

**Pekin Life Insurance Company**  
**Ohio Plan H-31 - Basic Health Benefit Plan Base Rates**  
**Annual Premiums (Tobacco)**  
**Effective 1/1/2010**

**BASE ANNUAL PREMIUMS**

<b>Attained Age</b>	<b>Male Tobacco**</b>	<b>Female Tobacco**</b>		<b>Attained Age</b>	<b>Male Tobacco**</b>	<b>Female Tobacco**</b>
4-19	2,526	3,172		45	5,552	7,905
20	2,600	3,332		46	5,815	8,133
21	2,670	3,494		47	6,093	8,351
22	2,740	3,659		48	6,385	8,553
23	2,822	3,838		49	6,693	8,743
24	2,904	4,026		50	7,020	8,930
25	2,992	4,224		51	7,376	9,118
26	3,078	4,434		52	7,761	9,317
27	3,173	4,649		53	8,192	9,538
28	3,243	4,812		54	8,668	9,768
29	3,302	4,954		55	9,164	10,001
30	3,364	5,093		56	9,657	10,225
31	3,433	5,236		57	10,132	10,427
32	3,517	5,396		58	10,594	10,595
33	3,615	5,576		59	11,060	10,745
34	3,728	5,767		60	11,508	10,882
35	3,849	5,969		61	11,925	11,027
36	3,974	6,167		62	12,293	11,199
37	4,107	6,358		63	12,532	11,634
38	4,243	6,533		64	12,772	11,862
39	4,380	6,704		65-69	13,897	12,391
40	4,527	6,872		70-74	16,933	14,762
41	4,690	7,047		75-79	19,697	16,818
42	4,875	7,234		80-84	21,342	19,095
43	5,081	7,446		85+	22,285	20,296
44	5,308	7,672		CHILD *	1,790	1,790

\* Premium rate for each dependent child, maximum 3 children are charged

\*\* Non-tobacco users use the rate above multiplied by 0.85 (15% discount)

Multiply the above rates by the applicable Area Factor and Modal Factor (shown on next page) to determine the final rate.

**Pekin Life Insurance Company**  
**Ohio Plan H-31 - Basic Health Benefit Plan**  
**Area Factors & Modal Factors**  
**Effective 1/1/2010**

<b>County</b>	<b>Area Factor</b>
Cuyahoga	1.03
Ahlsland, Brown, Clemont, Clinton, Crawford, Erie, Fairfield, Fayette, Franklin, Highland, Hockling, Huron, Logan, Madison, Marion, Marrow, Ottawa, Pickaway, Rochland, Sandusky, Seneca, Wood, Wyandot	0.98
Ashtabula, Athens, Belmont, Carroll, Coshocton, Geauga, Harrison, Holmes, Jefferson, Lake, Lorain, Meigs, Stark, Summit, Tuscarawas, Washington, Wayne	0.93
Butler, Clark, Columbiana, Hamilton, Lucas, Mahoning, Medina, Montgomery, Portage, Trumbull, Warren	0.87
Adams, Allen, Augiaize, Champaign, Defiance, Deleware, Fulton, Gallia, Hancock, Hardin, Henry, Jackson, Knox, Lawrence, Lucking, Mercer, Pauldin, Pike, Putnam, Ross, Scioto, Union, VanWert, Vinton, Williams	0.78
Rest of State	0.83

<b>Mode</b>	<b>Modal Factor</b>
Annual	1.000
Semi-Annual	0.510
Quarterly	0.260
Monthly Check Plan	0.087
Monthly Direct	0.090