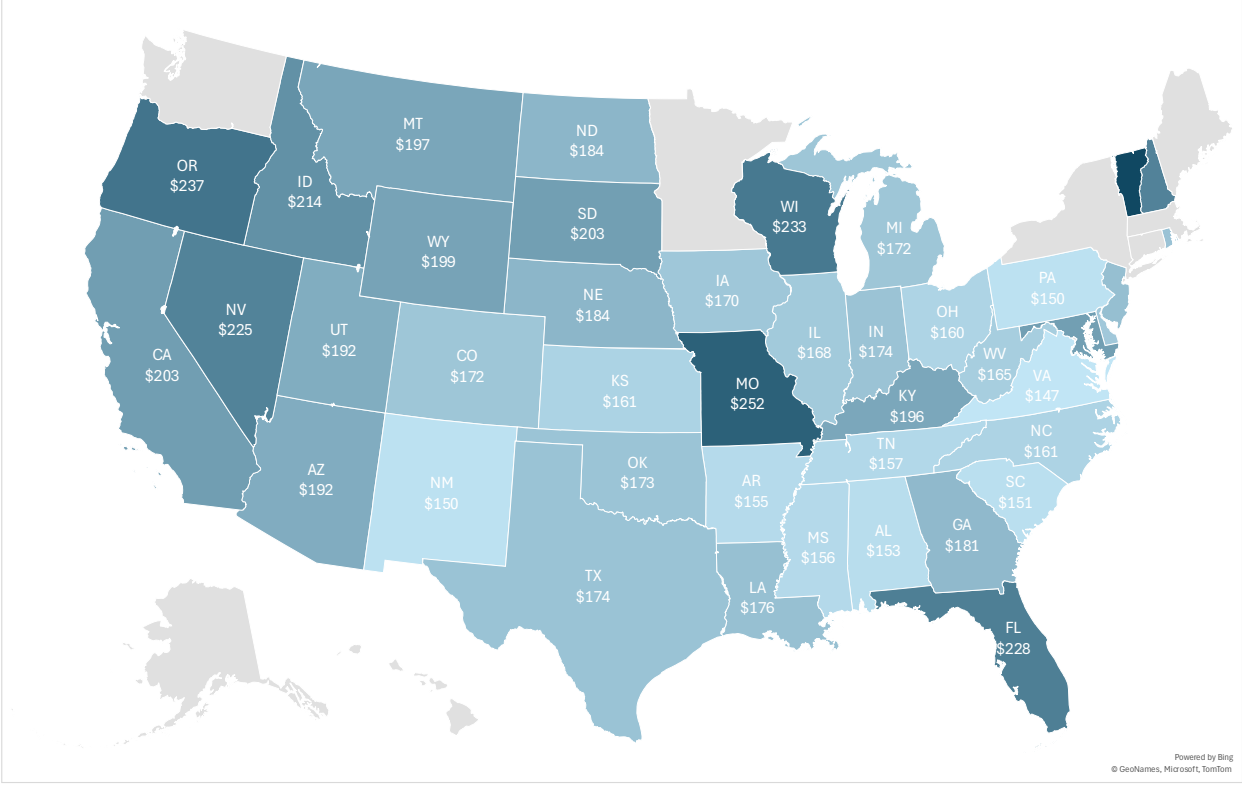
Green – Aflac has a lower premium
Red – Competition has a lower premium

Average Premium Comparison by State – Plan N

Aflac

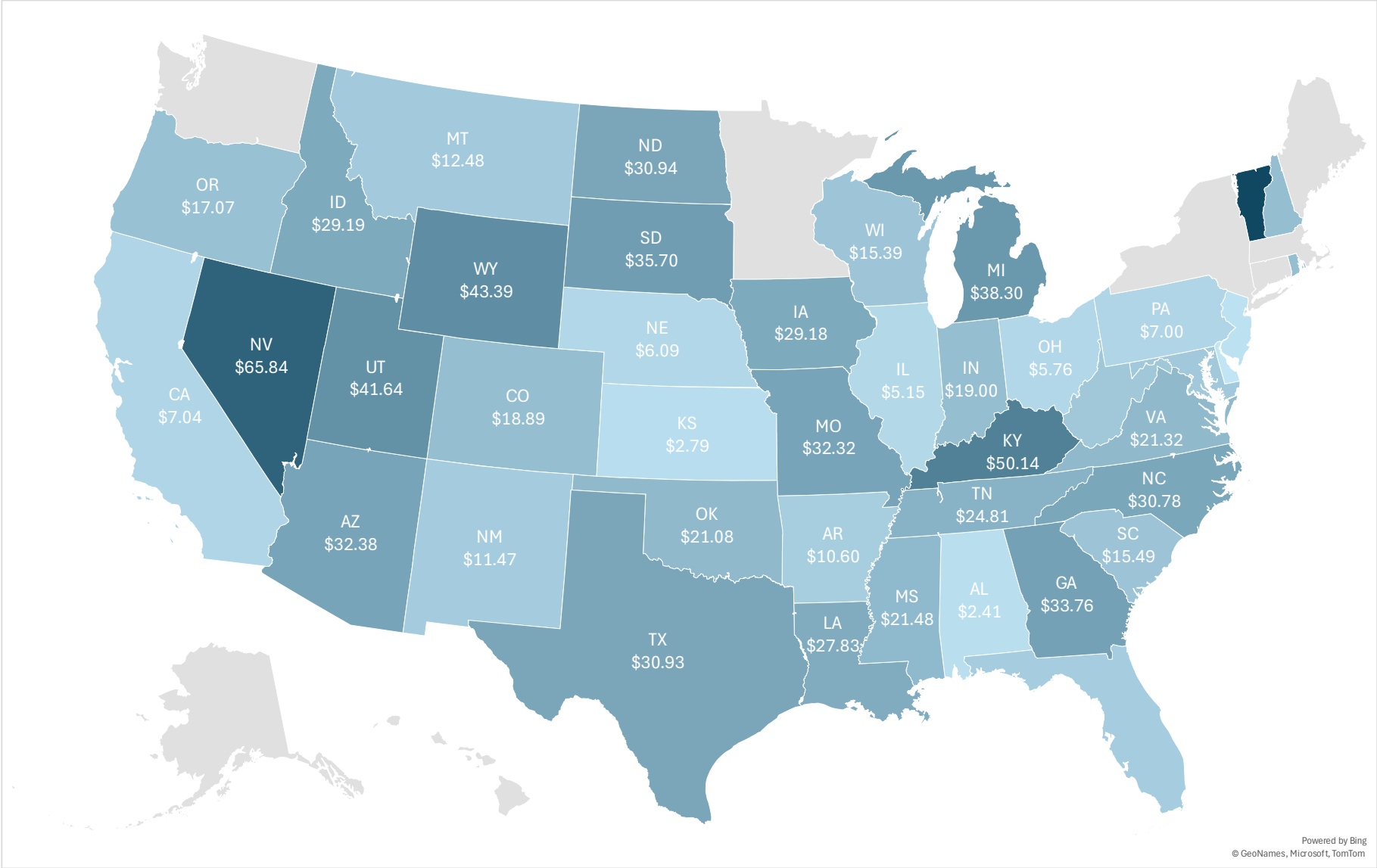


All Competitors Combined



*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan N



*Darker colors indicate a larger difference from Aflac’s premium.

Detailed View of Average Plan F Premium by State

Age 65: Aflac has a lower than the average premium in **37 of 42** states.

Age 68: Aflac has a lower than the average premium in **39 of 42** states.

Age 70: Aflac has a lower than the average premium in **40 of 42** states.

Data is based on AARP, Allstate, the Blues, Cigna, Aetna, Humana and Mutual of Omaha and their lowest premium if they offer multiple of the same policy types.

Average Rate Difference From Competitors (Plan F)							Detailed View																
Without HHD							Without HHD																
State	Female			Male			State	FEMALE					MALE					65	68	70	75	80	Avg
	AFLAC	Competitors	Difference	AFLAC	Competitors	Difference		65	68	70	75	80	Avg	65	68	70	75						
AL	234.80	260.42	25.63	268.95	294.06	25.11	AL	25.67	25.75	27.48	27.98	21.25	25.63	25.78	25.83	27.64	27.47	18.83	25.11				
AR	250.84	285.29	34.45	250.84	285.29	34.45	AR	34.45	34.45	34.45	34.45	34.45	34.45	34.45	34.45	34.45	34.45	34.45	34.45				
AZ	260.94	291.08	30.15	298.90	323.24	24.35	AZ	8.11	15.97	26.33	53.19	47.12	30.15	2.13	9.86	20.68	48.15	40.92	24.35				
CA	301.99	317.61	15.62	301.99	317.61	15.62	CA	(4.30)	12.45	19.29	22.18	28.50	15.62	(4.30)	12.45	19.29	22.18	28.50	15.62				
CO	279.42	287.91	8.49	320.08	327.02	6.95	CO	10.84	18.43	17.52	8.14	(12.48)	8.49	10.34	18.73	17.48	6.14	(17.95)	6.95				
DE	224.86	250.22	25.37	257.57	276.16	18.58	DE	17.87	23.27	26.60	35.56	23.54	25.37	12.97	17.96	20.76	28.36	12.87	18.58				
FL	314.59	333.86	19.27	347.61	369.88	22.26	FL	5.02	18.05	21.70	25.73	25.89	19.27	6.67	20.90	24.85	29.25	29.64	22.26				
GA	221.58	302.95	81.37	253.81	343.09	89.28	GA	61.09	68.14	78.32	96.43	102.91	81.37	66.79	74.70	86.52	105.34	113.04	89.28				
IA	218.02	237.99	19.97	242.24	272.01	29.77	IA	18.56	21.31	21.63	21.49	16.84	19.97	27.05	30.35	30.97	32.05	28.42	29.77				
ID	296.87	340.10	43.23	296.87	340.10	43.23	ID	43.23	43.23	43.23	43.23	43.23	43.23	43.23	43.23	43.23	43.23	43.23	43.23				
IL	249.08	262.82	13.73	285.31	299.54	14.23	IL	12.82	13.75	17.09	18.78	6.23	13.73	13.40	14.46	18.19	19.88	5.19	14.23				
IN	228.41	270.41	42.00	261.64	308.55	46.91	IN	27.45	35.84	44.05	55.71	46.94	42.00	30.89	40.21	49.43	62.28	51.78	46.91				
KS	223.20	268.39	45.18	255.67	297.31	41.63	KS	40.93	46.90	50.03	51.98	36.08	45.18	38.67	44.58	47.45	47.98	29.50	41.63				
KY	243.09	286.88	43.79	278.45	322.11	43.66	KY	33.46	46.16	52.28	51.08	35.96	43.79	33.12	47.17	53.82	51.21	32.98	43.66				
LA	226.40	268.89	42.49	260.23	300.55	40.32	LA	42.53	44.62	46.75	44.50	34.05	42.49	41.84	43.72	45.43	41.60	29.02	40.32				
MD	297.93	296.50	(1.43)	341.27	332.43	(8.83)	MD	(1.57)	5.04	6.51	(1.46)	(15.67)	(1.43)	(7.41)	(0.47)	0.72	(9.88)	(27.13)	(8.83)				
MI	232.11	250.27	18.16	257.91	281.87	23.96	MI	7.49	20.45	26.10	23.14	13.61	18.16	8.20	22.96	30.25	31.64	26.75	23.96				
MO	339.16	369.26	30.10	388.94	416.02	27.07	MO	10.36	30.52	34.35	40.65	34.61	30.10	3.02	26.42	31.48	39.83	34.62	27.07				
MS	210.15	232.97	22.82	240.73	266.03	25.30	MS	27.19	27.56	27.45	20.39	11.51	22.82	30.43	30.86	30.70	22.44	12.09	25.30				
MT	275.40	308.98	33.58	306.00	324.89	18.89	MT	24.07	28.13	23.81	33.29	58.59	33.58	11.42	15.25	9.68	17.06	41.06	18.89				
NC	220.58	258.24	37.66	252.67	294.81	42.13	NC	35.66	35.87	38.24	41.00	37.52	37.66	40.05	40.26	42.89	45.87	41.61	42.13				
ND	238.89	321.73	82.85	273.64	362.73	89.10	ND	73.43	81.92	87.91	90.14	80.83	82.85	76.01	86.19	94.37	99.12	89.79	89.10				
NE	250.43	278.54	28.11	286.86	319.16	32.30	NE	24.57	26.20	31.55	34.20	24.03	28.11	28.26	30.14	36.24	39.29	27.59	32.30				
NH	318.71	350.10	31.39	365.07	393.25	28.18	NH	21.08	24.20	27.71	38.89	45.09	31.39	17.66	20.79	24.43	36.17	41.86	28.18				
NJ	298.03	283.00	(15.03)	341.38	320.25	(21.14)	NJ	(9.03)	(7.88)	(6.15)	(17.37)	(34.72)	(15.03)	(12.53)	(11.97)	(10.57)	(24.72)	(45.90)	(21.14)				
NM	199.59	240.71	41.12	228.62	270.18	41.56	NM	37.12	43.23	44.34	42.99	37.95	41.12	38.02	44.71	45.65	43.12	36.33	41.56				
NV	258.98	327.56	68.57	296.66	371.81	75.15	NV	52.30	59.09	68.44	81.68	81.35	68.57	55.99	64.09	74.93	90.41	90.33	75.15				
OH	240.18	265.67	25.49	276.08	302.00	25.93	OH	18.42	25.64	26.00	28.22	29.15	25.49	18.69	26.61	26.77	28.58	28.98	25.93				
OK	259.87	265.09	5.22	297.67	299.77	2.09	OK	(0.71)	7.54	12.52	8.49	(1.71)	5.22	(3.91)	5.26	10.74	5.40	(7.02)	2.09				
OR	360.22	355.86	(4.36)	414.05	389.86	(24.19)	OR	(5.94)	13.91	7.72	(8.74)	(28.75)	(4.36)	(24.22)	(2.93)	(10.53)	(30.01)	(53.27)	(24.19)				
PA	231.75	250.16	18.40	265.47	278.09	12.63	PA	14.97	18.44	20.33	22.67	15.61	18.40	10.57	13.88	15.48	16.43	6.77	12.63				
RI	246.88	262.05	15.16	280.55	289.63	9.08	RI	18.31	32.28	25.22	13.36	(13.35)	15.16	12.97	27.70	20.14	6.57	(21.98)	9.08				
SC	222.17	243.04	20.88	246.85	274.72	27.86	SC	20.58	23.91	22.81	22.73	14.36	20.88	26.86	30.62	29.61	30.33	21.89	27.86				
SD	252.72	301.73	49.01	290.48	342.65	52.17	SD	41.58	50.00	54.00	58.94	40.54	49.01	44.38	53.86	58.25	63.14	41.23	52.17				
TN	216.70	241.96	25.27	240.77	273.71	32.94	TN	16.34	23.06	27.61	32.25	27.06	25.27	22.59	29.94	35.12	40.92	36.14	32.94				
TX	226.58	280.64	54.06	259.54	317.96	58.42	TX	46.35	50.73	54.78	62.26	56.18	54.06	50.36	55.15	59.52	67.41	59.65	58.42				
UT	213.91	311.31	97.40	245.03	343.93	98.90	UT	72.31	84.30	94.05	110.46	125.89	97.40	72.97	85.62	95.90	112.34	127.67	98.90				
VA	203.24	227.12	23.88	232.81	256.79	23.99	VA	19.12	27.52	28.63	29.33	14.84	23.88	20.08	27.80	29.69	29.52	12.86	23.99				
VT	317.97	343.80	25.83	317.97	343.80	25.83	VT	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83				
WI	230.84	245.95	15.11	261.80	276.65	14.85	WI	23.24	22.48	15.13	14.01	0.72	15.11	24.73	23.80	15.16	13.24	(2.69)	14.85				
WV	233.03	268.36	35.33	258.93	296.91	37.98	WV	26.25	31.36	37.66	39.90	41.46	35.33	28.54	33.87	40.49	42.77	44.24	37.98				
WY	231.04	300.31	69.27	264.65	341.88	77.23	WY	61.80	64.51	72.04	79.15	68.84	69.27	69.04	72.01	80.60	88.33	76.15	77.23				

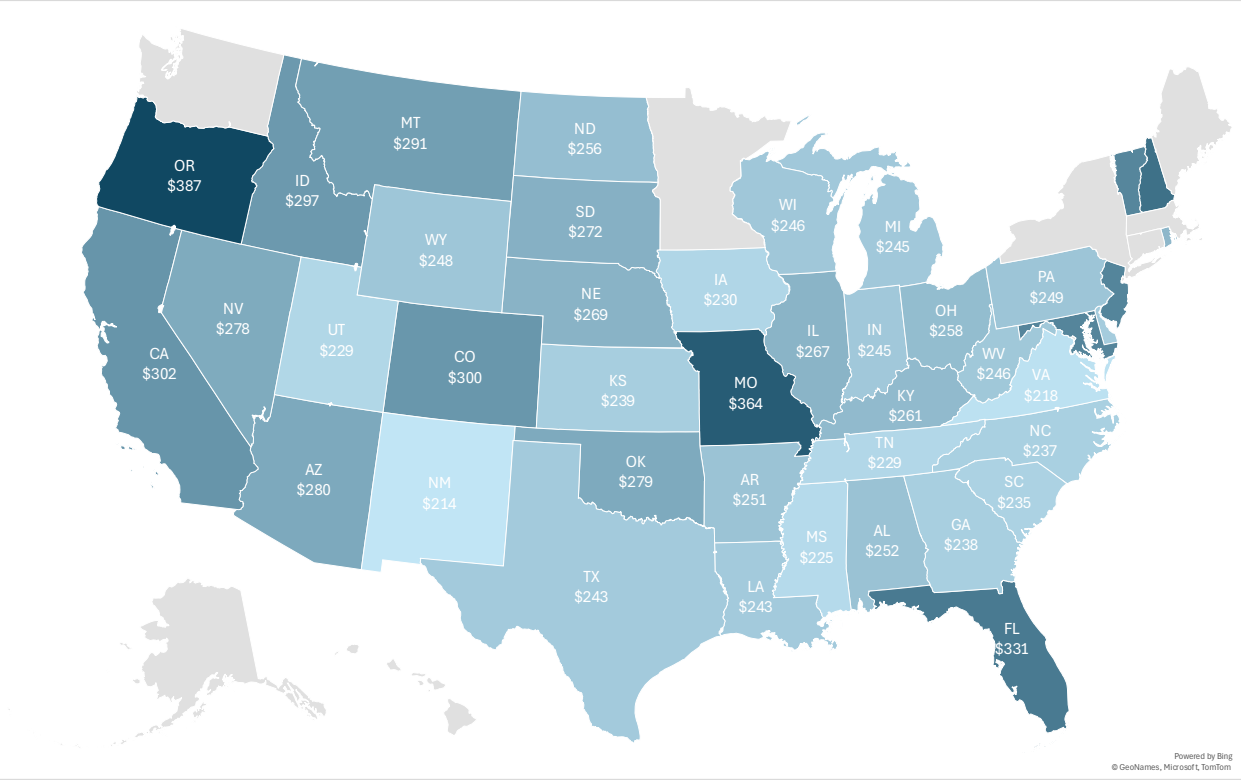
Top 25 States			
State	AFLAC	Comp	Variation
UT	\$229.47	\$327.62	\$98.15
ND	\$256.26	\$342.23	\$85.97
GA	\$237.69	\$323.02	\$85.33
WY	\$247.85	\$321.10	\$73.25
NV	\$277.82	\$349.68	\$71.86
TX	\$243.06	\$299.30	\$56.24
SD	\$271.60	\$322.19	\$50.59
IN	\$245.03	\$289.48	\$44.46
KY	\$260.77	\$304.49	\$43.72
KS	\$239.44	\$282.85	\$43.41
ID	\$296.87	\$340.10	\$43.23
LA	\$243.32	\$284.72	\$41.41
NM	\$214.10	\$255.45	\$41.34
NC	\$236.63	\$276.52	\$39.90
WV	\$245.98	\$282.63	\$36.65
AR	\$250.84	\$285.29	\$34.45
NE	\$268.64	\$298.85	\$30.21
NH	\$341.89	\$371.68	\$29.79
TN	\$228.74	\$257.84	\$29.10
MO	\$364.05	\$392.64	\$28.59
AZ	\$279.92	\$307.16	\$27.25
MT	\$290.70	\$316.93	\$26.24
VT	\$317.97	\$343.80	\$25.83
OH	\$258.13	\$283.84	\$25.71
AL	\$251.87	\$277.24	\$25.37

Green – Aflac has a lower premium

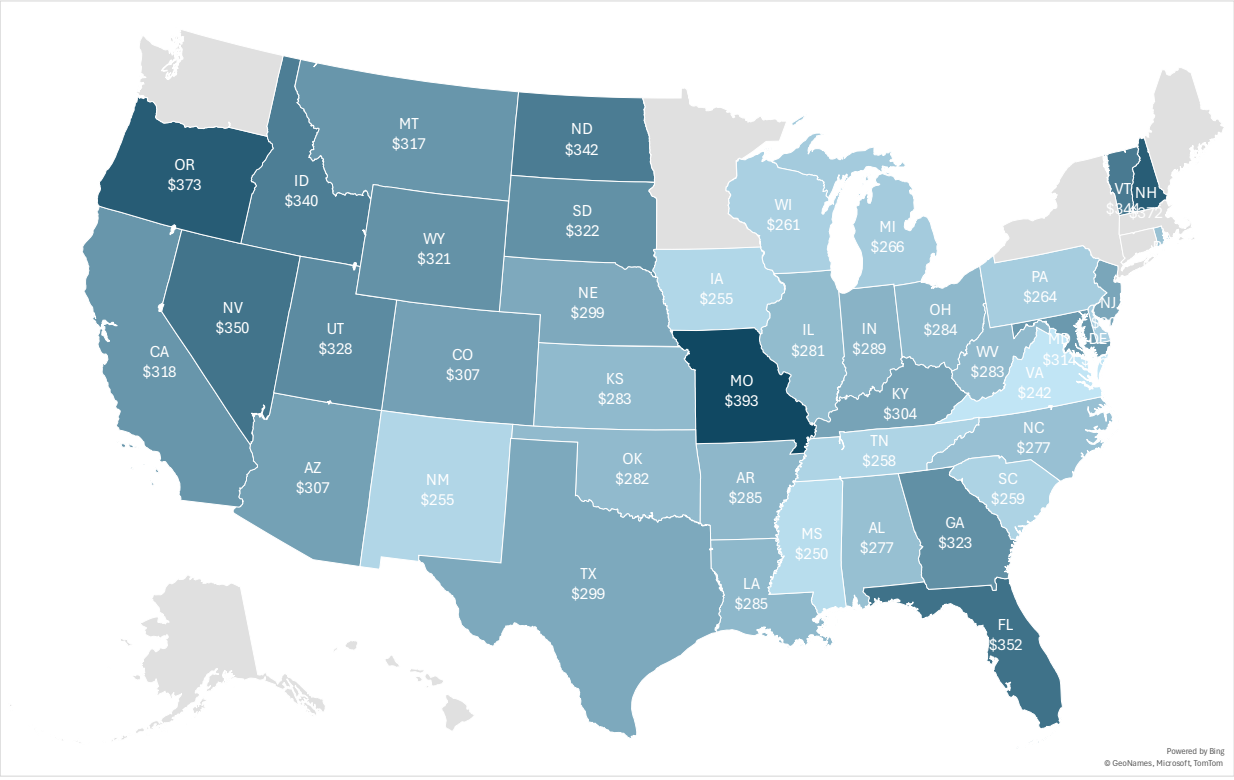
Red – Competition has a lower premium

Average Premium Comparison by State – Plan F

Aflac

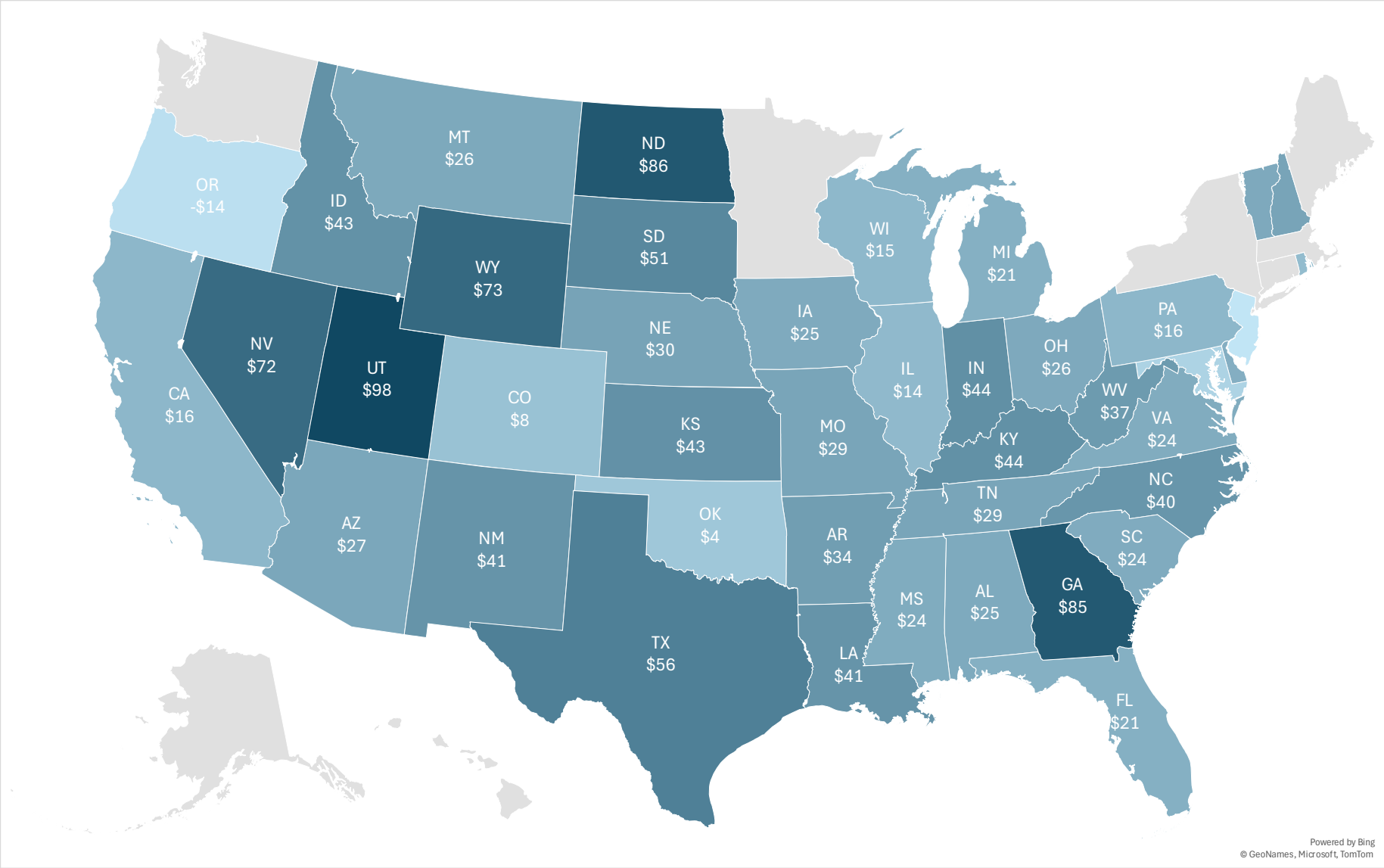


All Competitors Combined



*The darker the color the higher the premium amount.

Aflac vs. Competitors Premium Difference by State – Plan F



*Darker colors indicate a larger difference from Aflac’s premium.

Aflac Med Supp rate increases for 2026

State	Effective	F	G	N	State	Effective	F	G	N
AL	3/1/2026	20.0%	18.0%	10.0%	ND	5/1/2026	19.0%	19.0%	19.0%
AR	5/1/2026	23.0%	23.0%	10.0%	NE	5/1/2026	25.0%	25.0%	25.0%
AZ	3/1/2026	25.0%	25.0%	20.0%	NH	1/1/2026	9.0%	6.0%	6.0%
CA	7/1/2026	20.0%	20.0%	20.0%	NJ	6/1/2026	18.0%	15.0%	10.0%
CO	5/1/2026	23.0%	23.0%	10.0%	NM	5/1/2026	20.0%	20.0%	20.0%
DE	5/1/2026	9.9%	9.9%	9.9%	NV	4/1/2026	24.0%	22.0%	15.0%
FL	3/1/2026	15.0%	15.0%	15.0%	OH	4/1/2026	24.0%	22.0%	22.0%
GA	3/1/2026	15.0%	15.0%	15.0%	OK	3/1/2026	25.0%	25.0%	20.0%
IA	4/1/2026	23.7%	23.7%	20.0%	OR	4/1/2026	25.0%	25.0%	25.0%
ID	3/1/2026	15.0%	15.0%	15.0%	PA	5/1/2026	18.0%	16.0%	10.0%
IL	3/1/2026	23.0%	23.0%	23.0%	RI	5/1/2026	7.0%	7.0%	7.0%
IN	3/1/2026	21.0%	21.0%	21.0%	SC	4/1/2026	18.0%	15.0%	10.0%
KS	3/1/2026	15.0%	15.0%	15.0%	SD	4/1/2026	25.0%	25.0%	25.0%
KY	5/1/2026	25.0%	25.0%	10.0%	TN	4/1/2026	17.0%	17.0%	10.0%
LA	4/1/2026	16.0%	13.0%	8.0%	TX	3/1/2026	20.0%	20.0%	15.0%
MD	3/1/2026	20.0%	20.0%	15.0%	UT	5/1/2026	12.0%	12.0%	12.0%
MI	4/1/2026	18.0%	15.0%	10.0%	VA	5/1/2026	23.0%	23.0%	15.0%
MO	3/1/2026	25.0%	25.0%	20.0%	VT	4/1/2026	25.0%	25.0%	25.0%
MS	6/1/2026	18.0%	18.0%	10.0%	WI	4/1/2026	13.0%	13.0%	13.0%
MT	5/1/2026	25.0%	25.0%	25.0%	WV	4/1/2026	19.0%	19.0%	19.0%
NC	3/1/2026	18.0%	15.0%	10.0%	WY	6/1/2026	20.0%	20.0%	20.0%