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Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|--|---|-------------|-------------------------|---|
| 1 | | NYCR Manual other than Section Z.pdf | | New | | NYCR Manual other than Section Z as approved 20120924.pdf |
| 2 | | Rate Manual Section Z - Area factor (part 1).pdf | | New | | Rate Manual Section Z - Area factor (part 1).pdf |
| 3 | | Rate Manual Section Z - Area factor (part 2).pdf | | New | | Rate Manual Section Z - Area factor (part 2).pdf |

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NEW YORK COMMUNITY RATE MANUAL
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D. NEW YORK COMMUNITY RATES

PART 1 – MEDICAL

I BENEFIT DESCRIPTIONS

These are types of standard plans: PPO Plans and High Deductible HSA compatible Health Plans. For groups of two to fifty lives, there are twenty six PPO Plans and sixteen HSA plans available. The expected loss ratio for the New York Community Rated group is 82%.

PPO Plans are typical PPO coverages with a larger benefit percentage reimbursable to an insured for going to a preferred provider than to a nonpreferred provider. The available benefit percentages are 100%/70%, 100%/80%, 90%/80%, 90%/70%, 80%/70% and 80%/60%. Various deductibles, maximum out-of-pocket and non-hospital physician visit co-pays are available. There is no lifetime maximum benefit per person for these plans.

High Deductible HSA Compatible Plans are PPO coverage with a benefit structure that complies with all applicable federal regulations covering High Deductible Health Plans (HDHP). There are a few features that are unique to these plans. First, there is no wellness care coverage out-of-network. Second, there is no individual deductible or out-of-pocket limit for an employee who has dependent coverage. The aggregate deductible and out-of-pocket limit must be met before benefits are payable or co-insurance no longer applies for any individual family member. Finally, no physician visit co-pay option is available.

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The standard PPO plans as follows:

| | Deductible* | Coinsurance (Network/ Non- Network)** | Out-of-Pocket*** | Co-pay (Network/ Non-Network) |
|------------------|-------------|---|------------------|----------------------------------|
| 2-50 Life Groups | \$ 100 | 90/80 | \$ 1,000 | \$ 10/0 |
| | 200 | 90/80 | 1,000 | 10/0 |
| | 300 | 90/80 | 2,000 | 10/0 |
| | 200 | 90/70 **** | 1,000 | 10/0 |
| | 300 | 90/70 **** | 2,000 | 15/0 |
| | 500 | 80/70 **** | 2,000 | 15/0 |

| | Deductible/ (Network/ Non-Networking) * | | Coinsurance (Network/ Non- Network)** | Out-of-Pocket (Network/ Non- Network) | Co-pay (Network/ Non-Network) |
|------------------|---|---------|---|---|----------------------------------|
| 2-50 Life Groups | \$0 | \$3,000 | 100/80 | \$0/ \$6,000 | \$20/0 |
| | \$0 | \$5,000 | 100/80 | \$0/ \$10,000 | \$20/0 |
| | \$500 | \$1,000 | 100/80 | \$500/ \$3,000 | \$20/0 |
| | \$1,000 | \$2,000 | 100/80 | \$1,000/ \$6,000 | \$20/0 |
| | \$0 | \$3,000 | 100/70 | \$0/ \$6,000 | \$20/0 |
| | \$0 | \$5,000 | 100/70 | \$0/ \$10,000 | \$20/0 |
| | \$500 | \$1,000 | 100/70 | \$500/ \$3,000 | \$20/0 |
| | \$1,000 | \$2,000 | 100/70 | \$1,000/ \$6,000 | \$20/0 |
| | \$500 | \$1,000 | 90/70 | \$1,500/ \$3,000 | \$20/0 |
| | \$1,000 | \$2,000 | 90/70 | \$3,000/ \$6,000 | \$20/0 |
| | \$500 | \$1,000 | 80/60 | \$2,000/ \$4,000 | \$20/0 |
| | \$1,000 | \$2,000 | 80/60 | \$4,000/ \$8,000 | \$20/0 |

* Individual deductible shown. Family limit of three deductibles per family for the \$10, \$15 and \$25 copay plans and two deductibles per family for the \$20 copay plans. The deductible applies to all covered charges except Network physician visits for home and office calls (non-hospital Network physician charges).

** The coinsurance percentage for Network non-hospital physician charges is 100% rather than the percentage shown.

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*** Individual amount shown. Family limit is three times the individual amount for the \$10, \$15 and \$25 copay plans and two times the individual amount for the \$20 copay plans.

**** Non-Network Home Health Care will be paid at 80%.

Note: Non-hospital physician visit co-pays do not apply toward the calendar year deductible or Out-of-Pocket.

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HSA Plans

| | Deductible* | | Coinsurance | Out-of-Pocket** | |
|------------------|-------------|-------------|-------------|-----------------|-------------|
| | Network | Non-Network | | Network | Non-Network |
| 2-50 Life Groups | \$2,000 | \$4,000 | 100/70*** | \$2,000 | \$8,000 |
| | \$2,500 | \$5,000 | 100/70 | \$2,500 | \$10,000 |
| | \$3,000 | \$6,000 | 100/70 | \$3,000 | \$10,000 |
| | \$5,000 | \$10,000 | 100/70 | \$5,000 | \$15,000 |
| | \$1,500 | \$3,000 | 80/60*** | \$3,000 | \$6,000 |
| | \$1,500 | \$3,000 | 80/60 | \$5,000 | \$10,000 |
| | \$2,000 | \$4,000 | 80/60 | \$3,000 | \$6,000 |
| | \$2,000 | \$4,000 | 80/60 | \$5,000 | \$10,000 |
| | \$2,500 | \$5,000 | 80/60 | \$5,000 | \$10,000 |
| | \$3,000 | \$6,000 | 80/60 | \$5,000 | \$10,000 |

* Individual deductible shown. Family limit of two deductibles per family. The deductible applies to all covered charges.

** Individual amount shown. Family is two times the individual amount.

*** Non-Network Home Health Care will be paid at 75%.

All standard plans have the following features:

1. Covered Charges –

PPO plans out of network, covered charges will either be the actual cost charged to the insured for necessary treatment and care of injury or sickness but only to the extent that such charges do not exceed the prevailing charges. PPO Plans pay in-network benefits per negotiated contractual arrangements. Covered are charges:

- a. by a hospital for room and board (limited to semi-private) and other hospital services,
- b. by a physician for professional service including physician visits, surgery, diagnosis, medical care and treatment, provided the physician is not a member of the insured's immediate family,
- c. for intensive care in a hospital,
- d. for services of legally licensed physiotherapists and graduate registered nurses (only while confined in a Hospital or Skilled Nursing Facility or as specifically provided in the Home Health Care/ Hospice Care provision, or as otherwise required by state law),

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- e. for drugs and medicines requiring a physician's prescription (if PCS is provided, only those covered charges not covered by PCS will be payable),
- f. for surgical dressings, casts, splints, braces, crutches, artificial limbs, artificial eyes, or for rental of a wheelchair, hospital-type bed, or an artificial respirator,
- g. for anesthesia, blood, blood plasma, and oxygen (including rental or equipment for its administration),
- h. for X-ray and laboratory examinations, and X-ray, radium, and radioactive isotope therapy.
- i. For necessary ambulance services,
- j. By a dentist or dental surgeon for repair of damage to the jaw and natural teeth as the direct result and within six months of an accident.

Included as recognized Covered Charges are the following health care services:

- a. routine physical exams,
- b. preventive medicine (flu shots, polio vaccines, and other routine immunizations),
- c. certain nonprescription drugs ordered by a physician if obviously necessary and no other family member can use, such as insulin, syringe, and testape,
- d. prescription (legend) drugs including sales tax (if PCS is provided, only those covered charges not covered by PCS will be payable),
- e. registered physical therapists,
- f. speech therapy where an insured's speech is impaired by an injury or sickness such as a stroke,
- g. birth control pills,
- h. medical expenses in the treatment of drug addiction and alcoholism,
- i. dialysis,
- j. transplants (recipient's expenses),
- k. initial glasses or contact lenses following cataract surgery,
- l. audiograms when performed by a qualified technician
- m. chiropractic treatment within limits

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2. Limitations – benefits are not payable for:
- a. medically unnecessary care,
 - b. services provided by a family member,
 - c. dental services, except as described under Covered Charges
 - d. eye examinations for the correction of vision or the fitting of glasses,
 - e. vision materials (frames or lenses) or hearing aids,
 - f. acupuncture or acupressure treatment in excess of \$500 per calendar year
 - g. comfort or convenience services and supplies,
 - h. drugs or medicines that do not require a physician's prescription, vitamins, nutritional supplements, or special diets,
 - i. cosmetic treatment or services
 - j. confinement, treatment, or services that is subject to the Pre-Existing Conditions Restrictions provision,
 - k. confinement, treatment, or service for educational or training problems, learning disorders,
 - l. confinement, treatment, or service for which the insured has no financial liability or that would be provided at no charge in the absence of insurance,
 - m. confinement, treatment, or service paid for or furnished by the United States Government or one of its agencies (except Medicaid),
 - n. confinement, treatment, or service that results from war or act of war,
 - o. confinement, treatment, or service that results from voluntary participation in criminal acts,
 - p. confinement, treatment, or service that results from a sickness that is covered by a Worker' Compensation Act or other similar law,
 - q. confinement, treatment, or service that results from an injury arising out of or in the course of any employment for wage or profit,
 - r. confinement, treatment, or service covered by medical expense insurance issued under an Individual Purchase Rights,

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- s. Treatment or Service rendered and separately billed by employees of hospitals, laboratories or other institutions; or
- t. rest cures, custodial care and transportation; or
- u. Treatment or Service for which benefits are provided for any loss or portion for which mandatory automobile no-fault benefits are recovered or recoverable; or
- v. Treatment or Service for foot care with respect to: corns, calluses, trimming of toenails, flat feet, fallen arches, chronic foot strain, symptomatic complaints of the feet, or casting for orthotics, or any appliance (including orthotics); or
- w. Treatment or Service provided outside the United States, its possessions, or the countries of Canada or Mexico, unless the Insured Person is temporarily outside the United States for a period of six months or less for one of the following reasons:
 - travel, provided the travel is for a reason other than securing health care diagnosis or treatment; or
 - a business assignment; orFull-Time Student status, provided the Insured Person is either:
 - enrolled and attending an accredited school in a foreign country; or
 - is participating in an academic program in a foreign country, for which the institution of higher learning at which the student is enrolled in the U.S. grants academic credit.
- x. wigs or hair prostheses; or
- y. cryopreservation or storage; or
- z. behavior modification or group therapy, except as provided for Mental Health or Behavioral, Alcohol or Drug Abuse Treatment Services; or
- aa. Treatment or Service for smoking cessation or nicotine addiction or gambling addiction or stress management; or
- bb. Treatment or Service for insertion, removal, or revision of breast implants, unless provided post-mastectomy, or for any sickness or condition for which the insertion of breast implants or the fact of having breast implants within the body, was a contributing factor, unless the sickness or condition occurs post-mastectomy, unless the surgery is reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part; or
- cc. charges for telephone calls or telephone consultations or missed appointments; or

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- dd. any nursing services (except as described above under Covered Charges and as required by state law); or
- ee. Treatment or Service related to the restoration of fertility or the promotion of conception (including reversal of voluntary sterilization), except as provided under Infertility Diagnosis and Treatment; or
- ff. Treatment or Service for the purpose of reversal of voluntary sterilization; or
- gg. dietetic counseling, unless provided while the Member or Dependent is Hospital Inpatient Confined, or as provided under Diabetes Treatment and Home Health or Hospice Care; or
- hh. Treatment or Service provided for weight loss or reduction of obesity, including surgical procedures, even if the covered person has other health conditions which might be helped by weight loss or reduction of obesity; or
- ii. routine immunizations and inoculations given as preventive measures against disease (except that benefits will be payable for Children's Preventive and Primary Care Services and Pediatric Vaccines); or
- jj. comprehensive physical examinations or medical diagnostic procedures required by, paid by or reimbursed by the Policyholder.

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3. Full Coverage From Birth to Age 26

Provides coverage for all "covered charges" from date of birth to age 26 of a dependent child.

4. Mental and Nervous Disorders –

a. Inpatient Hospital Services

If a member or dependent is confined to a hospital as a registered bed patient due to a Mental or Nervous Disorder, benefits will be payable for charges by the hospital for room, board, and other usual services and for physician visits provided during such confinement.

Benefits will be payable the same as for any other sickness for not more than 30 days of confinement each calendar year for each insured person.

Benefits will be payable for physician visits when provided while the person is hospital confined, only if they occur during the period for which these inpatient hospital benefits are payable.

b. Outpatient Services

If a member or dependent receives treatment or service on an outpatient basis due to a Mental or Nervous Disorder, benefits will be payable for covered charges incurred by such treatment or service.

"Outpatient Services" mean treatment or service (including physician visits), which is provided other than while confined in a hospital as a registered bedpatient, including Outpatient Crisis Intervention Services, services by a licensed psychiatrist or psychologist, and services furnished by a facility operated by, or issued an operating license by, the Office of Mental Health.

Benefits will be payable the same as for any other sickness for at least 30 outpatient visits each year. Reimbursements for early visits shall be at least equal to reimbursements for subsequent visits.

c. Outpatient Crisis Intervention Services

"Outpatient Crisis Intervention Services" consists of at least three psychiatric emergency is an emergency where the person appears to have mental illness for which immediate observation, care, and treatment is appropriate and which is likely to result in serious harm to the person or others, as certified by a licensed mental health provider whose services are covered under the group policy.

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However, benefits provided by this paragraph will be used to reduce benefits otherwise payable under the Inpatient Services and Outpatient Services described above.

Also available upon request are new "Timothy's Law" mental health benefits. These benefits include full coverage comparable to the medical coverage under the policy for adults and children with the following illnesses.

Biologically based mental illness is defined as a mental, nervous, or emotional disorder caused by a biological disorder of the brain which results in a clinically significant, psychological syndrome or pattern that substantially limits the functioning of the person with the illness. Under the law, the following disorder satisfy the definition of biologically based mental illness: schizophrenia/ psychotic disorders; major depression; bipolar disorder; delusional disorders; panic disorder; obsessive compulsive disorders, anorexia and bulimia.

Children with serious emotional disturbances is defined as those person under the age of eighteen years who have a diagnosis of attention deficit disorders, disruptive behavior disorders, or pervasive development disorders and one or more of the following: serious suicidal symptoms or other life-threatening self-destructive behaviors; significant psychotic symptoms (hallucinations, delusion, bizarre behaviors); behavior caused by emotion disturbances that placed the child at risk of causing personal injury or significant property damage; or behavior caused by emotional disturbances that placed the child at substantial risk or removal from the household.

5. Alcohol or Drug Abuse –

a. Inpatient Hospital Services

If a member or dependent is confined to a hospital as a registered bedpatient due to alcoholism or drug abuse, benefits will be payable for charges by the hospital for room, board, and other usual services and for physician visits provided during the confinement.

Benefits will be payable the same as for any other sickness for:

- Seven days of confinement for detoxification; and
- 30 days for confinement for rehabilitative services;

each calendar year for each insured person.

Benefits will be payable for physician visits when provided while the person is hospital confined, only if they occur during the period for which these inpatient hospital benefits are payable.

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b. Outpatient Services

If a member or dependent receives treatment or service on an outpatient basis due to alcoholism or drug abuse, benefits will be payable for covered charges incurred for such treatment or service.

"Outpatient Services" mean treatment or service (including physician visits) which is provided other than while confined in a hospital as a registered bedpatient.

Benefits will be payable the same as for any other sickness for not more than 60 visits for each insured person each calendar year (of the 60 visits, up to 20 visits may be used by covered family members, even if the person in need of treatment has not received treatment):

6. Pre-existing Condition Restrictions -

A Preexisting Condition is a condition (whether physical or mental), regardless of the cause of the condition for which medical advice, diagnosis, care, or treatment was recommended or received within the six-month period ending on the effective date of an individual's insurance under the Group Policy. However, pregnancy will not be considered a Preexisting Condition. A congenital sickness or injury of a covered Dependent Child will not be considered a Preexisting Condition. Genetic information will not be considered a Preexisting Condition in the absence of a diagnosis of the condition related to such information.

Exclusion period: Benefits for Treatment or Service of a Member's or Dependent's Preexisting Condition will be excluded for a period of:

- 12 consecutive months after the earlier of:
 - the effective date of the individual's insurance; or
 - the first day of the Waiting Period;for Members or Dependents for whom insurance is requested during the first period in which the individual is eligible to enroll under the Group Policy;
- 12 consecutive months after the effective date of the individual's insurance for Members or Dependents who are Special Enrollees;
- 12 consecutive months after the effective date of the individual's insurance for Members or Dependents who are Late Enrollees.

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The Pre-existing Conditions restrictions will not apply to persons under age 19

In determining whether the Pre-existing Condition restriction applies to a person, credit will be given for his or her satisfaction or partial satisfaction of a similar provision under previous health insurance coverage or employer-provided health benefit arrangement, provided the previous coverage was continuous to a date not more than 60 days prior to the effective date of the person's insurance under this plan. In the case of previous HMO coverage, any waiting period prior to the previous coverage becoming effective must also be credited, provided that the previous coverage was substantially similar to the new coverage.

7. Maternity –

The standard Maternity plan is in compliance with the Federal Pregnancy Requirements set forth by the 1978 amendment to the Civil Rights Act. The Amendment requires that pregnancy and related conditions be treated on exactly the same basis as any other sickness. This involves not only the same deductible, coinsurance, and full pay areas, but also equal application of pregnancy restrictions, elimination of "conception while insured" provisions, and removal of any special related Extended Benefits.

Although not a requirement of the Federal legislation, the standard plan includes:

- a) Coverage for all insured females – employees and dependents (including dependent daughters).
- b) Coverage for elective abortions.

8. Home Health Care –

Includes covered charges by a Home Health Care Agency for:

- 1) part-time or intermittent home nursing care by or under the supervision of a Registered Nurse,
- 2) part-time or intermittent home care by a Home Health Aide,
- 3) physical, occupational, or speech therapy,
- 4) drugs, medicines, and other supplies prescribed by the attending physician if the cost of these items would have been covered charges had the insured remained as an inpatient in a hospital, and
- 5) laboratory services if the cost of these services would have been covered charges had the insured remained as a inpatient in a hospital.
- 6) In New York, home health care is reimbursed at the greater of the standard benefit percentage or 75%

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The above services and supplies must be provided under the terms of a Home Health Care Plan.

A Home Health Care Plan is defined as the continued treatment of an insured after release from the hospital and confinement but only if it is established in writing by the attending physician within seven days after hospital confinement ends.

The general Comprehensive Medical limitations will apply to Home Health Care. In addition, Comprehensive Medical covered charges will not include charges for:

- 1) services or supplies not included in the Home Health Care plan;
- 2) the services of any person who normally lives in the member or dependent's home;
- 3) custodial care (services or supplies provided to assist a person in daily living -- e.g., meals and personally grooming);
- 4) transportation services.
- 5) more than 40 Home Health Care visits in a calendar year. For this purpose, one visit will be counted for up to four hours of service (in a 24-hour period) by a Home health Aide and one visit will be counted for each visit by any other person.

The deductible applicable to Home Health Care will be limited to \$50 per calendar year to comply with New York state requirements. This deductible amount will be applied in place of and separately from the Comprehensive Medical deductible for all other covered charges.

9. Hospice Care --

Charges are covered for Hospice Care Services provided by a Hospice, Hospice Care Team, Hospital, Home Health Care Agency, or Skilled Nursing Facility for:

- a. any sick insured who, in the opinion of the attending physician, has no reasonable prospect of course and is expected to live no longer than six months, and
- b. the family of such insured;

but only to the extent that such Hospice Care Services are provided under the terms of a Hospice Care Program and are billed through the Hospice that manages that program.

Hospice Care Services consist of:

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- a. inpatient and outpatient care, home care, nursing care, counseling, and other supportive services and supplies provided to meet the physical, psychological, spiritual, and social needs of the dying individual; and
- b. drugs and medicines (requiring a physician's prescription) and other supplies prescribed for the dying individual by any physician who is a part of the Hospice care team; and
- c. instructions for care of the patient, counseling, and other supportive services for the family of the dying individual; and
- d. bereavement counseling services, either before or after the individual's death, provided to the family of the terminally ill person.

The general Comprehensive Medical limitations listed in this section will apply to Hospice Care. In addition, Comprehensive Medical Covered Charges will not include Hospice Care charges that:

- 1) exceed an overall maximum of 210 Hospice Care days (beginning with the first day on which Hospice Care is provided); or
- 2) exceed five visits for bereavement counseling services; or
- 3) are for Hospice Care Services not approved by the attending physician and the Company; or
- 4) are for transportation services;
- 5) are for custodial care (services or supplies provided to assist an person in daily living – e.g., meals and personal grooming); or

10. Skilled Nursing Facility –

Room and board and other services are covered, provided:

- a. a physician certifies the need for confinement,
- b. at least three days of hospital confinement preceded the skilled nursing facility confinement,
- c. the skilled nursing facility confinement results from the sickness or injury that was the cause of the hospital confinement, and
- d. the skilled nursing facility confinement begins not later than 14 days after the end of the hospital confinement or not later than 14 days after the end of a prior skilled nursing facility confinement for which benefits were payable.

Covered charges for each day will not be more than 50% of the most frequent semi-private room rate charged by the hospital in which the person was confined before the skilled nursing facility confinement. Also, covered charges will not include charges for more than 120 days for all skilled nursing facility confinements that result from

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the same or related sickness or injury under our standard benefit, and not more than 60 days for all skilled nursing facility confinements that result from the same or related sickness or injury if our 2006 Policy form benefit reduction is chosen.

11. Extended Benefit Provision –

Benefits will be payable for treatment or service received by a member or dependent within 12 months after the group policy is terminated, or three months after the individual terminates the policy under our standard benefit, or benefits will be payable for treatment or service received by a member or dependent for a hospital stay or surgery within 31 days after the group policy is terminated or three months after the individual terminates the policy if our 2006 policy form benefit reduction is chosen, provided that:

- a. the member (other than a retired member) or the dependant has been disabled (or a retired member has been in a period of limited activity) from the date insurance ceased until the date of treatment or service; and
- b. the member or dependant would have qualified for benefit payment if insurance had remained in force; and
- c. the sickness or injury for which the member or dependent receives treatment or service was diagnosed by a physician on or before the date insurance ceased.

However, no benefits will be payable for treatment or service received on or after the member or dependent becomes eligible for other group medical expense coverage. Also, extended benefits will not apply to insurance, which terminates because the member or dependent transfers to an HMO.

If the replaced plan did not provide extended benefits upon policy termination, our plan will also be written without extended benefits upon policy termination where not prohibited by state law. If the replaced plan did provide extended benefits upon policy termination, our standard extended benefits as described above, will apply regardless of what extended benefits the replaced plan provided.

12. Deductible and Coinsurance Credit on Replacement of a Prior Plan –

Credit of portion of the deductible is allowed during the first year on any replaced medical plan, provided the deductible is on a calendar year or policy year basis. Under the credit, covered charges incurred toward the deductible of the previous carrier will be recognized toward satisfaction of our deductible during the remainder of the year. This avoids making the member or dependent satisfy more than one deductible in a calendar year due to change carrier.

Further, coinsured covered charges incurred under the prior carrier plan but within the calendar year of carrier change are counted toward our maximum coinsurance liability. This is true with either a per member or dependent or per family stop loss/out-of-pocket provision, provided both the prior plan and our replacement pan contain one or the other of these limits on member and dependent coinsurance liability.

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13. Health Info Line –

Health Info Line (HIL) is benefit which combines three cost-saving tools into one convenient service; Hospital Pre-Admission Authorization, Benefit Advice, and Pretreatment Review or Presurgery Review

a. Hospital Pre-Admission Authorization

Before patients enter the hospital on a nonemergency basis, they ask their physicians to submit treatment proposals to Nippon's contracted staff of registered nurses and physicians. If an emergency occurs, the insured is asked to have the same data submitted within two working days following admission. Either way, Nippon's contracted personnel reviews each case to determine if the patient needs the amount of hospital time requested.

If the requirements for Health Info Line, Same Day Surgery, Second Surgical Opinion, Presurgery, or Pretreatment Review are not met, the normal deductible, coinsurance, and out-of-pocket provisions apply. The benefit payment is then reduced 25%. The 25% benefit penalty does not count toward the satisfaction of the out-of-pocket limit of \$2,000 per claimant per calendar year.

If days are not approved as medically necessary, benefits are not payable for those days.

Appeals may be directed to Nippon contracted staff.

b. Benefit Advice

Supplies employees with the facts they need to make well-informed, cost-effective health care decisions. Nippon's contracted registered nurses provide a wealth of information on health care options and benefit plan coverages. They can answer employee questions on such topics as outpatient surgery, generic drugs, health care alternatives, health care providers, treatment costs, and plan coverages.

c. Pre-treatment Review

When a physician recommends treatment for certain conditions, the insured, a family member, or doctor needs to call Health Info Line providing basic information. Nippon's contracted staff of medical professionals will review the treatment with the doctor and determine if benefits are available for the treatment. Then they will let the patient know. The insured and the doctor will also receive a letter confirming the treatment plan.

If Health Info Line is not called, the benefits payable may be reduced 25% of the hospital, surgical, and anesthesia charges, unless it is demonstrated that a medical emergency existed and the surgery could not be delayed for the time necessary for a review to take place.

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The 25% benefit penalty will not count toward the satisfaction of the deductible or coinsurance limits. Also, the benefit penalty maximum is \$2,000 per individual per calendar year in addition to deductible and coinsurance limits.

d. Presurgery Review

In states where Pretreatment Review has not been approved, Presurgery Review will be included in its place. When a physician recommends certain listed nonemergency surgeries, the insured needs to call the Health Info Line toll-free number providing some basic information. Nippon's contracted staff of medical professionals will review the need for surgery with the doctor and determine whether a second opinion is required. Then they will let the patient know whether to seek a second opinion. The plan pays 100% (no deductible applies) of the consultant's fee for a required second opinion (and third opinion if desired).

If Health Info Line is not called or a required second opinion not obtained, the Comprehensive Medical benefits payable will be reduced 25% of the hospital, surgical, and anesthesia charges, unless it is demonstrated that a medical emergency existed and the surgery could not be delayed for the time necessary to obtain a second opinion.

The 25% benefit penalty will not count toward the satisfaction of the deductible or coinsurance limits. Also, the benefit penalty maximum is \$2,000 per individual per calendar year in addition to deductible and coinsurance limits.

14. Variance -

a. Prescription Drugs Exclusion

Excludes as covered charges any medicines and drugs covered under a separate plan such as Pharmaceutical Card System, Inc. (PCS). Those drugs not covered by PCS would still be an eligible covered charge under the Comprehensive Medical Plan. The PCS plan does not include contraceptive coverage. Note that the rate credit for this variance is to be paid to the Comprehensive Medical rate, rather than to the rate for the Prescription Drug coverage.

b. Reimbursement at the 90th percentile

An option is available of reimbursement not to exceed prevailing charges screened at the 90th percentile.

c. \$250 per inpatient day rate

An option is available for \$250 per inpatient day co-pay on some of our PPO plans.

d. \$1000 per inpatient admission rate

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An option is available for a \$1000 per inpatient admission rate.

- e. Full coverage comparable to the medical coverage of biologically based mental illness.

An option is available for full coverage of biologically based mental illness.

- f. Full coverage comparable to the medical coverage of children with serious emotional disturbances.

An option is available for full coverage of children with severe emotional disturbances.

- g. Make Available Option under S.6030.

An option is available to extend dependent coverage through age 29 under S.6030.

- h. Extension of Dependent Coverage to Age 26.

If the Make Available Option, under New York Law S.6030, is not chosen, the plan must extend dependent coverage to age 26, under Patient Protection and Affordable Care Act (PPACA).

- i. Remove Preventive Care Cost Sharing.

A required coverage, under PPACA, to remove all cost sharing for preventive benefits from non-grandfathered plans.

- j. Extension of Mini-COBRA.

A required coverage, under New York Thirty-six Month State Continuation Benefit Required by Chapter 236 of the laws of 2009, to extend the period of continuation coverage to 36 months.

- ll. Rates

See pages D13 -- D16.

CALCULATION OF MEDICAL RATES

1. Determine the base rate from Table A.
2. Determine the PCS exclusion rate from Table A for member, spouse, and child for desired plan, if applicable.
3. Subtract the PCS exclusion rate from the base rate, if applicable.
4. Determine the 90th percentile reimbursement rate from Table A for member, spouse, and child for desired plan, if applicable.
5. Add the 90th percentile reimbursement rate to the base rate, if applicable.
6. Determine the \$1000 per inpatient admission rate from Table A for member, spouse and child for desired plan, if applicable.
7. Add the \$1000 per inpatient admission rate, if applicable.
8. Determine the full coverage of biologically based mental illness rate from Table B.
9. Add the full coverage of biologically based mental illness rate, if applicable.
10. Determine the full coverage of children with severe emotional disturbances rate from Table B.
11. Add the full coverage of children with severe emotional disturbances, if applicable.
12. Determine the rate load for the Make Available Option under S.6030 from Table C.
13. Multiply the base rate by the Make Available Option rate load.
14. Determine the rate load for the Extension of Dependent Coverage to Age 26 Factor from Table C.
15. Multiply the base rate by the Extension of Dependent Coverage to Age 26 Factor.
16. Determine the rate load for the Remove Preventive Care Cost Sharing Factor for non-grandfathered plans from Table C.
17. Multiply the base rate by the Remove Preventive Care Cost Sharing Factor.
18. Determine the rate load for the Extension of Mini-COBRA Factor from Table C.
19. Multiply the base rate by the Extension of Mini-COBRA Factor.
20. Determine the Area Factor from Table D and Section Z. A weighted average area factor would be calculated for the entire group based on the number of employees who work in each area.

21. Determine the Network Discount Factor from Table E.
22. Determine the Effective Date Adjustment Factor by using $[1+(.0080)X]$ where
X is the number of complete months elapsed since November 1, 2012 as of the date of issue through October 31, 2013.
Employer's rates are guaranteed for 12 months using the Effective Date adjustment Factor in effect on their policy anniversary.
23. The Experience Adjustment Factor reflects actual experience on the Nippon Life Insurance Company of America New York Community Rated block.
- | | |
|------------------------------|------|
| Experience Adjustment Factor | 4.05 |
|------------------------------|------|
24. Multiply the rates from Line 19 by the Area Factor, Network Discount Factor, the Effective Date Adjustment Factor, and the Experience Adjustment Factor to produce the final rates.

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TABLE A

Basic Rates for Cases with 2 to 50 Covered Lives Effective 10/1/2007

| <u>Deductible</u> | | <u>Coinsurance</u> | | <u>Out of Pocket</u> | | <u>Co-pay</u> | | <u>Base</u> | <u>PCS</u> | 90th Percentile Reimburse ment Addition | |
|---|---------------------------|-----------------------|---------------------------|-----------------------|---------------------------|-----------------------|---------------------------|--------------|------------------|---|------|
| <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | <u>Rates</u> | <u>Deduction</u> | | |
| \$100 | | 90%/ 10% | 80%/ 20% | \$1,000 | | \$10 | \$0 | Member | 210.49 | 14.68 | 5.37 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 247.98 | 18.34 | 6.30 |
| | | | | | | | | Child | 201.07 | 14.85 | 5.19 |
| \$200 | | 90%/ 10% | 80%/ 20% | \$1,000 | | \$10 | \$0 | Member | 209.99 | 14.40 | 5.35 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 247.81 | 17.80 | 6.29 |
| | | | | | | | | Child | 198.44 | 13.87 | 5.12 |
| \$300 | | 90%/ 10% | 80%/ 20% | \$2,000 | | \$10 | \$0 | Member | 199.39 | 13.63 | 5.08 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 234.95 | 17.00 | 5.97 |
| | | | | | | | | Child | 188.00 | 12.72 | 4.89 |
| \$200 | | 90%/ 10% | 70%/ 30% | \$1,000 | | \$10 | \$0 | Member | 206.94 | 12.35 | 5.28 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 244.48 | 15.26 | 6.22 |
| | | | | | | | | Child | 194.66 | 11.82 | 5.02 |
| \$300 | | 90%/ 10% | 70%/ 30% | \$2,000 | | \$15 | \$0 | Member | 195.19 | 11.67 | 4.97 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 229.97 | 14.51 | 5.84 |
| | | | | | | | | Child | 181.71 | 10.84 | 4.89 |
| \$500 | \$1,000 | 90%/ 10% | 70%/ 30% | \$1,500 | \$3,000 | \$20 | \$0 | Member | 179.68 | 12.32 | 4.58 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 211.62 | 15.20 | 5.37 |
| | | | | | | | | Child | 182.14 | 12.58 | 4.65 |
| \$1,000 | \$2,000 | 90%/ 10% | 70%/ 30% | \$3,000 | \$6,000 | \$20 | \$0 | Member | 161.83 | 11.10 | 4.12 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 190.64 | 13.69 | 4.84 |
| | | | | | | | | Child | 160.80 | 11.22 | 4.14 |
| \$500 | | 80%/ 20% | 70%/ 30% | \$2,000 | | \$15 | \$0 | Member | 189.82 | 11.09 | 3.86 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 223.00 | 13.77 | 4.52 |
| | | | | | | | | Child | 170.91 | 9.30 | 3.53 |
| \$500 | \$1,000 | 80%/ 20% | 60%/ 40% | \$2,000 | \$4,000 | \$20 | \$0 | Member | 171.41 | 11.75 | 4.37 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 200.38 | 14.40 | 5.09 |
| | | | | | | | | Child | 166.22 | 11.61 | 4.29 |
| \$1,000 | \$2,000 | 80%/ 20% | 60%/ 40% | \$4,000 | \$8,000 | \$20 | \$0 | Member | 150.02 | 10.29 | 3.82 |
| \$200 Per Out of Network Hospital Admission | | | | | | | | Spouse | 175.56 | 12.61 | 4.46 |
| | | | | | | | | Child | 145.42 | 10.16 | 3.75 |

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Basic Rates for Cases with 2 to 50 Covered Lives Effective 10/1/2007

| <u>Deductible</u> | | <u>Coinsurance</u> | | <u>Out of Pocket</u> | | <u>Co-pay</u> | | | <u>Base</u> | <u>PCS</u> | <u>\$1,000</u> |
|-------------------|----------------|--------------------|----------------|----------------------|----------------|----------------|----------------|--------|--------------|------------------|------------------|
| <u>In</u> | <u>Out of</u> | <u>In</u> | <u>Out of</u> | <u>In</u> | <u>Out of</u> | <u>In</u> | <u>Out of</u> | | <u>Rates</u> | <u>Deduction</u> | <u>Per</u> |
| <u>Network</u> | <u>Network</u> | <u>Network</u> | <u>Network</u> | <u>Network</u> | <u>Network</u> | <u>Network</u> | <u>Network</u> | | | | <u>admission</u> |
| \$0 | \$3,000 | 100%/0% | 70%/30% | \$0 | \$6,000 | \$20 | \$0 | Member | 189.90 | 13.02 | -2.16 |
| | | | | | | | | Spouse | 223.45 | 16.06 | -2.54 |
| | | | | | | | | Child | 191.12 | 13.33 | -2.20 |
| \$0 | \$5,000 | 100%/0% | 70%/30% | \$0 | \$10,000 | \$20 | \$0 | Member | 184.02 | 12.62 | -2.10 |
| | | | | | | | | Spouse | 215.92 | 15.51 | -2.46 |
| | | | | | | | | Child | 184.88 | 12.90 | -2.14 |
| \$500 | \$1,000 | 100%/0% | 70%/30% | \$500 | \$3,000 | \$20 | \$0 | Member | 182.24 | 12.50 | -2.08 |
| | | | | | | | | Spouse | 215.94 | 15.52 | -2.46 |
| | | | | | | | | Child | 184.91 | 13.05 | -2.15 |
| \$1,000 | \$2,000 | 100%/0% | 70%/30% | \$1,000 | \$6,000 | \$20 | \$0 | Member | 166.96 | 11.45 | -1.91 |
| | | | | | | | | Spouse | 197.54 | 14.19 | -2.25 |
| | | | | | | | | Child | 169.53 | 11.82 | -1.96 |
| \$0 | \$3,000 | 100%/0% | 80%/20% | \$0 | \$6,000 | \$20 | \$0 | Member | 191.42 | 13.13 | -2.16 |
| | | | | | | | | Spouse | 225.63 | 16.21 | -2.57 |
| | | | | | | | | Child | 193.45 | 13.49 | -2.23 |
| \$0 | \$5,000 | 100%/0% | 80%/20% | \$0 | \$10,000 | \$20 | \$0 | Member | 186.12 | 12.77 | -2.13 |
| | | | | | | | | Spouse | 218.31 | 15.69 | -2.49 |
| | | | | | | | | Child | 187.69 | 13.10 | -2.16 |
| \$500 | \$1,000 | 100%/0% | 80%/20% | \$500 | \$3,000 | \$20 | \$0 | Member | 184.41 | 12.64 | -2.11 |
| | | | | | | | | Spouse | 218.75 | 15.72 | -2.49 |
| | | | | | | | | Child | 190.54 | 13.29 | -2.19 |
| \$1,000 | \$2,000 | 100%/0% | 80%/20% | \$1,000 | \$6,000 | \$20 | \$0 | Member | 189.40 | 11.61 | -1.93 |
| | | | | | | | | Spouse | 200.71 | 14.42 | -2.29 |
| | | | | | | | | Child | 172.55 | 12.04 | -1.99 |

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High Deductible HSA Compatible Health Plans

| <u>Deductible</u> | | <u>Coinsurance</u> | | <u>Out of Pocket</u> | | <u>Co-pay</u> | | | <u>Base Rates</u> |
|-------------------|-----------------------|--------------------|-----------------------|----------------------|-----------------------|-------------------|-----------------------|---------------|-------------------|
| <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | <u>In Network</u> | <u>Out of Network</u> | | |
| \$2,000 | \$4,000 | 100%/ 0% | 70%/ 30% | \$2,000 | \$8,000 | N/A | N/A | Member | 126.31 |
| | | | | | | | | Member+Spouse | 263.84 |
| | | | | | | | | Member+Child | 214.59 |
| | | | | | | | | Family | 372.13 |
| \$2,500 | \$5,000 | 100%/ 0% | 70%/ 30% | \$2,500 | \$10,000 | N/A | N/A | Member | 116.51 |
| | | | | | | | | Member+Spouse | 237.82 |
| | | | | | | | | Member+Child | 193.53 |
| | | | | | | | | Family | 336.09 |
| \$3,000 | \$6,000 | 100%/ 0% | 70%/ 30% | \$3,000 | \$10,000 | N/A | N/A | Member | 111.66 |
| | | | | | | | | Member+Spouse | 223.01 |
| | | | | | | | | Member+Child | 181.88 |
| | | | | | | | | Family | 316.59 |
| \$5,000 | \$10,000 | 100%/0% | 80%/ 10% | \$5,000 | \$15,000 | N/A | N/A | Member | 95.77 |
| | | | | | | | | Member+Spouse | 172.16 |
| | | | | | | | | Member+Child | 142.56 |
| | | | | | | | | Family | 250.40 |
| \$1,500 | \$3,000 | 80%/ 20% | 60%/ 40% | \$3,000 | \$6,000 | N/A | N/A | Member | 117.75 |
| | | | | | | | | Member+Spouse | 242.31 |
| | | | | | | | | Member+Child | 197.70 |
| | | | | | | | | Family | 341.93 |
| \$1,500 | \$3,000 | 80%/ 20% | 60%/ 40% | \$5,000 | \$10,000 | N/A | N/A | Member | 108.23 |
| | | | | | | | | Member+Spouse | 224.80 |
| | | | | | | | | Member+Child | 184.32 |
| | | | | | | | | Family | 316.64 |
| \$2,000 | \$4,000 | 80%/ 20% | 60%/ 40% | \$3,000 | \$6,000 | N/A | N/A | Member | 116.87 |
| | | | | | | | | Member+Spouse | 234.69 |
| | | | | | | | | Member+Child | 191.17 |
| | | | | | | | | Family | 332.96 |
| \$2,000 | \$4,000 | 80%/ 20% | 60%/ 40% | \$5,000 | \$10,000 | N/A | N/A | Member | 104.84 |
| | | | | | | | | Member+Spouse | 212.41 |
| | | | | | | | | Member+Child | 173.89 |
| | | | | | | | | Family | 300.64 |
| \$2,500 | \$5,000 | 80%/ 20% | 60%/ 40% | \$5,000 | \$10,000 | N/A | N/A | Member | 99.49 |
| | | | | | | | | Member+Spouse | 196.79 |
| | | | | | | | | Member+Child | 161.06 |
| | | | | | | | | Family | 279.19 |
| \$3,000 | \$6,000 | 80%/ 20% | 60%/ 40% | \$5,000 | \$10,000 | N/A | N/A | Member | 97.11 |
| | | | | | | | | Member+Spouse | 188.01 |
| | | | | | | | | Member+Child | 154.09 |
| | | | | | | | | Family | 267.82 |

Table B
Timothy's Law Must Offer Benefits

| | | <u>PPO</u> | | <u>HSA</u> <u>Compatible</u> |
|--|--------|------------|-----------------|---------------------------------|
| Full coverage of Biologically Based Conditions | Member | \$0.20 | Member | \$0.10 |
| | Spouse | \$0.20 | Member + Spouse | \$0.20 |
| | Child | \$0.32 | Member + Child | \$0.20 |
| | | | Family | \$0.36 |
| Full coverage of severe emotional disturbances in children | Member | \$0.00 | Member | \$0.00 |
| | Spouse | \$0.00 | Member + Spouse | \$0.00 |
| | Child | \$0.32 | Member + Child | \$0.16 |
| | | | Family | \$0.16 |

Table C

Rate adjustment for Make Available Option

Make Available Option under S.6030 1.00%

Extension of Dependent Coverage to Age 26 Factor

If the Make Available Option, under New York Law S.6030, is not chosen, a 0.7% load to extend dependent coverage to age 26, under Patient Protection and Affordable Care Act (PPACA).

Remove Preventive Care Cost Sharing Factor

There is a 0.5% load remove all cost sharing for preventive benefits for non-grandfathered copay plans, and a 1.0% load for non-grandfathered non-copay plans under PPACA.

Extension of Mini-COBRA Factor

There is a 0.25% load to extend the period of continuation coverage to 36 months, under New York Thirty-six Month State Continuation Benefit Required by Chapter 236 of the laws of 2009.

Table D
Area Factor

| <u>Locality Code</u> | <u>County</u> | <u>County Name</u> | <u>Medical/Rx Area Factor</u> |
|----------------------|---------------|--------------------|-------------------------------|
| 3601 | 003 | Bronx | 1.26 |
| 3601 | 024 | Kings | 1.26 |
| 3601 | 030 | Nassau | 1.26 |
| 3601 | 031 | New York | 1.26 |
| 3601 | 041 | Queens | 1.26 |
| 3608 | 043 | Richmond | 1.23 |
| 3602 | 044 | Rockland | 1.23 |
| 3602 | 052 | Suffolk | 1.23 |
| 3698 | 060 | Westchester | 1.23 |

Multiply the above Area Factors by a Demographic Adjustment Factor of 1.15 to arrive the final Area Factor to be used in rate calculation.

If an employer domiciled in one of the nine counties above has employee who work outside of those nine counties, please use the area factors in Section Z for those employees. An average area factor would then be calculated for the entire group based on the number of employees who work in each area.

Table E

Network Discount Factor

PPO Plans

| <u>Network</u> | <u>Discount</u> |
|-------------------|-----------------|
| ASA | .67 |
| MagnaCare | .68 |
| Multiplan | .75 |
| PHCS PPO | .80 |
| *PHCS Open Access | .73 |

* Available only with the 90/ 70 coinsurance plans

Indemnity Plans

| <u>Network</u> | <u>Discount</u> |
|----------------|-----------------|
| Multiplan | .90 |

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Example Rates Calculations

| | | <u>Plan I</u> | <u>Plan II</u> |
|--|--------------------------|---------------|----------------|
| | Deductible | \$200 | \$200 |
| In Network | Coinsurance | 90/10% | 90/10% |
| Out of Network | Coinsurance | 70/30% | 70/30% |
| | Out-of-Pocket | \$1,000 | \$1,000 |
| In Network | Copay | \$10 | \$10 |
| | Rx | No PCS | PCS |
| 1. Base Rate | Member | 206.94 | 206.94 |
| | Spouse | 244.48 | 244.48 |
| | Child | 194.66 | 194.66 |
| 2. PCS Exclusion | Member | N/A | 12.35 |
| | Spouse | N/A | 15.26 |
| | Child | N/A | 11.82 |
| 3. 90 th Percentile Reimbursement | Member | N/A | N/A |
| | Spouse | N/A | N/A |
| | Child | N/A | N/A |
| 4. Biologically Based Mental Illness | Member | N/A | N/A |
| | Spouse | N/A | N/A |
| | Child | N/A | N/A |
| 5. Emotional Disturbance in Children | Member | N/A | N/A |
| | Spouse | N/A | N/A |
| | Child | N/A | N/A |
| 6. Make Available Option | | N/A | N/A |
| 7. Extension of Dependent Coverage to Age 26 | | 1.007 | 1.007 |
| 8. Remove Preventive Care Cost Sharing | (Non-grandfathered plan) | 1.005 | 1.005 |
| 9. Extension of Mini-COBRA Factor | (Effective 11/1/2010) | 1.0025 | 1.0025 |
| 10. Base Rate - PCS Exclusion | Member | 209.95 | 197.42 |
| | Spouse | 248.04 | 232.56 |
| | Child | 197.50 | 185.50 |
| 11. Network Discount Factor | (ASA Network) | 0.67 | 0.67 |
| 12. Area Factors | New York (10000-10292) | 1.4490 | 1.4490 |
| 13. Effective Date | Adjust Factor 11/1/12 | 1.000 | 1.000 |
| 14. Experience Adjustment Factor | | 4.05 | 4.05 |
| 15. Final Rates | Member* | 825.51 | 776.24** |
| | Spouse | 975.26 | 914.39** |
| | Child | 776.52 | 729.37** |

* The Employee rate will be charged for the Young Adult Option extend depended coverage through age 29 under law S.6030

**PCS rate must be added to these rates to obtain total medical rates.

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PART 2 – PRESCRIPTION DRUG

BENEFIT DESCRIPTION

Prescription Drugs Expense Insurance is a supplemental medical expense benefit that can only be written with Medical Insurance. It normally provides full payment for Prescription Drugs after a deductible for each prescription.

Prescription Drugs Expense Insurance replaces most of the drug benefit under the Medical coverage. Those drugs not covered by PCS would still be an eligible covered charge under Medical. A variance giving some Medical plan credit for the addition of Prescription Drugs Expense Insurance is found in Part 1 of this section (Section D) of the rate manual.

Prescription Drugs Expense Insurance is available to all eligible active members under age 65.

For members 65 and over, Prescription Drugs Expense Insurance is available only to active members provided they are also insured for Medical benefits where both coverages are provided. Retired members are not eligible for Prescription Drugs Expense Insurance but still have coverage for Prescription Drugs under the Medical coverage.

All claims are paid by a third party, PCS, Inc. of Scottsdale, AZ.

Prescription Drugs Expense Insurance covered charges are reimbursable if the prescription is filled by a "RECAP Member" pharmacy or by a "Non-Member" pharmacy.

A "RECAP Member" pharmacy is defined as a pharmacy that has entered into a participating contract with PCS. These pharmacies have a PCS RECAP sign or logo indicating their participation in the pharmacy network.

A "Non-Member" pharmacy is defined as a pharmacy that has not entered into a participating contract with PCS.

It is in the member's best interest to seek out a "RECAP Member" pharmacy to guarantee that the full cost of the drug in excess of the deductible will be covered.

When prescriptions are filed at a "Non-Member" pharmacy, the member pays the total cost billed by the pharmacist. The member then has to obtain a Prescription Drugs Expense Insurance claim form from the employer. The pharmacist completes one part of the form while the member completes the other part of the form. The form is mailed to PCS for reimbursement. PCS screens these claims using "usual and customary" guidelines. The potential disadvantage to the member is that the pharmacist may mark-up the drug more than "usual and customary" allows for. In that event, the member will have to pay more.

PCS pays all claims to pharmacists or members. In turn, Nippon Life Insurance Company of America reimburses PCS.

Prescription Drugs Expense Insurance coverage is designed to provide payments for insulin, medicine, or drugs which require a physician's prescription (legend drugs) and are essential for treatment of injury or disease. "Prescription Legend Drugs" means any

medicinal substance, the label of which under the Federal Food, Drug and Cosmetic Act, is required to bear the legend, "Caution: Federal Law prohibits dispensing without a prescription."

Each prescription and each refill shall not exceed a 34-day supply or a 100-unit dose.

The prescription drug plan offered includes contraceptive coverage.

Coverage charges **exclude** the following:

1. Medicine or drugs dispensed by a hospital, rest home, skilled nursing facility, convalescent hospital, nursing home, or similar institution during a member's confinement there.
2. Non-legend drugs (including allergens), patent or proprietary medicines or drugs not requiring a prescription (other than injectable insulin), or charges for the administration or injection of any medicine or drug.
3. Any medicine or drug prescribed due to sickness covered by a Workers' Compensation Act or similar legislation, due to injury arising out of or in the course of any employment for wage or profit.
4. Any medicine or drug compensated for or furnished by the United States Government or any Agency thereof unless in the absence of insurance, there is a legal obligation for the member to pay for such medicines or drugs.
5. Any medicine or drug labeled "Caution – Limited by Federal Law to investigational use," or any experimental drug, even though a charge is made.
6. Immunization agents, biological sera, blood or blood plasma, injectable, or any prescription directing parenteral (human injection) administration or use (other than insulin), vitamins, vitamin prescriptions (other than legend vitamins).
7. Any prescription refilled in excess of the number specified by the physician or for any refill dispensed after one year from the physician's original order.
8. Drugs or medicines covered by medical expense insured under the Individual Purchase Rights
9. Any medicine or drug delivered or administered by the prescriber.
10. Drugs or medicines that are not for medically necessary care.
11. Drugs or medicine prescribed or dispensed by a person in the member's immediate family.
12. Drugs or medicines that would be provided at no charge in the absence of insurance.
13. Drugs or medicines provided as the result of a sickness or injury that is due to voluntary participation in criminal activities.

14. Tretinoin.
15. Cosmetic, and health and beauty aids.
16. Drugs or medicines that are Experimental or Investigational. (The denial of any claim on the basis of the exclusion of coverage for Experimental or Investigational drugs or medicines may be appealed through the procedure prescribed in the notice of that claim decision.)
17. DSEI drugs (drugs determined by the Food and Drug Administration as lacking in substantial evidence of effectiveness).
18. Drugs or medicines prescribed for treatment leading to, in connection with or resulting from sexual transformation or intersex surgery.
19. Herbal supplements.

The plans offered have a \$5/\$10 Generic/Non-Generic (brand name) and \$10/\$15/\$25 Generic/Preferred Brand Name/Non-Preferred Brand Name per prescription deductible. 100% coverage is provided above the deductible. The lower deductible for generic drugs is an incentive to encourage members to purchase lower cost generic drugs.

Maximum Allowable Cost (MAC) is included in the plan offered. MAC is the highest unit price a plan will pay for a select group of generic drugs. These drugs can be purchased by the pharmacist at a price less than is allowable on the MAC listing. We offer two MAC plan options, MAC A and MAC B. Under MAC A, the pharmacist is not reimbursed for the difference between the actual cost and the MAC listing price whether or not the doctor requires a brand name drug be dispensed. Under MAC B, the pharmacist is not reimbursed for the difference between the actual cost and the MAC listing price only if the insured voluntarily opts for the brand name drug. The pharmacist will be reimbursed for the difference in cost, however, if the doctor requires the brand name drug dispensed.

Mail Order Maintenance Drugs (MOMD) is a supplemental medical expense benefit that allows members who take one or more maintenance medications a convenient, inexpensive way to order medications and have them delivered directly to their home. The benefits provide full payment after a \$10/\$20 Generic/Non-Generic (brand name) and \$20/\$30/\$50 Generic/Preferred Brand Name/Non-Preferred Brand Name per prescription deductible.

Maintenance drugs and medications are those taken on a regular or long term basis to treat such conditions as high blood pressure, ulcers, arthritis, heart or thyroid conditions, emphysema, diabetes, etc.

Benefit payment is restricted to:

1. prescribed maintenance medications which are necessary to treat a chronic or long term sickness or injury and that can be legally dispensed only upon the written prescription of a physician,
2. a 90 day supply for each prescription and each refill, and
3. prescription which are filled through the contracted firm.

PCS RATE CALCULATION

I. Basic Rates*

MAC A

| | | | | |
|------------|-----------|----------------|----------------|-----------------|
| Retail | \$5/\$10 | \$10/\$15/\$25 | \$10/\$20/\$35 | \$15/\$30/\$50 |
| Mail Order | \$10/\$20 | \$20/\$30/\$50 | \$20/\$40/\$70 | \$30/\$60/\$100 |
| Employee | 12.31 | 9.96 | 9.19 | 7.82 |
| Spouse | 15.26 | 12.34 | 11.39 | 9.69 |
| Children | 10.35 | 8.37 | 7.73 | 6.58 |

MAC B

| | | | | |
|------------|-----------|----------------|----------------|-----------------|
| Retail | \$5/\$10 | \$10/\$15/\$25 | \$10/\$20/\$35 | \$15/\$30/\$50 |
| Mail Order | \$10/\$20 | \$20/\$30/\$50 | \$20/\$40/\$70 | \$30/\$60/\$100 |
| Employee | 13.68 | 10.48 | 9.67 | 8.23 |
| Spouse | 16.96 | 12.99 | 11.99 | 10.20 |
| Children | 11.50 | 8.81 | 8.13 | 6.93 |

*Notes:

Extension of Dependent Coverage to Age 26 Factor

If the Make Available Option, under New York Law S.6030, is not chosen, a 0.7% load to extend dependent coverage to age 26, under Patient Protection and Affordable Care Act (PPACA).

Extension of Mini-COBRA Factor

There is a 0.25% load to extend the period of continuation coverage to 36 months, under New York Thirty-six Month State Continuation Benefit Required by Chapter 236 of the laws of 2009.

II. Calculation of PCS Rates

A. Calculation of Gross Monthly Rate

1. The basic rates for the employee, spouse and child are shown on page D-20.
2. Determine the rate load for the Extension of Dependent Coverage to Age 26 Factor on page D-20.
3. Multiply the base rate by the Extension of Dependent Coverage to Age 26 Factor.
4. Determine the rate load for the Extension of Mini-COBRA Factor on page D-20.
5. Multiply the base rate by the Extension of Mini-COBRA Factor.
6. Determine the PCS area factor from the Area Factors table on page D-15 and Section Z. A weighted average area factor would be calculated for the entire group based on the number of employees who work in each area.
7. Determine the Effective Date Adjustment Factor by using $[1+(.0080)X]$ where

X is the number of complete months elapsed since November 1, 2012 as of the date of issue through October 31, 2013.
8. The Experience Adjustment Factor reflects actual experience on the Nippon Life Insurance Company of America New York Community Rated block.

Experience Adjustment Factor 4.05
9. Multiply the rates from line 6 by the Area Factor, the Effective Date Adjustment Factor, and the Experience Factor to produce the final rates.

Appendix 1

Information Required Pursuant to Addendum 3 of Circular Letter 1993-1 - Comparative Premium Rate Information for Small Group Health Insurance Preface to Section D of Rate Manual

| | Plan A | Plan B |
|-----------------------|------------------------------------|------------------------------------|
| Coverage | | |
| Deductible | | |
| Individual | \$200 | \$500 |
| Family | \$600 | \$1,500 |
| Coinsurance | | |
| Network | 90/10 | 80/20 |
| Non-Network | 70/30 | 70/30 |
| Physician Visit Copay | | |
| Network | \$10 | \$15 |
| Non-Network | \$0 | \$0 |
| Out-of-Pocket | | |
| Individual | \$1,000 | \$2,000 |
| Family | \$3,000 | \$6,000 |
| Drugs | Included in a separate PCS program | Included in a separate PCS program |
| Reimbursement Level | 80% | 80% |
| Network | ASA | MagnaCare |

Drug Rates with Oral Contraceptives @ 11/1/2012

Bronx, Kings, Nassau, New York, Queens

| | | |
|----------|--------|--------|
| Employee | 81.04 | 81.04 |
| Spouse | 100.48 | 100.48 |
| Child | 68.13 | 68.13 |

Richmond, Rockland, Suffolk, Westchester

| | | |
|----------|-------|-------|
| Employee | 79.11 | 79.11 |
| Spouse | 98.08 | 98.08 |
| Child | 66.51 | 66.51 |

Total Rate @ 11/1/2012

Bronx, Kings, Nassau, New York, Queens

| | | |
|----------|----------|--------|
| Employee | 857.29 | 804.66 |
| Spouse | 1,014.86 | 947.58 |
| Child | 797.50 | 722.43 |

Richmond, Rockland, Suffolk, Westchester

| | | |
|----------|--------|--------|
| Employee | 836.88 | 785.50 |
| Spouse | 990.70 | 925.02 |
| Child | 778.51 | 705.23 |

Notes:

Rate for Employee/Spouse coverage is calculated by adding Employee and Spouse rates shown above.

Rate for Employee/Child(ren) coverage is calculated by adding the Employee and Child rates shown above.

Rate for Employee/Spouse/Child(ren) coverage is calculated by adding Employee, Spouse and Child(ren) rates shown above.

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Appendix 2

A. New York Small Group Schedule of Commissions

Effective July 1, 2011 the broker commissions for new business sales with 50 or less eligible employees will be paid in accordance with the schedule below.

Please contact your local Nippon Life Benefits representative for more information about our product portfolio and commission.

Medical/Rx/Vision

| Annual Premium | Commission Percentage |
|----------------|-----------------------|
| All Premium | 1.0% |

Dental

| Annual Premium | Commission Percentage |
|-------------------------|-----------------------|
| For the first \$ 50,000 | 8.0% |
| For the next \$ 50,000 | 6.0% |
| Over \$100,000 | 3.0% |

Life/STD/LTD

| Annual Premium | Commission Percentage |
|----------------|-----------------------|
| All | 15.0% |

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B. New York Small Group Schedule of Commissions

Effective between January 1, 2007 and March 31, 2011, the broker commissions for new business sales with 50 or less eligible employees will be paid in accordance with the schedule below.

Please contact your local Nippon Life Benefits representative for more information about our product portfolio and commission.

Medical/Rx/Vision

| Annual Premium | Commission Percentage |
|--------------------------|-----------------------|
| For the first \$ 100,000 | 5.0% |
| For the next \$ 400,000 | 4.0% |
| Over \$ 500,000 | 2.0% |

Dental

| Annual Premium | Commission Percentage |
|-------------------------|-----------------------|
| For the first \$ 50,000 | 8.0% |
| For the next \$ 50,000 | 6.0% |
| Over \$100,000 | 3.0% |

Life/STD/LTD

| Annual Premium | Commission Percentage |
|----------------|-----------------------|
| All | 15.0% |

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B. 2010 Persistence Incentive Plan for the following Categories of Group Life/Health Business:

1. New York Community Rated cases effective prior to January 1, 2007 are eligible for a persistency incentive bonus.

The number of covered employee lives is determined as of the most recent policy anniversary date.

Overview

NLIA's incentive plan is focused on persistency. Payments are based on two calculations, as follows:

Basic Persistency Incentive

An incentive payment is calculated, if persistency is 70% or better and the agent or broker satisfies certain additional requirements. The incentive is a percentage of the producer's total billed Non-Participating Group Life/Health premium during the prior calendar year, using a schedule that increases with higher persistency. There is no minimum premium requirement.

Supplementary Persistency Incentive

If the agent or broker qualifies for the Basic Persistency Incentive, and has billed Non-Participating Group Life/Health premiums of \$250,000 or more, an additional incentive payment is calculated based on total calendar year billed Non-Participating Group Life/Health premium.

The basic approach for the incentive plan is that premium that stays with NLIA for longer period of time has a greater value to the Company.

Qualification Requirements

For a *Basic Persistency Incentive*, an agent or broker must meet both of the following qualifications:

Qualification 1

A persistency percentage of 70% or better. The persistency is calculated as the ratio of

Annualized December 2009 premium for Pooled Group Life/Health policies still in force on 12/31/10
Annualized December 2009 premium for Pooled Group Life/Health policies in force on 12/31/09

Note: An agent or broker, during his or her first calendar year appointed with NLIA, will be assumed to have a persistency percentage of 85%.

Qualification 2

Satisfy at least 2 of the following, as of 12/31/10

- 10% or more of premium is from NLIA Life, Disability, Dental or Vision Care products. This includes all Pooled as well as Regular Group premium.
- 20% or more of premium is non-community rated Pooled Group Medical premium.
- At least \$250,000 and/or 5 Non-Participating Group Medical cases in force with NLIA.

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Policies replaced by insurers with whom NLIA or NLI Agency has a marketing agreement in force at the time of the replacement will no be treated as lapsed in the year the policy is replaced for purposes of satisfying qualification requirements and calculating incentive payments. In subsequent years these replaced will not qualify for the Persistency Incentive Plan.

Except where there is a replacement by an insurer with whom NLIA or NLI Agency has a marketing agreement, a policy that terminates during 2010 will be deemed terminated for the entire year and no premium received for that policy will be considered for purposes of the Persistency Incentive Plan.

Qualification Requirements: (continued)

For a *Supplementary Persistency Incentive*. If an agent or broker must meet both of the following qualification :

Qualification 1

Qualify for the Basic Persistency Incentive. If an agent or broker does not qualify for the Basis Persistency Incentive, he or she will not be eligible to receive a Supplementary Persistency Incentive.

Qualification 2

Have a minimum of \$250,000 of billed Non-Participating Group Life/Health premium during 2010.

The Incentive Schedules

- a) Basic Persistency Incentive, as a percent of 2010 NLIA Non-Participating Group Life/Health billed premium.

| Persistency Percentage: | <u><70</u> | <u>70-79.9</u> | <u>80-89.9</u> | <u>90+</u> |
|-------------------------|---------------|----------------|----------------|------------|
| | 0 | 0.20% | 0.50% | 0.75% |

Supplementary Persistency Incentive, as a percent of 2010 Non-Participating Life/Health billed premium, based on persistency and billed premium.

| Persistency Percentage: | <u><70</u> | <u>70-79.9</u> | <u>80-89.9</u> | <u>90+</u> |
|-------------------------|---------------|----------------|----------------|------------|
| Billed 2000 Premium: | | | | |
| <\$250,000 | 0 | 0 | 0 | 0 |
| \$250-349,999 | 0 | 0.20% | 0.35% | 0.65% |
| \$350-499,999 | 0 | 0.35% | 0.65% | 0.85% |
| \$500,000+ | 0 | 0.65% | 0.85% | 1.00% |

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APPENDIX 3 NEW YORK SMALL GROUP UNDERWRITING GUIDELINE

Eligible Employee

An eligible employee is defined as employee who is regularly scheduled to work for a small employer on a full-time basis, with a normal workweek of 20 or more hours. The NY Insurance Department interprets the law as prohibiting an insurer from refusing to offer coverage to employees who are working at least 20 hours per week. However, the law does not require small employers to provide coverage to employees who are working 20 hours per week. Underwriting will permit employers to have an eligibility requirement of between 20 and 35 hours per week.

Under Nippon Life Benefits' contract, a sole proprietor or partner is included. An employee who works on a part-time, temporary or substitute basis is not an eligible employee.

Pursuant to a discussion with an attorney at the Insurance Department, an employee covered under a separate health care policy negotiated under a collective bargaining agreement is not an eligible employee.

Small Employer - Definition

A small employer is defined as an employer actively engaged in business that employs an average of at least 2 but not more than 50 eligible employees on the date of application for coverage or, in subsequent years, on the date of the determination of renewal rates.

Note: New York law approaches a definition of small employer by stating that a group health insurance policy covering between 2 to 50 employees or members, exclusive of spouses and dependants, must be community rated.

Minimum Participation

For contributory policies, the policy must insure at least 50% of the employees eligible for coverage under the policy. Nippon Life Benefits requires a participation level of 75%.

Nippon Life Benefits contract wording provides that eligible employees who waive coverage in writing due to coverage through another employer are not counted in the participation calculation.

Example: The employer has 10 eligible employees. Three of them have coverage as dependent spouses under another employer's plan and have waived Nippon Life Benefits' coverage in writing. One employee neither wants to enroll nor waive coverage. For participation purposes, the 3 employees with coverage under another employer's plan are not counted in the calculation. The employee who neither wants to enroll nor waive is counted in the calculation as not participating. Therefore, the participation level is over 85% (6 participants of 7 employees countable).

Dual Coverage

If the employer has another health plan, whether an HMO or an insured plan, the employer's application must be accepted if the group meets Nippon Life Benefits' participation requirements.

For participation purposes, Nippon Life Benefits will take the entire group into consideration. Employees covered under the employer's other competing health plan will be counted as non-participating employees. However, as noted above under minimum participation, Nippon Life Benefits will not count eligible employees who waive Nippon Life Benefits' coverage in writing due to coverage under another employer's plan.

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Example: The employer has 20 eligible employees. There are 12 employees who want Nippon Life Benefits' coverage. Seven employees are enrolled in the employer's HMO plan. One employee waives coverage because of coverage as a spouse under another employer's plan. The participation level is below 75% ($[12]/[20-1]=12/19$). The employer's application is rejected.

One Life Group

A one-life group is not an eligible group. Under New York law, the policy must cover at least 2 employees.

Carve Out Rules

All proposals involving a carve out (coverage for only a specific eligible class of employees) must be approved in advance by Underwriting. Acceptable carve-out classes must be based on conditions pertaining to employment, such as, exempt/non-exempt, hourly/salaried, union/non-union, management/non-management, or rotational/non-rotational. If approved for quotation, Nippon Life Benefits will apply the participation requirements as follows:

- If the carve out is a class of 10 or more employees, the participation requirements will be applied to just the proposed eligible class, instead of the entire small employer group. Nippon Life Benefits requires written waivers from employees in that specific class with other coverage who do not want coverage under Nippon Life Benefits' plan.

Example: The employer has 25 employees, 10 exempt and 15 non-exempt. The employer wants Nippon Life Benefits coverage for only the exempt employees. Two of the exempt employees have other coverage and waive Nippon Life Benefits coverage in writing. The participation requirements are applied only to the exempt employees and 2 of them are not counted because they waived coverage in writing. Therefore the participation level is 100% (8 participants of 8 countable).

- For a class of rotational staff members (foreign nationals working for an American subsidiary), Nippon Life Benefits may permit a carve-out class of as few as 2 to 9 rotational employees. The participation requirements will be applied to the proposed class, instead of the entire small employer group. Nippon Life Benefits requires written waivers from rotational employees with other coverage who do not want coverage under Nippon Life Benefits' plan.

Example: The employer has 30 employees, 5 of whom are rotational staff members. The employer wants coverage only for the rotational employees, all of whom want Nippon Life Benefits coverage. The participation requirements are applied only to the rotational employees and the participation level is 100% (5 participants of 5 countable).

- If an employer wishes to cover a class of employees under the 10 life-threshold (i.e., 2 to 9 employees) for a class of other than rotational employees, Nippon Life Benefits will apply its participation requirements to the entire small employer group. Nippon Life Benefits requires written waivers from all employees with other coverage who do not want coverage under Nippon Life Benefits' plan.

Example: The employer has 8 employees, 3 management and 5 non-management. The employer wants to cover only the management employees, all of whom want Nippon Life Benefits coverage. The non-management employees are not offered coverage. The participation requirements are applied

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to all 8 employees and the employer's application is rejected because the participation level is below 75% (3 participants of 8 countable).

Note: Employees at a separate location should be treated as an eligible group in their own right rather than a carve out of the employer's employees.

Example: The employer is a national corporation based in Wisconsin with locations nationwide. The total number of employees nationwide is 450. Each location secures insurance coverage separately for its employees. There is one location in New York with 20 employees. The employer applies for coverage only for the New York employees. The New York employees are a small group under New York law. The employer's application must be accepted if Nippon Life Benefits' participation requirements are met, based only on the 20 New York employees.

Dependent

Insurers must provide coverage for children from birth and continued coverage for handicapped children.

Nippon Life Benefits New York Contract Definition: Spouse and dependent children to age 19.

A spouse must be the employee's lawful spouse. The spouse cannot be in the Armed Forces or insured as an employee.

"Child" is:

- (1) a natural child,
- (2) a legally adopted child (as of the earlier of the date of placement or the date of adoption),
- (3) a stepchild,
- (4) a foster child who receives more than one-half his or her financial support from the employee, is under the legal guardianship of the employee or employee's spouse and is approved in writing by Nippon Life Benefits,
- (5) a handicapped child of any age, if the child became handicapped prior to the limiting age.

A child cannot be in the Armed Forces or insured as an employee.

Minimum Contribution

Nippon Life Benefits requires the employer to contribute at least 50% of the premium for all employees. If retirees are included, the employer must contribute at a level equal to what it contributes for active employees.

Evidence of Insurability/Rates

Evidence of insurability cannot be requested for the purposes of rating the group. Community rates apply.

Rate Guarantee Period

Nippon Life Benefits' initial rate guarantee period is 12 months. After the initial period, Nippon Life Benefits can change rates on any premium due date, if the rates have been in force for at least 12 months. Nippon Life Benefits sets renewal rates in anticipation that they will not be changed for 12 months.

SECTION Z.

AREA FACTORS

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Alabama

State Code: 01

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Autauga | 001 | 0.94 | 1.00 |
| Baldwin | 002 | 1.00 | 1.00 |
| Barbour | 003 | 0.94 | 1.00 |
| Bibb | 004 | 0.94 | 1.00 |
| Blount | 005 | 0.94 | 1.00 |
| Bullock | 006 | 0.94 | 1.00 |
| Butler | 007 | 0.94 | 1.00 |
| Calhoun | 008 | 1.00 | 1.00 |
| Chambers | 009 | 0.94 | 1.00 |
| Cherokee | 010 | 0.94 | 1.00 |
| Chilton | 011 | 0.94 | 1.00 |
| Choctaw | 012 | 0.94 | 1.00 |
| Clarke | 013 | 0.94 | 1.00 |
| Clay | 014 | 0.94 | 1.00 |
| Cleburne | 015 | 0.94 | 1.00 |
| Coffee | 016 | 0.94 | 1.00 |
| Colbert | 017 | 0.94 | 1.00 |
| Conecuh | 018 | 0.94 | 1.00 |
| Coosa | 019 | 0.94 | 1.00 |
| Covington | 020 | 0.94 | 1.00 |
| Crenshaw | 021 | 0.94 | 1.00 |
| Cullman | 022 | 0.94 | 1.00 |
| Dale | 023 | 0.94 | 1.00 |
| Dallas | 024 | 0.94 | 1.00 |
| DeKalb | 025 | 0.94 | 1.00 |
| Elmore | 026 | 0.94 | 1.00 |
| Escambia | 027 | 0.94 | 1.00 |
| Etowah | 028 | 1.00 | 1.00 |
| Fayette | 029 | 0.94 | 1.00 |
| Franklin | 030 | 0.94 | 1.00 |
| Geneva | 031 | 0.94 | 1.00 |
| Greene | 032 | 0.94 | 1.00 |
| Hale | 033 | 0.94 | 1.00 |
| Henry | 034 | 0.94 | 1.00 |
| Houston | 035 | 0.94 | 1.00 |
| Jackson | 036 | 0.94 | 1.00 |
| Jefferson | 037 | 1.15 | 1.06 |
| Lamar | 038 | 0.94 | 1.00 |
| Lauderdale | 039 | 0.94 | 1.00 |

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Alabama
 State Code: 01

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Lawrence | 040 | 0.94 | 1.00 |
| Lee | 041 | 0.94 | 1.00 |
| Limestone | 042 | 0.94 | 1.00 |
| Lowndes | 043 | 0.94 | 1.00 |
| Macon | 044 | 0.94 | 1.00 |
| Madison | 045 | 0.89 | 1.06 |
| Marengo | 046 | 0.94 | 1.00 |
| Marion | 047 | 0.94 | 1.00 |
| Marshall | 048 | 0.94 | 1.00 |
| Mobile | 049 | 0.89 | 1.06 |
| Monroe | 050 | 0.94 | 1.00 |
| Montgomery | 051 | 0.89 | 1.06 |
| Morgan | 052 | 1.00 | 1.00 |
| Perry | 053 | 0.94 | 1.00 |
| Pickens | 054 | 0.94 | 1.00 |
| Pike | 055 | 0.94 | 1.00 |
| Randolph | 056 | 0.94 | 1.00 |
| Russell | 057 | 0.94 | 1.00 |
| St. Clair | 058 | 0.94 | 1.00 |
| Shelby | 059 | 1.00 | 1.00 |
| Sumter | 060 | 0.94 | 1.00 |
| Talladega | 061 | 0.94 | 1.00 |
| Tallapoosa | 062 | 0.94 | 1.00 |
| Tusculoosa | 063 | 1.00 | 1.00 |
| Walker | 064 | 0.94 | 1.00 |
| Washington | 065 | 0.94 | 1.00 |
| Wilcox | 066 | 0.94 | 1.00 |
| Winston | 067 | 0.94 | 1.00 |

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Alaska

State Code: 60

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Entire State | 001 | 0.94 | 1.51 |

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Arizona

State Code: 02

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Apache | 001 | 0.89 | 0.89 |
| Cochise | 002 | 1.00 | 0.89 |
| Coconino | 003 | 1.00 | 0.89 |
| Gila | 004 | 0.89 | 0.89 |
| Graham | 005 | 0.89 | 0.89 |
| Greenlee | 006 | 0.89 | 0.89 |
| Maricopa | 007 | 1.26 | 1.12 |
| Mohave | 008 | 1.00 | 0.89 |
| Navajo | 009 | 0.89 | 0.89 |
| Pima | 010 | 1.06 | 1.06 |
| Pinal | 011 | 1.00 | 0.89 |
| Santa Cruz | 012 | 0.89 | 0.89 |
| Yavapai | 013 | 1.00 | 0.89 |
| Yuma | 014 | 1.00 | 0.89 |
| La Paz | 015 | 0.89 | 0.89 |

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Arkansas

State Code: 03

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Arkansas | 001 | 0.89 | 0.94 |
| Ashley | 002 | 0.89 | 0.94 |
| Baxter | 003 | 0.89 | 0.94 |
| Benton | 004 | 0.89 | 0.94 |
| Boone | 005 | 0.89 | 0.94 |
| Bradley | 006 | 0.89 | 0.94 |
| Calhoun | 007 | 0.89 | 0.94 |
| Carroll | 008 | 0.89 | 0.94 |
| Chicot | 009 | 0.89 | 0.94 |
| Clark | 010 | 0.89 | 0.94 |
| Clay | 011 | 0.89 | 0.94 |
| Cleburne | 012 | 0.89 | 0.94 |
| Cleveland | 013 | 0.89 | 0.94 |
| Columbia | 014 | 0.89 | 0.94 |
| Conway | 015 | 0.89 | 0.94 |
| Craighead | 016 | 0.89 | 0.94 |
| Crawford | 017 | 0.89 | 0.94 |
| Crittenden | 018 | 0.89 | 0.94 |
| Cross | 019 | 0.89 | 0.94 |
| Dallas | 020 | 0.89 | 0.94 |
| Desha | 021 | 0.89 | 0.94 |
| Drew | 022 | 0.89 | 0.94 |
| Faulkner | 023 | 0.89 | 0.94 |
| Franklin | 024 | 0.89 | 0.94 |
| Fulton | 025 | 0.89 | 0.94 |
| Garland | 026 | 0.89 | 0.94 |
| Grant | 027 | 0.89 | 0.94 |
| Greene | 028 | 0.89 | 0.94 |
| Hempstead | 029 | 0.89 | 0.94 |
| Hot Spring | 030 | 0.89 | 0.94 |
| Howard | 031 | 0.89 | 0.94 |
| Independence | 032 | 0.89 | 0.94 |
| Izard | 033 | 0.89 | 0.94 |
| Jackson | 034 | 0.89 | 0.94 |
| Jefferson | 035 | 0.89 | 0.94 |
| Johnson | 036 | 0.89 | 0.94 |
| Lafayette | 037 | 0.89 | 0.94 |
| Lawrence | 038 | 0.89 | 0.94 |
| Lee | 039 | 0.89 | 0.94 |

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Arkansas

State Code: 03

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Lincoln | 040 | 0.89 | 0.94 |
| Little River | 041 | 0.89 | 0.94 |
| Logan | 042 | 0.89 | 0.94 |
| Lonoke | 043 | 0.89 | 0.94 |
| Madison | 044 | 0.89 | 0.94 |
| Marion | 045 | 0.89 | 0.94 |
| Miller | 046 | 0.89 | 0.94 |
| Mississippi | 047 | 0.89 | 0.94 |
| Monroe | 048 | 0.89 | 0.94 |
| Montgomery | 049 | 0.89 | 0.94 |
| Nevada | 050 | 0.89 | 0.94 |
| Newton | 051 | 0.89 | 0.94 |
| Ouachita | 052 | 0.89 | 0.94 |
| Perry | 053 | 0.89 | 0.94 |
| Phillips | 054 | 0.89 | 0.94 |
| Pike | 055 | 0.89 | 0.94 |
| Poinsett | 056 | 0.89 | 0.94 |
| Polk | 057 | 0.89 | 0.94 |
| Pope | 058 | 0.89 | 0.94 |
| Prairie | 059 | 0.89 | 0.94 |
| Pulaski | 060 | 1.00 | 1.00 |
| Randolph | 061 | 0.89 | 0.94 |
| St. Francis | 062 | 0.89 | 0.94 |
| Saline | 063 | 0.89 | 0.94 |
| Scott | 064 | 0.89 | 0.94 |
| Searcy | 065 | 0.89 | 0.94 |
| Sebastian | 066 | 0.89 | 0.94 |
| Sevier | 067 | 0.89 | 0.94 |
| Sharp | 068 | 0.89 | 0.94 |
| Stone | 069 | 0.89 | 0.94 |
| Union | 070 | 0.89 | 0.94 |
| Van Buren | 071 | 0.89 | 0.94 |
| Washington | 072 | 0.89 | 0.94 |
| White | 073 | 0.89 | 0.94 |
| Woodruff | 074 | 0.89 | 0.94 |
| Yell | 075 | 0.89 | 0.94 |

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California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| ALAMEDA | 001 | 94501 through 94588 | 1.07 | 1.60 |
| ALAMEDA | 001 | 94601 through 94666 | 1.15 | 1.60 |
| ALAMEDA | 001 | 94701 through 94720 | 1.07 | 1.60 |
| ALPINE | 002 | 95646 | 1.06 | 1.19 |
| ALPINE | 002 | 96120 | 1.06 | 1.19 |
| AMADOR | 003 | 95601 through 95699 | 1.06 | 1.19 |
| BUTTE | 004 | 95914 through 95978 | 1.05 | 1.26 |
| CALAVERAS | 005 | 95221 through 95257 | 1.06 | 1.19 |
| COLUSA | 006 | 95912 through 95987 | 1.06 | 1.19 |
| CONTRA COSTA | 007 | 94506 through 94598 | 1.07 | 1.60 |
| CONTRA COSTA | 007 | 94801 through 94875 | 1.15 | 1.60 |
| DEL NORTE | 008 | 95531 through 95567 | 1.06 | 1.19 |
| EL DORADO | 009 | 95613 through 95684 | 1.07 | 1.34 |
| EL DORADO | 009 | 95709 through 95762 | 1.07 | 1.34 |
| EL DORADO | 009 | 96150 through 96158 | 1.07 | 1.34 |
| FRESNO | 010 | 93210 through 93242 | 0.99 | 1.34 |
| FRESNO | 010 | 93602 through 93675 | 0.99 | 1.34 |
| FRESNO | 010 | 93700 through 93794 | 0.99 | 1.34 |
| FRESNO | 010 | 93844 through 93888 | 0.99 | 1.34 |
| GLENN | 011 | 95913 through 95988 | 1.06 | 1.19 |
| HUMBOLDT | 012 | 95501 through 95589 | 1.06 | 1.26 |
| IMPERIAL | 013 | 92222 through 92283 | 1.07 | 1.26 |
| INYO | 014 | 92328 through 92389 | 1.06 | 1.19 |
| INYO | 014 | 93513 through 93549 | 1.06 | 1.19 |
| KERN | 015 | 93203 through 93287 | 1.07 | 1.26 |
| KERN | 015 | 93300 through 93399 | 1.15 | 1.26 |
| KERN | 015 | 93501 through 93596 | 1.07 | 1.26 |
| KINGS | 016 | 93202 through 93266 | 1.05 | 1.26 |
| LAKE | 017 | 95422 through 95493 | 0.99 | 1.26 |
| LASSEN | 018 | 96009 through 96068 | 1.06 | 1.19 |
| LASSEN | 018 | 96109 through 96137 | 1.06 | 1.19 |
| LOS ANGELES | 019 | 90000 through 90099 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 90101 through 90189 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 90200 through 90296 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 90300 through 90398 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 90400 through 90411 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 90500 through 90510 | 1.11 | 1.80 |
| LOS ANGELES | 019 | 90601 through 90671 | 1.11 | 1.80 |
| LOS ANGELES | 019 | 90701 through 90755 | 1.11 | 1.80 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| LOS ANGELES | 019 | 90800 through 90899 | 1.11 | 1.80 |
| LOS ANGELES | 019 | 91001 through 91077 | 1.11 | 1.70 |
| LOS ANGELES | 019 | 91100 through 91191 | 1.11 | 1.70 |
| LOS ANGELES | 019 | 91200 through 91226 | 1.11 | 1.80 |
| LOS ANGELES | 019 | 91301 through 91399 | 1.53 | 1.70 |
| LOS ANGELES | 019 | 91400 through 91499 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 91500 through 91526 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 91600 through 91618 | 1.53 | 1.80 |
| LOS ANGELES | 019 | 91702 through 91799 | 1.11 | 1.60 |
| LOS ANGELES | 019 | 91800 through 91899 | 1.11 | 1.80 |
| LOS ANGELES | 019 | 93510 through 93599 | 1.11 | 1.26 |
| MADERA | 020 | 93601 through 93669 | 1.06 | 1.26 |
| MARIN | 021 | 94901 through 94998 | 1.07 | 1.70 |
| MARIPOSA | 022 | 93623 | 1.06 | 1.19 |
| MARIPOSA | 022 | 95306 through 95389 | 1.06 | 1.19 |
| MENDOCINO | 023 | 95410 through 95494 | 1.06 | 1.26 |
| MENDOCINO | 023 | 95585 through 95587 | 1.06 | 1.26 |
| MERCED | 024 | 93620 through 93665 | 1.06 | 1.26 |
| MERCED | 024 | 95301 through 95388 | 0.99 | 1.26 |
| MODOC | 025 | 96006 through 96054 | 1.06 | 1.19 |
| MODOC | 025 | 96101 through 96116 | 1.06 | 1.19 |
| MONO | 026 | 93512 through 93546 | 1.06 | 1.19 |
| MONO | 026 | 96107 through 96133 | 1.06 | 1.19 |
| MONTEREY | 027 | 93426 through 93450 | 1.05 | 1.34 |
| MONTEREY | 027 | 93901 through 93962 | 1.07 | 1.34 |
| MONTEREY | 027 | 95004 through 95039 | 1.05 | 1.34 |
| NAPA | 028 | 94503 through 94599 | 1.06 | 1.42 |
| NEVADA | 029 | 95712 through 95728 | 0.99 | 1.34 |
| NEVADA | 029 | 95924 through 95986 | 0.99 | 1.34 |
| NEVADA | 029 | 96111 through 96162 | 1.07 | 1.34 |
| ORANGE | 030 | 90620 through 90680 | 1.00 | 1.70 |
| ORANGE | 030 | 90720 through 90743 | 1.00 | 1.70 |
| ORANGE | 030 | 92601 through 92698 | 1.00 | 1.70 |
| ORANGE | 030 | 92701 through 92799 | 1.02 | 1.70 |
| ORANGE | 030 | 92800 through 92899 | 1.02 | 1.70 |
| PLACER | 031 | 95602 through 95681 | 1.05 | 1.34 |
| PLACER | 031 | 95701 through 95765 | 1.05 | 1.34 |
| PLACER | 031 | 96140 through 96148 | 1.07 | 1.34 |
| PLUMAS | 032 | 95915 through 95984 | 1.06 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|-----------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| PLUMAS | 032 | 96020 | 1.06 | 1.19 |
| PLUMAS | 032 | 96103 through 96135 | 1.06 | 1.19 |
| RIVERSIDE | 033 | 91718 through 91760 | 1.07 | 1.26 |
| RIVERSIDE | 033 | 92201 through 92292 | 1.00 | 1.26 |
| RIVERSIDE | 033 | 92320 | 1.07 | 1.26 |
| RIVERSIDE | 033 | 92501 through 92599 | 1.07 | 1.26 |
| RIVERSIDE | 033 | 92860 through 92883 | 1.07 | 1.26 |
| SACRAMENTO | 034 | 94203 through 94299 | 1.05 | 1.42 |
| SACRAMENTO | 034 | 95608 through 95693 | 1.05 | 1.42 |
| SACRAMENTO | 034 | 95741 through 95763 | 1.05 | 1.42 |
| SACRAMENTO | 034 | 95800 through 95899 | 1.15 | 1.42 |
| SAN BENITO | 035 | 95023 through 95075 | 1.06 | 1.26 |
| SAN BERNARDINO | 036 | 91701 through 91798 | 1.15 | 1.26 |
| SAN BERNARDINO | 036 | 92242 through 92286 | 1.07 | 1.26 |
| SAN BERNARDINO | 036 | 92301 through 92399 | 1.15 | 1.26 |
| SAN BERNARDINO | 036 | 92400 through 92427 | 1.07 | 1.26 |
| SAN BERNARDINO | 036 | 93558 through 93592 | 1.07 | 1.26 |
| SAN DIEGO | 037 | 91901 through 91995 | 1.00 | 1.51 |
| SAN DIEGO | 037 | 92003 through 92096 | 1.15 | 1.51 |
| SAN DIEGO | 037 | 92100 through 92199 | 1.00 | 1.51 |
| SAN FRANCISCO | 038 | 94100 through 94199 | 1.11 | 1.70 |
| SAN JOAQUIN | 039 | 95201 through 95298 | 0.99 | 1.42 |
| SAN JOAQUIN | 039 | 95304 through 95391 | 0.99 | 1.42 |
| SAN JOAQUIN | 039 | 95686 | 0.99 | 1.42 |
| SAN LUIS OBISPO | 040 | 93401 through 93483 | 1.05 | 1.34 |
| SAN MATEO | 041 | 94002 through 94099 | 1.05 | 1.70 |
| SAN MATEO | 041 | 94128 | 1.11 | 1.70 |
| SAN MATEO | 041 | 94303 through 94308 | 1.05 | 1.70 |
| SAN MATEO | 041 | 94400 through 94497 | 1.05 | 1.70 |
| SANTA BARBARA | 042 | 93013 through 93067 | 0.99 | 1.34 |
| SANTA BARBARA | 042 | 93101 through 93199 | 0.99 | 1.34 |
| SANTA BARBARA | 042 | 93214 through 93254 | 0.99 | 1.34 |
| SANTA BARBARA | 042 | 93427 through 93464 | 0.99 | 1.34 |
| SANTA CLARA | 043 | 94022 through 94091 | 1.06 | 1.60 |
| SANTA CLARA | 043 | 94300 through 94310 | 1.06 | 1.60 |
| SANTA CLARA | 043 | 95002 through 95071 | 1.15 | 1.60 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| SANTA CLARA | 043 | 95100 through 95196 | 1.15 | 1.60 |
| SANTA CRUZ | 044 | 95001 through 95077 | 1.05 | 1.34 |
| SHASTA | 045 | 96001 through 96099 | 1.07 | 1.26 |
| SIERRA | 046 | 95910 through 95944 | 1.06 | 1.34 |
| SIERRA | 046 | 96118 through 96126 | 1.06 | 1.34 |
| SISKIYOU | 047 | 95568 | 1.06 | 1.19 |
| SISKIYOU | 047 | 96014 through 96097 | 1.06 | 1.19 |
| SISKIYOU | 047 | 96134 | 1.06 | 1.19 |
| SOLANO | 048 | 94510 through 94592 | 1.06 | 1.42 |
| SOLANO | 048 | 95620 through 95696 | 1.06 | 1.42 |
| SONOMA | 049 | 94922 through 94999 | 0.99 | 1.51 |
| SONOMA | 049 | 95401 through 95497 | 0.99 | 1.51 |
| STANISLAUS | 050 | 95307 through 95397 | 1.05 | 1.42 |
| SUTTER | 051 | 95622 through 95676 | 1.05 | 1.26 |
| SUTTER | 051 | 95953 through 95993 | 0.99 | 1.26 |
| TEHAMA | 052 | 96021 through 96092 | 1.06 | 1.19 |
| TRINITY | 053 | 95527 through 95595 | 1.06 | 1.19 |
| TRINITY | 053 | 96010 through 96093 | 1.06 | 1.19 |
| TULARE | 054 | 93201 through 93292 | 0.99 | 1.19 |
| TULARE | 054 | 93603 through 93673 | 0.99 | 1.19 |
| TUOLUMNE | 055 | 95305 through 95383 | 1.06 | 1.19 |
| VENTURA | 056 | 91319 through 91377 | 1.15 | 1.26 |
| VENTURA | 056 | 93001 through 93099 | 1.07 | 1.26 |
| YOLO | 057 | 95605 through 95698 | 1.06 | 1.26 |
| YOLO | 057 | 95776 through 95799 | 1.05 | 1.26 |
| YOLO | 057 | 95937 | 1.06 | 1.26 |
| YUBA | 058 | 95692 | 1.05 | 1.26 |
| YUBA | 058 | 95901 through 95981 | 1.05 | 1.26 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |

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NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| | | | | |

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NIPPON LIFE INSURANCE COMPANY OF AMERICA

Colorado
State Code: 05

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 1.06 | 1.26 |
| Alamosa | 002 | 0.71 | 1.06 |
| Arapahoe | 003 | 1.06 | 1.26 |
| Archuleta | 004 | 0.71 | 1.06 |
| Baca | 005 | 0.71 | 1.06 |
| Bent | 006 | 0.71 | 1.06 |
| Boulder | 007 | 0.81 | 1.19 |
| Chaffee | 008 | 0.71 | 1.06 |
| Cheyenne | 009 | 0.71 | 1.06 |
| Clear Creek | 010 | 0.71 | 1.06 |
| Conejos | 011 | 0.71 | 1.06 |
| Costilla | 012 | 0.71 | 1.06 |
| Crowley | 013 | 0.71 | 1.06 |
| Custer | 014 | 0.71 | 1.06 |
| Delta | 015 | 0.71 | 1.06 |
| Denver | 016 | 1.06 | 1.26 |
| Dolores | 017 | 0.71 | 1.06 |
| Douglas | 018 | 1.06 | 1.26 |
| Eagle | 019 | 0.71 | 1.06 |
| Elbert | 020 | 0.71 | 1.06 |
| El Paso | 021 | 0.97 | 1.19 |
| Fremont | 022 | 0.71 | 1.06 |
| Garfield | 023 | 0.71 | 1.06 |
| Gilpin | 024 | 0.71 | 1.06 |
| Grand | 025 | 0.71 | 1.06 |
| Gunnison | 026 | 0.71 | 1.06 |
| Hinsdale | 027 | 0.71 | 1.06 |
| Huerfano | 028 | 0.71 | 1.06 |
| Jackson | 029 | 0.71 | 1.06 |
| Jefferson | 030 | 1.06 | 1.26 |
| Kiowa | 031 | 0.71 | 1.06 |
| Kit Carson | 032 | 0.71 | 1.06 |
| La Plata | 033 | 0.71 | 1.06 |
| Lake | 034 | 0.71 | 1.06 |
| Larimer | 035 | 0.81 | 1.19 |
| Las Animas | 036 | 0.71 | 1.06 |
| Lincoln | 037 | 0.71 | 1.06 |
| Logan | 038 | 0.71 | 1.06 |
| Mesa | 039 | 0.71 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Colorado

State Code: 05

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Mineral | 040 | 0.71 | 1.06 |
| Moffat | 041 | 0.71 | 1.06 |
| Montezuma | 042 | 0.71 | 1.06 |
| Montrose | 043 | 0.71 | 1.06 |
| Morgan | 044 | 0.71 | 1.06 |
| Otero | 045 | 0.71 | 1.06 |
| Ouray | 046 | 0.71 | 1.06 |
| Park | 047 | 0.71 | 1.06 |
| Phillips | 048 | 0.71 | 1.06 |
| Pitkin | 049 | 0.71 | 1.06 |
| Prowers | 050 | 0.71 | 1.06 |
| Pueblo | 051 | 0.81 | 1.19 |
| Rio Blanco | 052 | 0.71 | 1.06 |
| Rio Grande | 053 | 0.71 | 1.06 |
| Routt | 054 | 0.71 | 1.06 |
| Saguache | 055 | 0.71 | 1.06 |
| San Juan | 056 | 0.71 | 1.06 |
| San Miguel | 057 | 0.71 | 1.06 |
| Sedgwick | 058 | 0.71 | 1.06 |
| Summit | 059 | 0.71 | 1.06 |
| Teller | 060 | 0.71 | 1.06 |
| Washington | 061 | 0.71 | 1.06 |
| Weld | 062 | 0.81 | 1.19 |
| Yuma | 063 | 0.71 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Connecticut
 State Code: 06

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Fairfield | 001 | 1.19 | 1.51 |
| Hartford | 002 | 0.91 | 1.19 |
| Litchfield | 003 | 0.91 | 1.19 |
| Middlesex | 004 | 0.91 | 1.19 |
| New Haven | 005 | 0.91 | 1.19 |
| New London | 006 | 0.91 | 1.19 |
| Tolland | 007 | 0.91 | 1.19 |
| Windham | 008 | 0.91 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Delaware
State Code: 07

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Kent | 001 | 0.87 | 1.06 |
| New Castle | 002 | 0.88 | 1.19 |
| Sussex | 003 | 0.83 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

District of Columbia

State Code: 08

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Entire Area | 001 | 1.15 | 1.34 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Florida
State Code: 09

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Alachua | 001 | 0.97 | 0.94 |
| Baker | 002 | 1.06 | 0.89 |
| Bay | 003 | 1.12 | 0.89 |
| Bradford | 004 | 1.06 | 0.89 |
| Brevard | 005 | 1.12 | 1.00 |
| Broward | 006 | 1.42 | 1.51 |
| Calhoun | 007 | 1.06 | 0.89 |
| Charlotte | 008 | 1.06 | 1.00 |
| Citrus | 009 | 1.12 | 0.89 |
| Clay | 010 | 1.12 | 0.89 |
| Collier | 011 | 1.06 | 1.00 |
| Columbia | 012 | 1.06 | 0.89 |
| Dade | 013 | 1.46 | 1.70 |
| De Soto | 014 | 1.06 | 0.89 |
| Dixie | 015 | 1.06 | 0.89 |
| Duval | 016 | 1.09 | 1.12 |
| Escambia | 017 | 0.97 | 0.94 |
| Flagler | 018 | 1.12 | 1.00 |
| Franklin | 019 | 1.06 | 0.89 |
| Gadsden | 020 | 1.06 | 0.89 |
| Gilchrist | 021 | 1.06 | 0.89 |
| Glades | 022 | 1.06 | 0.89 |
| Gulf | 023 | 1.06 | 0.89 |
| Hamilton | 024 | 1.06 | 0.89 |
| Hardee | 025 | 1.06 | 0.89 |
| Hendry | 026 | 1.06 | 0.89 |
| Hernando | 027 | 1.12 | 0.89 |
| Highlands | 028 | 1.12 | 0.89 |
| Hillsborough | 029 | 1.12 | 1.12 |
| Holmes | 030 | 1.06 | 0.89 |
| Indian River | 031 | 1.12 | 1.00 |
| Jackson | 032 | 1.06 | 0.89 |
| Jefferson | 033 | 1.06 | 0.89 |
| Lafayette | 034 | 1.06 | 0.89 |
| Lake | 035 | 0.97 | 0.94 |
| Lee | 036 | 1.06 | 1.00 |
| Leon | 037 | 0.97 | 0.94 |
| Levy | 038 | 1.06 | 0.89 |
| Liberty | 039 | 1.06 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Florida
 State Code: 09

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Madison | 040 | 1.06 | 0.89 |
| Manatee | 041 | 1.06 | 1.00 |
| Marion | 042 | 0.97 | 0.94 |
| Martin | 043 | 1.12 | 1.00 |
| Monroe | 044 | 1.12 | 0.89 |
| Nassau | 045 | 1.12 | 1.00 |
| Okaloosa | 046 | 0.97 | 0.94 |
| Okeechobee | 047 | 1.06 | 0.89 |
| Orange | 048 | 1.15 | 1.06 |
| Osceola | 049 | 1.12 | 0.89 |
| Palm Beach | 050 | 1.20 | 1.26 |
| Pasco | 051 | 1.06 | 1.00 |
| Pinellas | 052 | 1.12 | 1.12 |
| Polk | 053 | 0.97 | 0.94 |
| Putnam | 054 | 1.12 | 0.89 |
| St Johns | 055 | 1.12 | 1.00 |
| St Lucie | 056 | 1.12 | 1.00 |
| Santa Rosa | 057 | 0.97 | 0.94 |
| Sarasota | 058 | 1.06 | 1.06 |
| Seminole | 059 | 1.15 | 1.06 |
| Sumter | 060 | 1.06 | 0.89 |
| Suwannee | 061 | 1.06 | 0.89 |
| Taylor | 062 | 1.06 | 0.89 |
| Union | 063 | 1.06 | 0.89 |
| Volusia | 064 | 1.12 | 1.00 |
| Wakulla | 065 | 1.06 | 0.89 |
| Walton | 066 | 1.06 | 0.89 |
| Washington | 067 | 1.06 | 0.89 |

Nippon Life Insurance Company of America

Georgia

State Code: 10

| County Name | County Code | Area Factors | |
|---------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| APPLING | 001 | 0.96 | 0.94 |
| ATKINSON | 002 | 0.90 | 0.94 |
| BACON | 003 | 0.96 | 0.94 |
| BAKER | 004 | See Below | 0.94 |
| BALDWIN | 005 | 0.96 | 0.94 |
| BANKS | 006 | 0.93 | 0.94 |
| BARROW | 007 | See Below | 0.94 |
| BARTOW | 008 | 0.85 | 0.94 |
| BEN HILL | 009 | 0.90 | 0.94 |
| BERRIEN | 010 | 0.90 | 0.94 |
| BIBB | 011 | See Below | 1.06 |
| BLECKLEY | 012 | 0.96 | 0.94 |
| BRANTLEY | 013 | 0.96 | 0.94 |
| BROOKS | 014 | 0.90 | 0.94 |
| BRYAN | 015 | 0.80 | 0.94 |
| BULLOCH | 016 | 0.89 | 0.94 |
| BURKE | 017 | 0.88 | 0.94 |
| BUTTS | 018 | 0.86 | 0.94 |
| CALHOUN | 019 | See Below | 0.94 |
| CAMDEN | 020 | 0.96 | 0.94 |
| CANDLER | 021 | 0.89 | 0.94 |
| CARROLL | 022 | 0.85 | 0.94 |
| CATOOSA | 023 | 0.94 | 0.94 |
| CHARLTON | 024 | See Below | See Below |
| CHATHAM | 025 | 0.81 | 1.06 |
| CHATTAHOOCHEE | 026 | 0.82 | 0.94 |
| CHATTOOGA | 027 | 0.92 | 0.94 |
| CHEROKEE | 028 | 0.85 | 1.06 |
| CLARKE | 029 | 0.93 | 0.94 |
| CLAY | 030 | See Below | 0.94 |
| CLAYTON | 031 | See Below | 1.26 |
| CLINCH | 032 | 0.90 | 0.94 |
| COBB | 033 | See Below | See Below |
| COFFEE | 034 | 0.96 | 0.94 |
| COLQUITT | 035 | 0.90 | 0.94 |
| COLUMBIA | 036 | 0.94 | 1.06 |
| COOK | 037 | 0.90 | 0.94 |
| COWETA | 038 | 0.86 | 0.94 |
| CRAWFORD | 039 | 0.90 | 0.94 |

Nippon Life Insurance Company of America

Georgia

State Code: 10

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| CRISP | 040 | 0.96 | 0.94 |
| DADE | 041 | 0.94 | 0.94 |
| DAWSON | 042 | 0.96 | 0.94 |
| DECATUR | 043 | See Below | 0.94 |
| DE KALB | 044 | See Below | See Below |
| DODGE | 045 | 0.93 | 0.94 |
| DOOLY | 046 | 0.96 | 0.94 |
| DOUGHERTY | 047 | 0.93 | 1.06 |
| DOUGLAS | 048 | See Below | See Below |
| EARLY | 049 | See Below | 0.94 |
| ECHOLS | 050 | 0.90 | 0.94 |
| EFFINGHAM | 051 | 0.80 | 0.94 |
| ELBERT | 052 | 0.90 | 0.94 |
| EMANUEL | 053 | See Below | See Below |
| EVANS | 054 | 0.89 | 0.94 |
| FANNIN | 055 | 0.93 | 0.94 |
| FAYETTE | 056 | 0.86 | 0.94 |
| FLOYD | 057 | 0.85 | 0.94 |
| Forsyth | 058 | See Below | See Below |
| FRANKLIN | 059 | See Below | 0.94 |
| FULTON | 060 | See Below | See Below |
| GILMER | 061 | 0.96 | 0.94 |
| GLASCOCK | 062 | 0.89 | 0.94 |
| GLYNN | 063 | 0.96 | 0.94 |
| GORDON | 064 | See Below | 0.94 |
| GRADY | 065 | See Below | 0.94 |
| GREENE | 066 | 0.93 | 0.94 |
| GWINNETT | 067 | See Below | See Below |
| HABERSHAM | 068 | 0.93 | 0.94 |
| HALL | 069 | 0.97 | 1.06 |
| HANCOCK | 070 | 0.96 | 0.94 |
| HARALSON | 071 | 0.85 | 0.94 |
| HARRIS | 072 | 0.85 | 0.94 |
| HART | 073 | See Below | 0.94 |
| HEARD | 074 | 0.82 | 0.94 |
| HENRY | 075 | 0.86 | 0.94 |
| HOUSTON | 076 | 0.96 | 1.06 |
| IRWIN | 077 | 0.90 | 0.94 |
| JACKSON | 078 | 0.96 | 0.94 |

Nippon Life Insurance Company of America

Georgia

State Code: 10

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| JASPER | 079 | See Below | 0.94 |
| JEFF DAVIS | 080 | 0.96 | 0.94 |
| JEFFERSON | 081 | 0.89 | 0.94 |
| JENKINS | 082 | 0.89 | 0.94 |
| JOHNSON | 083 | 0.96 | 0.94 |
| JONES | 084 | 1.00 | 0.94 |
| LAMAR | 085 | 0.82 | 0.94 |
| LANIER | 086 | 0.90 | 0.94 |
| LAURENS | 087 | See Below | See Below |
| LEE | 088 | 0.90 | 0.94 |
| LIBERTY | 089 | 0.85 | 0.94 |
| LINCOLN | 090 | 0.89 | 0.94 |
| LONG | 091 | 0.85 | 0.94 |
| LOWNDES | 092 | 0.90 | 0.94 |
| LUMPKIN | 093 | 0.93 | 0.94 |
| MACON | 094 | 0.96 | 0.94 |
| MADISON | 095 | 0.93 | 0.94 |
| MARION | 096 | 0.82 | 0.94 |
| MC DUFFIE | 097 | 0.92 | 0.94 |
| MC INTOSH | 098 | 0.85 | 0.94 |
| MERIWETHER | 099 | 0.82 | 0.94 |
| MILLER | 100 | See Below | 0.94 |
| MITCHELL | 101 | 0.90 | 0.94 |
| MONROE | 102 | 0.96 | 0.94 |
| MONTGOMERY | 103 | 0.89 | 0.94 |
| MORGAN | 104 | 0.93 | 0.94 |
| MURRAY | 105 | 0.94 | 0.94 |
| MUSCOGEE | 106 | See Below | See Below |
| NEWTON | 107 | See Below | 0.94 |
| OCONEE | 108 | 0.93 | 0.94 |
| OGLETHORPE | 109 | 0.93 | 0.94 |
| PAULDING | 110 | 0.85 | 0.94 |
| PEACH | 111 | 0.96 | 0.94 |
| PICKENS | 112 | 0.85 | 0.94 |
| PIERCE | 113 | 0.96 | 0.94 |
| PIKE | 114 | 0.82 | 0.94 |
| POLK | 115 | 0.85 | 0.94 |
| PULASKI | 116 | 0.90 | 0.94 |
| PUTNAM | 117 | 0.96 | 0.94 |

Nippon Life Insurance Company of America

Georgia

State Code: 10

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| QUITMAN | 118 | See Below | 0.94 |
| RABUN | 119 | 0.93 | 0.94 |
| RANDOLPH | 120 | See Below | 0.94 |
| RICHMOND | 121 | 0.94 | 1.06 |
| ROCKDALE | 122 | See Below | 0.94 |
| SCHLEY | 123 | 0.82 | 0.94 |
| SCREVEN | 124 | 0.89 | 0.94 |
| SEMINOLE | 125 | See Below | 0.94 |
| SPALDING | 126 | 0.86 | 0.94 |
| STEPHENS | 127 | 0.93 | 0.94 |
| STEWART | 128 | 0.82 | 0.94 |
| SUMTER | 129 | 0.90 | 0.94 |
| TALBOT | 130 | 0.82 | 0.94 |
| TALIAFERRO | 131 | 0.93 | 0.94 |
| TATTNALL | 132 | 0.89 | 0.94 |
| TAYLOR | 133 | 0.96 | 0.94 |
| TELFAIR | 134 | 0.96 | 0.94 |
| TERRELL | 135 | See Below | 0.94 |
| THOMAS | 136 | 0.90 | 0.94 |
| TIFT | 137 | 0.90 | 0.94 |
| TOOMBS | 138 | 0.89 | 0.94 |
| TOWNS | 139 | 0.93 | 0.94 |
| TREUTLEN | 140 | 0.89 | 0.94 |
| TROUP | 141 | 0.85 | 0.94 |
| TURNER | 142 | 0.90 | 0.94 |
| TWIGGS | 143 | 0.96 | 0.94 |
| UNION | 144 | 0.93 | 0.94 |
| UPSON | 145 | See Below | 0.94 |
| WALKER | 146 | 0.94 | 0.94 |
| WALTON | 147 | See Below | 0.94 |
| WARE | 148 | 0.96 | 0.94 |
| WARREN | 149 | See Below | 0.94 |
| WASHINGTON | 150 | 0.96 | 0.94 |
| WAYNE | 151 | 0.96 | 0.94 |
| WEBSTER | 152 | 0.82 | 0.94 |
| WHEELER | 153 | 0.89 | 0.94 |
| WHITE | 154 | 0.96 | 0.94 |
| WHITFIELD | 155 | 0.94 | 0.94 |
| WILCOX | 156 | 0.96 | 0.94 |

Nippon Life Insurance Company of America

Georgia

State Code: 10

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| WILKES | 157 | 0.93 | 0.94 |
| WILKINSON | 158 | 0.96 | 0.94 |
| WORTH | 159 | 0.90 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Georgia

SPLIT COUNTIES

State Code: 10

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| BAKER | 004 | 31770 | 0.90 | 0.94 |
| Baker | 004 | 39870 | 0.83 | 0.94 |
| BARROW | 007 | 30011 | 0.85 | 0.94 |
| BARROW | 007 | 30203 | 0.82 | 0.94 |
| BARROW | 007 | 30620 through 30680 | 0.93 | 0.94 |
| BIBB | 011 | 31052 | 1.02 | 1.06 |
| BIBB | 011 | 31200 through 31299 | 0.89 | 1.06 |
| CALHOUN | 019 | 31713 through 31766 | 0.90 | 0.94 |
| Calhoun | 019 | 39813 through 39866 | 0.83 | 0.94 |
| CHARLTON | 024 | 31537 through 31562 | 0.96 | 0.94 |
| CHARLTON | 024 | 31646 | 0.90 | 0.94 |
| CLAY | 030 | 31724 through 31751 | 0.90 | 0.94 |
| Clay | 030 | 39824 through 39851 | 0.83 | 0.94 |
| CLAYTON | 031 | 30027 through 30051 | 0.89 | 1.26 |
| CLAYTON | 031 | 30236 through 30298 | 0.86 | 1.26 |
| COBB | 033 | 30001 through 30090 | 0.95 | 1.26 |
| COBB | 033 | 30101 through 30168 | 0.92 | 1.26 |
| DE KALB | 044 | 30002 through 30089 | 0.87 | 1.26 |
| DE KALB | 044 | 30322 through 30366 | 0.92 | 1.26 |
| DE KALB | 044 | 31119 through 31146 | 0.92 | 0.94 |
| DE KALB | 044 | 39901 | 1.00 | 0.94 |
| DECATUR | 043 | 31715 through 31752 | 0.90 | 0.94 |
| Decatur | 043 | 39815 through 39852 | 0.83 | 0.94 |
| DOUGLAS | 048 | 30057 | 0.87 | 0.94 |
| DOUGLAS | 048 | 30122 through 30187 | 0.85 | 0.94 |
| EARLY | 049 | 31723 through 31761 | 0.90 | 0.94 |
| Early | 049 | 39823 through 39861 | 0.83 | 0.94 |
| EMANUEL | 053 | 30401 through 30471 | 0.89 | 0.94 |
| EMANUEL | 053 | 31002 | 0.96 | 0.94 |
| FORSYTH | 058 | 30028 through 30041 | 0.91 | 0.94 |
| FORSYTH | 058 | 30130 through 30131 | 0.88 | 0.94 |
| FRANKLIN | 059 | 30520 through 30553 | 0.93 | 0.94 |
| FRANKLIN | 059 | 30639 through 30662 | 0.90 | 0.94 |
| FULTON | 060 | 30004 through 30097 | 0.87 | 1.26 |
| FULTON | 060 | 30201 through 30291 | 0.85 | 1.26 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Georgia

SPLIT COUNTIES

State Code: 10

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| FULTON | 060 | 30301 through 30399 | 0.92 | 1.26 |
| FULTON | 060 | 31106 through 31199 | 0.92 | 1.26 |
| GORDON | 064 | 30139 | 0.85 | 0.94 |
| GORDON | 064 | 30701 through 30746 | 0.92 | 0.94 |
| GRADY | 065 | 31728 through 31797 | 0.90 | 0.94 |
| Grady | 065 | 39827 through 39897 | 0.83 | 0.94 |
| GWINNETT | 067 | 30003 through 30099 | 0.95 | 1.26 |
| GWINNETT | 067 | 30136 through 30199 | 0.92 | 1.26 |
| GWINNETT | 067 | 30211 through 30278 | 0.85 | 1.26 |
| GWINNETT | 067 | 30515 through 30519 | 0.96 | 1.26 |
| HART | 073 | 30516 | 0.93 | 0.94 |
| HART | 073 | 30643 | 0.90 | 0.94 |
| JASPER | 079 | 30055 | 0.85 | 0.94 |
| JASPER | 079 | 30255 | 0.82 | 0.94 |
| JASPER | 079 | 31038 through 31085 | 0.96 | 0.94 |
| LAURENS | 087 | 30454 | 0.89 | 0.94 |
| LAURENS | 087 | 31009 through 31075 | 0.96 | 0.94 |
| MILLER | 100 | 31737 | 0.90 | 0.94 |
| Miller | 100 | 39837 | 0.83 | 0.94 |
| MUSCOGEE | 106 | 31808 through 31829 | 0.92 | 1.06 |
| MUSCOGEE | 106 | 31900 through 31999 | 0.88 | 1.06 |
| NEWTON | 107 | 30014 through 30070 | 0.87 | 0.94 |
| NEWTON | 107 | 30209 through 30270 | 0.85 | 0.94 |
| QUITMAN | 118 | 31754 through 31767 | 0.90 | 0.94 |
| Quitman | 118 | 39854 through 39867 | 0.83 | 0.94 |
| RANDOLPH | 120 | 31736 through 31786 | 0.90 | 0.94 |
| Randolph | 120 | 39836 through 39886 | 0.83 | 0.94 |
| ROCKDALE | 122 | 30012 through 30094 | 0.89 | 0.94 |
| ROCKDALE | 122 | 30207 through 30208 | 0.86 | 0.94 |
| SEMINOLE | 125 | 31745 through 31759 | 0.90 | 0.94 |
| Seminole | 125 | 39845 through 39859 | 0.83 | 0.94 |
| TERRELL | 135 | 31726 through 31785 | 0.90 | 0.94 |
| Terrell | 135 | 39826 through 39885 | 0.83 | 0.94 |
| UPSON | 145 | 30285 through 30286 | 0.84 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Georgia

SPLIT COUNTIES

State Code: 10

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| UPSON | 145 | 31097 | 0.98 | 0.94 |
| WALTON | 147 | 30018 through 30052 | 0.89 | 0.94 |
| WALTON | 147 | 30235 through 30279 | 0.86 | 0.94 |
| WALTON | 147 | 30641 through 30656 | 0.99 | 0.94 |
| WARREN | 149 | 30807 through 30828 | 0.89 | 0.94 |
| WARREN | 149 | 31045 | 0.96 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Hawaii

State Code: 61

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Hawaii | 001 | 0.84 | 1.19 |
| Honolulu | 002 | 0.84 | 1.19 |
| Kauai | 003 | 0.84 | 1.19 |
| Maui | 004 | 0.84 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Idaho

State Code: 12

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Ada | 001 | 0.71 | 1.06 |
| Adams | 002 | 0.71 | 1.06 |
| Bannock | 003 | 0.71 | 1.06 |
| Bear Lake | 004 | 0.71 | 1.06 |
| Benewah | 005 | 0.71 | 1.06 |
| Bingham | 006 | 0.71 | 1.06 |
| Blaine | 007 | 0.71 | 1.06 |
| Boise | 008 | 0.71 | 1.06 |
| Bonner | 009 | 0.71 | 1.06 |
| Bonneville | 010 | 0.71 | 1.06 |
| Boundary | 011 | 0.71 | 1.06 |
| Butte | 012 | 0.71 | 1.06 |
| Camas | 013 | 0.71 | 1.06 |
| Canyon | 014 | 0.71 | 1.06 |
| Caribon | 015 | 0.71 | 1.06 |
| Cassia | 016 | 0.71 | 1.06 |
| Clark | 017 | 0.71 | 1.06 |
| Clearwater | 018 | 0.71 | 1.06 |
| Custer | 019 | 0.71 | 1.06 |
| Elmore | 020 | 0.71 | 1.06 |
| Franklin | 021 | 0.71 | 1.06 |
| Fremont | 022 | 0.71 | 1.06 |
| Gem | 023 | 0.71 | 1.06 |
| Gooding | 024 | 0.71 | 1.06 |
| Idaho | 025 | 0.71 | 1.06 |
| Jefferson | 026 | 0.71 | 1.06 |
| Jerome | 027 | 0.71 | 1.06 |
| Kootenai | 028 | 0.71 | 1.06 |
| Latah | 029 | 0.71 | 1.06 |
| Lemhi | 030 | 0.71 | 1.06 |
| Lewis | 031 | 0.71 | 1.06 |
| Lincoln | 032 | 0.71 | 1.06 |
| Madison | 033 | 0.71 | 1.06 |
| Miniduka | 034 | 0.71 | 1.06 |
| Nez Perce | 035 | 0.71 | 1.06 |
| Oneida | 036 | 0.71 | 1.06 |
| Owyhee | 037 | 0.71 | 1.06 |
| Payette | 038 | 0.71 | 1.06 |
| Power | 039 | 0.71 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Idaho

State Code: 12

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Shoshone | 040 | 0.71 | 1.06 |
| Teton | 041 | 0.71 | 1.06 |
| Twin Falls | 042 | 0.71 | 1.06 |
| Valley | 043 | 0.71 | 1.06 |
| Washington | 044 | 0.71 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois

State Code: 13

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ADAMS | 001 | 0.77 | 0.87 |
| ALEXANDER | 002 | 0.77 | 0.87 |
| BOND | 003 | 0.88 | 0.87 |
| BOONE | 004 | 0.84 | 0.87 |
| BROWN | 005 | 0.77 | 0.87 |
| BUREAU | 006 | 0.88 | 0.87 |
| CALHOUN | 007 | 0.88 | 0.87 |
| CARROLL | 008 | See Below | See Below |
| CASS | 009 | 0.83 | 0.87 |
| CHAMPAIGN | 010 | See Below | See Below |
| CHRISTIAN | 011 | 0.83 | 0.87 |
| CLARK | 012 | 0.77 | 0.87 |
| CLAY | 013 | 0.77 | 0.87 |
| CLINTON | 014 | 0.88 | 0.87 |
| COLES | 015 | 0.83 | 0.87 |
| COOK | 016 | 1.06 | 1.31 |
| CRAWFORD | 017 | 0.77 | 0.87 |
| CUMBERLAND | 018 | 0.77 | 0.87 |
| DE KALB | 019 | 1.00 | 0.87 |
| DE WITT | 020 | 0.88 | 0.87 |
| DOUGLAS | 021 | 0.83 | 0.87 |
| DU PAGE | 022 | 0.96 | 1.16 |
| EDGAR | 023 | 0.83 | 0.87 |
| EDWARDS | 024 | 0.77 | 0.87 |
| EFFINGHAM | 025 | 0.77 | 0.87 |
| FAYETTE | 026 | 0.77 | 0.87 |
| FORD | 027 | 0.88 | 0.87 |
| FRANKLIN | 028 | 0.77 | 0.87 |
| FULTON | 029 | See Below | See Below |
| GALLATIN | 030 | 0.77 | 0.87 |
| GREENE | 031 | 0.88 | 0.87 |
| GRUNDY | 032 | 1.05 | 0.87 |
| HAMILTON | 033 | 0.77 | 0.87 |
| HANCOCK | 034 | 0.77 | 0.87 |
| HARDIN | 035 | 0.77 | 0.87 |
| HENDERSON | 036 | 0.77 | 0.87 |
| HENRY | 037 | 0.77 | 0.87 |
| IROQUOIS | 038 | 0.82 | 0.87 |
| JACKSON | 039 | See Below | See Below |
| JASPER | 040 | 0.77 | 0.87 |
| JEFFERSON | 041 | 0.77 | 0.87 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois

State Code: 13

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| JERSEY | 042 | 0.88 | 0.87 |
| JO DAVIESS | 043 | 0.75 | 0.87 |
| JOHNSON | 044 | 0.77 | 0.87 |
| KANE | 045 | 0.96 | 0.98 |
| KANKAKEE | 046 | 0.86 | 0.87 |
| KENDALL | 047 | 1.05 | 0.87 |
| KNOX | 048 | 0.77 | 0.87 |
| LA SALLE | 049 | See Below | See Below |
| LAKE | 050 | 0.99 | 1.24 |
| LAWRENCE | 051 | 0.77 | 0.87 |
| LEE | 052 | See Below | See Below |
| LIVINGSTON | 053 | See Below | See Below |
| LOGAN | 054 | 0.83 | 0.87 |
| MACON | 055 | 0.83 | 0.87 |
| MACOUPIN | 056 | 0.83 | 0.87 |
| MADISON | 057 | 0.88 | 0.87 |
| MARION | 058 | 0.77 | 0.87 |
| MARSHALL | 059 | 0.88 | 0.87 |
| MASON | 060 | 0.83 | 0.87 |
| MASSAC | 061 | 0.77 | 0.87 |
| MC DONOUGH | 062 | 0.77 | 0.87 |
| MC HENRY | 063 | See Below | See Below |
| MC LEAN | 064 | 0.88 | 0.87 |
| MENARD | 065 | 0.83 | 0.87 |
| MERCER | 066 | 0.77 | 0.87 |
| MONROE | 067 | 0.88 | 0.87 |
| MONTGOMERY | 068 | 0.83 | 0.87 |
| MORGAN | 069 | 0.83 | 0.87 |
| MOULTRIE | 070 | 0.83 | 0.87 |
| OGLE | 071 | See Below | See Below |
| PEORIA | 072 | See Below | See Below |
| PERRY | 073 | 0.77 | 0.87 |
| PIATT | 074 | 0.83 | 0.87 |
| PIKE | 075 | 0.77 | 0.87 |
| POPE | 076 | 0.77 | 0.87 |
| PULASKI | 077 | 0.77 | 0.87 |
| PUTNAM | 078 | 0.88 | 0.87 |
| RANDOLPH | 079 | 0.88 | 0.87 |
| RICHLAND | 080 | 0.77 | 0.87 |
| ROCK ISLAND | 081 | 0.77 | 0.87 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois

State Code: 13

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| SAINT CLAIR | 082 | 0.88 | 0.87 |
| SALINE | 083 | 0.77 | 0.87 |
| SANGAMON | 084 | See Below | See Below |
| SCHUYLER | 085 | 0.77 | 0.87 |
| SCOTT | 086 | 0.83 | 0.87 |
| SHELBY | 087 | 0.77 | 0.87 |
| STARK | 088 | See Below | See Below |
| STEPHENSON | 089 | 0.75 | 0.87 |
| TAZEWELL | 090 | 0.88 | 0.87 |
| UNION | 091 | 0.77 | 0.87 |
| VERMILION | 092 | See Below | See Below |
| WABASH | 093 | 0.77 | 0.87 |
| WARREN | 094 | 0.77 | 0.87 |
| WASHINGTON | 095 | See Below | See Below |
| WAYNE | 096 | 0.77 | 0.87 |
| WHITE | 097 | 0.77 | 0.87 |
| WHITESIDE | 098 | See Below | See Below |
| WILL | 099 | 0.96 | 0.98 |
| WILLIAMSON | 100 | 0.77 | 0.87 |
| WINNEBAGO | 101 | See Below | See Below |
| WOODFORD | 102 | 0.88 | 0.87 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois SPLIT COUNTIES

State Code: 13

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| CARROLL | 008 | 61014 through 61078 | 0.75 | 0.87 |
| CARROLL | 008 | 61285 | 0.68 | 0.87 |
| CHAMPAIGN | 010 | 60949 | 0.93 | 0.87 |
| CHAMPAIGN | 010 | 61801 through 61880 | 0.88 | 0.87 |
| FULTON | 029 | 61415 through 61484 | 0.77 | 0.87 |
| FULTON | 029 | 61501 through 61563 | 0.88 | 0.87 |
| JACKSON | 039 | 62901 | 0.80 | 0.87 |
| JACKSON | 039 | 62902 | 0.79 | 0.87 |
| JACKSON | 039 | 62903 through 62994 | 0.80 | 0.87 |
| LA SALLE | 049 | 60470 | 1.05 | 0.87 |
| LA SALLE | 049 | 60518 through 60557 | 1.05 | 0.87 |
| LA SALLE | 049 | 61301 through 61373 | 0.77 | 0.87 |
| LEE | 052 | 60530 through 60553 | 1.05 | 0.87 |
| LEE | 052 | 61006 through 61058 | 0.75 | 0.87 |
| LEE | 052 | 61310 through 61378 | 0.77 | 0.87 |
| LIVINGSTON | 053 | 60420 through 60460 | 1.06 | 0.87 |
| LIVINGSTON | 053 | 60920 through 60934 | 0.93 | 0.87 |
| LIVINGSTON | 053 | 61311 through 61775 | 0.88 | 0.87 |
| MC HENRY | 063 | 60001 through 60098 | 0.99 | 0.98 |
| MC HENRY | 063 | 60102 through 60180 | 1.05 | 0.98 |
| OGLE | 071 | 60113 | 1.05 | 0.87 |
| OGLE | 071 | 61007 through 61091 | 0.75 | 0.87 |
| PEORIA | 072 | 61451 | 0.77 | 0.87 |
| PEORIA | 072 | 61517 through 61656 | 0.88 | 0.87 |
| SANGAMON | 084 | 62515 through 62693 | 0.83 | 0.87 |
| SANGAMON | 084 | 62700 through 62796 | 0.88 | 0.87 |
| STARK | 088 | 61421 through 61491 | 0.77 | 0.87 |
| STARK | 088 | 61559 | 0.88 | 0.87 |
| VERMILION | 092 | 60932 through 60963 | 0.93 | 0.87 |
| VERMILION | 092 | 61810 through 61883 | 0.88 | 0.87 |
| WASHINGTON | 095 | 62214 through 62271 | 0.83 | 0.87 |
| WASHINGTON | 095 | 62803 through 62877 | 0.77 | 0.87 |
| WHITESIDE | 098 | 61017 through 61081 | 0.83 | 0.87 |
| WHITESIDE | 098 | 61230 through 61283 | 0.77 | 0.87 |
| WINNEBAGO | 101 | 61016 through 61088 | 0.80 | 0.87 |
| WINNEBAGO | 101 | 61100 through 61132 | 0.81 | 0.87 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois SPLIT COUNTIES

State Code: 13

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |

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NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois SPLIT COUNTIES

State Code: 13

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |

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NIPPON LIFE INSURANCE COMPANY OF AMERICA

Indiana

State Code: 15

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ADAMS | 001 | 0.77 | 0.84 |
| ALLEN | 002 | See Below | See Below |
| BARTHOLOMEW | 003 | 0.87 | 0.84 |
| BENTON | 004 | 0.73 | 0.84 |
| BLACKFORD | 005 | 0.77 | 0.84 |
| BOONE | 006 | 0.98 | 0.84 |
| BROWN | 007 | 0.84 | 0.84 |
| CARROLL | 008 | 0.77 | 0.84 |
| CASS | 009 | 0.77 | 0.84 |
| CLARK | 010 | 0.77 | 0.84 |
| CLAY | 011 | 0.77 | 0.84 |
| CLINTON | 012 | 0.83 | 0.84 |
| CRAWFORD | 013 | 0.77 | 0.84 |
| DAVISS | 014 | 0.71 | 0.84 |
| DE KALB | 015 | 0.77 | 0.84 |
| DEARBORN | 016 | 0.83 | 0.84 |
| DECATUR | 017 | 0.73 | 0.84 |
| DELAWARE | 018 | 0.76 | 0.84 |
| DUBOIS | 019 | 0.71 | 0.84 |
| ELKHART | 020 | 0.83 | 0.84 |
| FAYETTE | 021 | 0.73 | 0.84 |
| FLOYD | 022 | 0.77 | 0.84 |
| FOUNTAIN | 023 | 0.73 | 0.84 |
| FRANKLIN | 024 | 0.71 | 0.84 |
| FULTON | 025 | 0.77 | 0.84 |
| GIBSON | 026 | 0.77 | 0.84 |
| GRANT | 027 | 0.77 | 0.84 |
| GREENE | 028 | 0.77 | 0.84 |
| HAMILTON | 029 | 1.00 | 0.84 |
| HANCOCK | 030 | 1.00 | 0.84 |
| HARRISON | 031 | 0.77 | 0.84 |
| HENDRICKS | 032 | 1.00 | 0.84 |
| HENRY | 033 | 0.76 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Indiana

State Code: 15

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| HOWARD | 034 | 0.77 | 0.84 |
| HUNTINGTON | 035 | 0.77 | 0.84 |
| JACKSON | 036 | 0.73 | 0.84 |
| JASPER | 037 | See Below | See Below |
| JAY | 038 | 0.77 | 0.84 |
| JEFFERSON | 039 | 0.73 | 0.84 |
| JENNINGS | 040 | 0.73 | 0.84 |
| JOHNSON | 041 | 1.01 | 0.84 |
| KNOX | 042 | 0.71 | 0.84 |
| KOSCIUSKO | 043 | 0.83 | 0.84 |
| LA PORTE | 044 | 0.83 | 0.84 |
| LAGRANGE | 045 | 0.77 | 0.84 |
| LAKE | 046 | 0.82 | 0.94 |
| LAWRENCE | 047 | 0.73 | 0.84 |
| MADISON | 048 | 0.87 | 0.84 |
| MARION | 049 | 1.01 | 0.94 |
| MARSHALL | 050 | 0.83 | 0.84 |
| MARTIN | 051 | 0.71 | 0.84 |
| MIAMI | 052 | 0.77 | 0.84 |
| MONROE | 053 | 0.86 | 0.84 |
| MONTGOMERY | 054 | 0.73 | 0.84 |
| MORGAN | 055 | 1.00 | 0.84 |
| NEWTON | 056 | See Below | See Below |
| NOBLE | 057 | 0.77 | 0.84 |
| OHIO | 058 | 0.71 | 0.84 |
| ORANGE | 059 | 0.73 | 0.84 |
| OWEN | 060 | 0.75 | 0.84 |
| PARKE | 061 | 0.73 | 0.84 |
| PERRY | 062 | 0.71 | 0.84 |
| PIKE | 063 | 0.71 | 0.84 |
| PORTER | 064 | 0.82 | 0.94 |
| POSEY | 065 | 0.77 | 0.84 |
| PULASKI | 066 | 0.77 | 0.84 |
| PUTNAM | 067 | 0.87 | 0.84 |
| RANDOLPH | 068 | 0.76 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Indiana

State Code: 15

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| RIPLEY | 069 | 0.71 | 0.84 |
| RUSH | 070 | 0.77 | 0.84 |
| SAINT JOSEPH | 071 | See Below | See Below |
| SCOTT | 072 | 0.73 | 0.84 |
| SHELBY | 073 | 1.00 | 0.84 |
| SPENCER | 074 | 0.71 | 0.84 |
| STARKE | 075 | 0.83 | 0.84 |
| STEUBEN | 076 | 0.77 | 0.84 |
| SULLIVAN | 077 | 0.77 | 0.84 |
| SWITZERLAND | 078 | 0.73 | 0.84 |
| TIPPECANOE | 079 | 0.73 | 0.84 |
| TIPTON | 080 | 0.87 | 0.84 |
| UNION | 081 | 0.76 | 0.84 |
| VANDEBURGH | 082 | 0.77 | 0.84 |
| VERMILLION | 083 | 0.75 | 0.84 |
| VIGO | 084 | 0.77 | 0.84 |
| WABASH | 085 | 0.77 | 0.84 |
| WARREN | 086 | 0.73 | 0.84 |
| WARRICK | 087 | 0.77 | 0.84 |
| WASHINGTON | 088 | 0.73 | 0.84 |
| WAYNE | 089 | 0.87 | 0.84 |
| WELLS | 090 | 0.77 | 0.84 |
| WHITE | 091 | 0.77 | 0.84 |
| WHITLEY | 092 | 0.77 | 0.84 |

Nippon Life Insurance Company of America

Indiana SPLIT COUNTIES

State Code: 15

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| ALLEN | 002 | 46704 | 0.73 | 0.84 |
| ALLEN | 002 | 46741 | 0.73 | 0.84 |
| ALLEN | 002 | 46743 | 0.73 | 0.84 |
| ALLEN | 002 | 46745 | 0.73 | 0.84 |
| ALLEN | 002 | 46748 | 0.73 | 0.84 |
| ALLEN | 002 | 46765 | 0.73 | 0.84 |
| ALLEN | 002 | 46773 | 0.73 | 0.84 |
| ALLEN | 002 | 46774 | 0.77 | 0.84 |
| ALLEN | 002 | 46797 | 0.73 | 0.84 |
| ALLEN | 002 | 46798 | 0.73 | 0.84 |
| ALLEN | 002 | 46799 | 0.77 | 0.84 |
| ALLEN | 002 | 46800 | 0.77 | 0.84 |
| ALLEN | 002 | 46801 | 0.77 | 0.84 |
| ALLEN | 002 | 46802 | 0.77 | 0.84 |
| ALLEN | 002 | 46803 | 0.77 | 0.84 |
| ALLEN | 002 | 46804 | 0.77 | 0.84 |
| ALLEN | 002 | 46805 | 0.77 | 0.84 |
| ALLEN | 002 | 46806 | 0.77 | 0.84 |
| ALLEN | 002 | 46807 | 0.77 | 0.84 |
| ALLEN | 002 | 46808 | 0.77 | 0.84 |
| ALLEN | 002 | 46809 | 0.77 | 0.84 |
| ALLEN | 002 | 46814 | 0.77 | 0.84 |
| ALLEN | 002 | 46815 | 0.77 | 0.84 |
| ALLEN | 002 | 46816 | 0.77 | 0.84 |
| ALLEN | 002 | 46818 | 0.77 | 0.84 |
| ALLEN | 002 | 46819 | 0.77 | 0.84 |
| ALLEN | 002 | 46825 | 0.77 | 0.84 |
| ALLEN | 002 | 46835 | 0.77 | 0.84 |
| ALLEN | 002 | 46845 | 0.77 | 0.84 |
| ALLEN | 002 | 46850 | 0.77 | 0.84 |
| ALLEN | 002 | 46851 | 0.77 | 0.84 |
| ALLEN | 002 | 46852 | 0.77 | 0.84 |
| ALLEN | 002 | 46853 | 0.77 | 0.84 |
| ALLEN | 002 | 46854 | 0.77 | 0.84 |
| ALLEN | 002 | 46855 | 0.77 | 0.84 |
| ALLEN | 002 | 46856 | 0.77 | 0.84 |
| ALLEN | 002 | 46857 | 0.77 | 0.84 |
| ALLEN | 002 | 46858 | 0.77 | 0.84 |
| ALLEN | 002 | 46859 | 0.77 | 0.84 |
| ALLEN | 002 | 46860 | 0.77 | 0.84 |
| ALLEN | 002 | 46861 | 0.77 | 0.84 |
| ALLEN | 002 | 46862 | 0.77 | 0.84 |
| ALLEN | 002 | 46863 | 0.77 | 0.84 |
| ALLEN | 002 | 46864 | 0.77 | 0.84 |
| ALLEN | 002 | 46865 | 0.77 | 0.84 |

Nippon Life Insurance Company of America

Indiana SPLIT COUNTIES

State Code: 15

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| ALLEN | 002 | 46866 | 0.77 | 0.84 |
| ALLEN | 002 | 46867 | 0.77 | 0.84 |
| ALLEN | 002 | 46868 | 0.77 | 0.84 |
| ALLEN | 002 | 46869 | 0.77 | 0.84 |
| ALLEN | 002 | 46885 | 0.77 | 0.84 |
| ALLEN | 002 | 46895 | 0.77 | 0.84 |
| ALLEN | 002 | 46896 | 0.77 | 0.84 |
| ALLEN | 002 | 46897 | 0.77 | 0.84 |
| ALLEN | 002 | 46898 | 0.77 | 0.84 |
| ALLEN | 002 | 46899 | 0.77 | 0.84 |
| JASPER | 037 | 46310 | 0.87 | 0.84 |
| JASPER | 037 | 46380 | 0.87 | 0.84 |
| JASPER | 037 | 46392 | 0.87 | 0.84 |
| JASPER | 037 | 47943 | 0.77 | 0.84 |
| JASPER | 037 | 47977 | 0.77 | 0.84 |
| JASPER | 037 | 47978 | 0.77 | 0.84 |
| NEWTON | 056 | 46349 | 0.87 | 0.84 |
| NEWTON | 056 | 46372 | 0.87 | 0.84 |
| NEWTON | 056 | 46379 | 0.87 | 0.84 |
| NEWTON | 056 | 46381 | 0.87 | 0.84 |
| NEWTON | 056 | 47922 | 0.77 | 0.84 |
| NEWTON | 056 | 47948 | 0.77 | 0.84 |
| NEWTON | 056 | 47951 | 0.77 | 0.84 |
| NEWTON | 056 | 47963 | 0.77 | 0.84 |
| NEWTON | 056 | 47964 | 0.77 | 0.84 |
| SAINT JOSEPH | 071 | 46530 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46536 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46544 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46545 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46546 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46552 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46554 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46556 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46561 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46574 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46595 | 0.8 | 0.84 |
| SAINT JOSEPH | 071 | 46600 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46601 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46604 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46612 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46613 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46614 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46615 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46616 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46617 | 0.83 | 0.84 |

Nippon Life Insurance Company of America

Indiana SPLIT COUNTIES
 State Code: 15

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| SAINT JOSEPH | 071 | 46619 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46620 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46624 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46626 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46628 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46629 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46634 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46635 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46637 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46660 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46680 | 0.83 | 0.84 |
| SAINT JOSEPH | 071 | 46699 | 0.83 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Iowa

State Code: 16

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adair | 001 | 0.67 | 0.84 |
| Adams | 002 | 0.67 | 0.84 |
| Allamakee | 003 | 0.67 | 0.84 |
| Appanoose | 004 | 0.67 | 0.84 |
| Audubon | 005 | 0.67 | 0.84 |
| Benton | 006 | 0.67 | 0.84 |
| Black Hawk | 007 | 0.75 | 0.89 |
| Boone | 008 | 0.67 | 0.84 |
| Bremer | 009 | 0.67 | 0.84 |
| Buchanan | 010 | 0.67 | 0.84 |
| Buena Vista | 011 | 0.67 | 0.84 |
| Butler | 012 | 0.67 | 0.84 |
| Calhoun | 013 | 0.67 | 0.84 |
| Carroll | 014 | 0.67 | 0.84 |
| Cass | 015 | 0.67 | 0.84 |
| Cedar | 016 | 0.67 | 0.84 |
| Cerro Gordo | 017 | 0.67 | 0.84 |
| Cherokee | 018 | 0.67 | 0.84 |
| Chickasaw | 019 | 0.67 | 0.84 |
| Clarke | 020 | 0.67 | 0.84 |
| Clay | 021 | 0.67 | 0.84 |
| Clayton | 022 | 0.67 | 0.84 |
| Clinton | 023 | 0.67 | 0.84 |
| Crawford | 024 | 0.67 | 0.84 |
| Dallas | 025 | 0.67 | 0.84 |
| Davis | 026 | 0.67 | 0.84 |
| Decatur | 027 | 0.67 | 0.84 |
| Delaware | 028 | 0.67 | 0.84 |
| Des Moines | 029 | 0.67 | 0.84 |
| Dickinson | 030 | 0.67 | 0.84 |
| Dubuque | 031 | 0.75 | 0.89 |
| Emmet | 032 | 0.67 | 0.84 |
| Fayette | 033 | 0.67 | 0.84 |
| Floyd | 034 | 0.67 | 0.84 |
| Franklin | 035 | 0.67 | 0.84 |
| Fremont | 036 | 0.67 | 0.84 |
| Greene | 037 | 0.67 | 0.84 |
| Grundy | 038 | 0.67 | 0.84 |
| Guthrie | 039 | 0.67 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Iowa
 State Code: 16

| County Name | County Code | Area Factors | |
|---------------|-------------|--------------|--------|
| | | Med/Rx i | Dental |
| Hamilton | 040 | 0.67 | 0.84 |
| Hancock | 041 | 0.67 | 0.84 |
| Hardin | 042 | 0.67 | 0.84 |
| Harrison | 043 | 0.67 | 0.84 |
| Henry | 044 | 0.67 | 0.84 |
| Howard | 045 | 0.67 | 0.84 |
| Humboldt | 046 | 0.67 | 0.84 |
| Ida | 047 | 0.67 | 0.84 |
| Iowa | 048 | 0.67 | 0.84 |
| Jackson | 049 | 0.67 | 0.84 |
| Jasper | 050 | 0.67 | 0.84 |
| Jefferson | 051 | 0.67 | 0.84 |
| Johnson | 052 | 0.75 | 0.89 |
| Jones | 053 | 0.67 | 0.84 |
| Keokuk | 054 | 0.67 | 0.84 |
| Kossuth | 055 | 0.67 | 0.84 |
| Lee | 056 | 0.67 | 0.84 |
| Linn | 057 | 0.75 | 0.89 |
| Louisa | 058 | 0.67 | 0.84 |
| Lucas | 059 | 0.67 | 0.84 |
| Lyon | 060 | 0.67 | 0.84 |
| Madison | 061 | 0.67 | 0.84 |
| Mahaska | 062 | 0.67 | 0.84 |
| Marion | 063 | 0.67 | 0.84 |
| Marshall | 064 | 0.67 | 0.84 |
| Mills | 065 | 0.67 | 0.84 |
| Mitchell | 066 | 0.67 | 0.84 |
| Monona | 067 | 0.67 | 0.84 |
| Monroe | 068 | 0.67 | 0.84 |
| Montgomery | 069 | 0.67 | 0.84 |
| Muscatine | 070 | 0.67 | 0.84 |
| O'Brien | 071 | 0.67 | 0.84 |
| Osceola | 072 | 0.67 | 0.84 |
| Page | 073 | 0.67 | 0.84 |
| Palo Alto | 074 | 0.67 | 0.84 |
| Plymouth | 075 | 0.67 | 0.84 |
| Pocahontas | 076 | 0.67 | 0.84 |
| Polk | 077 | 0.77 | 0.89 |
| Pottawattamie | 078 | 0.75 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Iowa
State Code: 16

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Poweshiek | 079 | 0.67 | 0.84 |
| Ringgold | 080 | 0.67 | 0.84 |
| Sac | 081 | 0.67 | 0.84 |
| Scott | 082 | 0.75 | 0.89 |
| Shelby | 083 | 0.67 | 0.84 |
| Sioux | 084 | 0.67 | 0.84 |
| Story | 085 | 0.75 | 0.89 |
| Tama | 086 | 0.67 | 0.84 |
| Taylor | 087 | 0.67 | 0.84 |
| Union | 088 | 0.67 | 0.84 |
| Van Buren | 089 | 0.67 | 0.84 |
| Wapello | 090 | 0.67 | 0.84 |
| Warren | 091 | 0.67 | 0.84 |
| Washington | 092 | 0.67 | 0.84 |
| Wayne | 093 | 0.67 | 0.84 |
| Webster | 094 | 0.67 | 0.84 |
| Winnebago | 095 | 0.67 | 0.84 |
| Winneshiek | 096 | 0.67 | 0.84 |
| Woodbury | 097 | 0.75 | 0.89 |
| Worth | 098 | 0.67 | 0.84 |
| Wright | 099 | 0.67 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Kansas

State Code: 17

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Allen | 001 | 0.89 | 0.84 |
| Anderson | 002 | 0.89 | 0.84 |
| Atchison | 003 | 0.89 | 0.84 |
| Barber | 004 | 0.89 | 0.84 |
| Barton | 005 | 0.89 | 0.84 |
| Bourbon | 006 | 0.89 | 0.84 |
| Brown | 007 | 0.89 | 0.84 |
| Butler | 008 | 0.91 | 0.89 |
| Chase | 009 | 0.89 | 0.84 |
| Chautauqua | 010 | 0.89 | 0.84 |
| Cherokee | 011 | 0.89 | 0.84 |
| Cheyenne | 012 | 0.89 | 0.84 |
| Clark | 013 | 0.89 | 0.84 |
| Clay | 014 | 0.89 | 0.84 |
| Cloud | 015 | 0.89 | 0.84 |
| Coffey | 016 | 0.89 | 0.84 |
| Comanche | 017 | 0.89 | 0.84 |
| Cowley | 018 | 0.89 | 0.84 |
| Crowford | 019 | 0.89 | 0.84 |
| Decatur | 020 | 0.89 | 0.84 |
| Dickinson | 021 | 0.89 | 0.84 |
| Doniphan | 022 | 0.89 | 0.84 |
| Douglas | 023 | 0.91 | 0.89 |
| Edwards | 024 | 0.89 | 0.84 |
| Elk | 025 | 0.89 | 0.84 |
| Ellis | 026 | 0.89 | 0.84 |
| Ellsworth | 027 | 0.89 | 0.84 |
| Finney | 028 | 0.89 | 0.84 |
| Ford | 029 | 0.89 | 0.84 |
| Franklin | 030 | 0.89 | 0.84 |
| Geary | 031 | 0.89 | 0.84 |
| Gove | 032 | 0.89 | 0.84 |
| Graham | 033 | 0.89 | 0.84 |
| Grant | 034 | 0.89 | 0.84 |
| Gray | 035 | 0.89 | 0.84 |
| Greeley | 036 | 0.89 | 0.84 |
| Greenwood | 037 | 0.89 | 0.84 |
| Hamilton | 038 | 0.89 | 0.84 |
| Harper | 039 | 0.89 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Kansas

State Code: 17

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Harvey | 040 | 0.91 | 0.89 |
| Haskell | 041 | 0.89 | 0.84 |
| Hodgeman | 042 | 0.89 | 0.84 |
| Jackson | 043 | 0.89 | 0.84 |
| Jefferson | 044 | 0.91 | 0.89 |
| Jewell | 045 | 0.89 | 0.84 |
| Johnson | 046 | 1.09 | 1.12 |
| Kearny | 047 | 0.89 | 0.84 |
| Kingman | 048 | 0.89 | 0.84 |
| Kiowa | 049 | 0.89 | 0.84 |
| Labette | 050 | 0.89 | 0.84 |
| Lane | 051 | 0.89 | 0.84 |
| Leavenworth | 052 | 0.91 | 0.89 |
| Lincoln | 053 | 0.89 | 0.84 |
| Linn | 054 | 0.89 | 0.84 |
| Logan | 055 | 0.89 | 0.84 |
| Lyon | 056 | 0.89 | 0.84 |
| Marion | 057 | 0.89 | 0.84 |
| Marshall | 058 | 0.89 | 0.84 |
| McPherson | 059 | 0.89 | 0.84 |
| Meade | 060 | 0.89 | 0.84 |
| Miami | 061 | 0.89 | 0.84 |
| Mitchell | 062 | 0.89 | 0.84 |
| Montgomery | 063 | 0.89 | 0.84 |
| Morris | 064 | 0.89 | 0.84 |
| Morton | 065 | 0.89 | 0.84 |
| Nemaha | 066 | 0.89 | 0.84 |
| Neosho | 067 | 0.89 | 0.84 |
| Ness | 068 | 0.89 | 0.84 |
| Norton | 069 | 0.89 | 0.84 |
| Osage | 070 | 0.89 | 0.84 |
| Osborne | 071 | 0.89 | 0.84 |
| Ottawa | 072 | 0.89 | 0.84 |
| Pawnee | 073 | 0.89 | 0.84 |
| Phillips | 074 | 0.89 | 0.84 |
| Pottawatomie | 075 | 0.89 | 0.84 |
| Pratt | 076 | 0.89 | 0.84 |
| Rawlins | 077 | 0.89 | 0.84 |
| Reno | 078 | 0.91 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Kansas
State Code: 17

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Republic | 079 | 0.89 | 0.84 |
| Rice | 080 | 0.89 | 0.84 |
| Riley | 081 | 0.91 | 0.89 |
| Rooks | 082 | 0.89 | 0.84 |
| Rush | 083 | 0.89 | 0.84 |
| Russell | 084 | 0.89 | 0.84 |
| Saline | 085 | 0.91 | 0.89 |
| Scott | 086 | 0.89 | 0.84 |
| Sedgwick | 087 | 1.03 | 0.94 |
| Seward | 088 | 0.89 | 0.84 |
| Shawnee | 089 | 0.91 | 0.89 |
| Sheridan | 090 | 0.89 | 0.84 |
| Sherman | 091 | 0.89 | 0.84 |
| Smith | 092 | 0.89 | 0.84 |
| Stafford | 093 | 0.89 | 0.84 |
| Stanton | 094 | 0.89 | 0.84 |
| Stevens | 095 | 0.89 | 0.84 |
| Sumner | 096 | 0.89 | 0.84 |
| Thomas | 097 | 0.89 | 0.84 |
| Trego | 098 | 0.89 | 0.84 |
| Waubaussee | 099 | 0.89 | 0.84 |
| Wallace | 100 | 0.89 | 0.84 |
| Washington | 101 | 0.89 | 0.84 |
| Wichita | 102 | 0.89 | 0.84 |
| Wilson | 103 | 0.89 | 0.84 |
| Woodson | 104 | 0.89 | 0.84 |
| Wyandotte | 105 | 1.09 | 1.12 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

KENTUCKY

State Code: 19

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| ADAIR | 001 | All | 0.69 | 0.89 |
| ALLEN | 002 | All | 0.75 | 0.89 |
| ANDERSON | 003 | All | 0.80 | 0.89 |
| BALLARD | 004 | All | 0.75 | 0.89 |
| BARREN | 005 | All | 0.75 | 0.89 |
| BATH | 006 | All | 0.80 | 0.89 |
| BELL | 007 | 40813 through 40856 | 0.69 | 0.89 |
| BELL | 007 | 40902 through 40988 | 0.80 | 0.89 |
| BOONE | 008 | All | 0.80 | 0.89 |
| BOURBON | 009 | All | 0.80 | 0.89 |
| BOYD | 010 | All | 0.80 | 0.89 |
| BOYLE | 011 | All | 0.80 | 0.89 |
| BRACKEN | 012 | All | 0.80 | 0.89 |
| BREATHITT | 013 | All | 0.90 | 0.89 |
| BRECKINRIDGE | 014 | All | 0.80 | 0.89 |
| BULLITT | 015 | All | 0.80 | 0.89 |
| BUTLER | 016 | All | 0.69 | 0.89 |
| CALDWELL | 017 | All | 0.75 | 0.89 |
| CALLOWAY | 018 | All | 0.75 | 0.89 |
| CAMPBELL | 019 | All | 0.80 | 0.89 |
| CARLISLE | 020 | All | 0.75 | 0.89 |
| CARROLL | 021 | All | 0.80 | 0.89 |
| CARTER | 022 | All | 0.80 | 0.89 |
| CASEY | 023 | All | 0.80 | 0.89 |
| CHRISTIAN | 024 | All | 0.69 | 0.89 |
| CLARK | 025 | All | 0.80 | 0.89 |
| CLAY | 026 | All | 0.80 | 0.89 |
| CLINTON | 027 | All | 0.69 | 0.89 |
| CRITTENDEN | 028 | All | 0.75 | 0.89 |
| CUMBERLAND | 029 | All | 0.69 | 0.89 |
| DAVISS | 030 | All | 0.69 | 0.89 |
| EDMONSON | 031 | 42163 | 0.75 | 0.89 |
| EDMONSON | 031 | 42207 through 42285 | 0.69 | 0.89 |
| ELLIOTT | 032 | 41125 through 41177 | 0.80 | 0.89 |
| ELLIOTT | 032 | 41211 | 0.90 | 0.89 |
| ESTILL | 033 | All | 0.80 | 0.89 |
| FAYETTE | 034 | All | 0.80 | 0.94 |
| FLEMING | 035 | All | 0.80 | 0.89 |
| FLOYD | 036 | All | 0.80 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

KENTUCKY

State Code: 19

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------------|--------------|--------|
| | | | Med/Rx | Dental |
| FRANKLIN | 037 | All | 0.80 | 0.89 |
| FULTON | 038 | All | 0.75 | 0.89 |
| GALLATIN | 039 | All | 0.80 | 0.89 |
| GARRARD | 040 | All | 0.80 | 0.89 |
| GRANT | 041 | All | 0.80 | 0.89 |
| GRAVES | 042 | All | 0.75 | 0.89 |
| GRAYSON | 043 | 40119 | 0.80 | 0.89 |
| GRAYSON | 043 | 42712 through 42780 | 0.69 | 0.89 |
| GREEN | 044 | All | 0.69 | 0.89 |
| GREENUP | 045 | All | 0.80 | 0.89 |
| HANCOCK | 046 | All | 0.69 | 0.89 |
| HARDIN | 047 | 40121 through 40177 | 0.80 | 0.89 |
| HARDIN | 047 | 42701 through 42788 | 0.69 | 0.89 |
| HARLAN | 048 | 40801 through 40873 | 0.69 | 0.89 |
| HARLAN | 048 | 40927 through 40964 | 0.80 | 0.89 |
| HARRISON | 049 | All | 0.80 | 0.89 |
| HART | 050 | All | 0.69 | 0.89 |
| HENDERSON | 051 | All | 0.75 | 0.89 |
| HENRY | 052 | All | 0.80 | 0.89 |
| HICKMAN | 053 | All | 0.75 | 0.89 |
| HOPKINS | 054 | All | 0.75 | 0.89 |
| JACKSON | 055 | 40402 through 40494 | 0.80 | 0.89 |
| JACKSON | 055 | 41307 | 0.90 | 0.89 |
| JEFFERSON | 056 | All | 0.80 | 0.94 |
| JESSAMINE | 057 | All | 0.80 | 0.89 |
| JOHNSON | 058 | All | 0.90 | 0.89 |
| KENTON | 059 | All | 0.80 | 0.94 |
| KNOTT | 060 | 41725 through 41772 | 0.80 | 0.89 |
| KNOTT | 060 | 41801 through 41862 | 0.75 | 0.89 |
| KNOX | 061 | 40734 through 40771 | 0.75 | 0.89 |
| KNOX | 061 | 40903 through 40999 | 0.80 | 0.89 |
| LARUE | 062 | All | 0.69 | 0.89 |
| LAUREL | 063 | All | 0.75 | 0.89 |
| LAWRENCE | 064 | 41124 through 41180 | 0.80 | 0.89 |
| LAWRENCE | 064 | 41201 through 41264 | 0.90 | 0.89 |
| LEE | 065 | All | 0.90 | 0.89 |
| LESLIE | 066 | 40803 through 40874 | 0.69 | 0.89 |
| LESLIE | 066 | 40979,41714 through 41777 | 0.80 | 0.89 |
| LETCHER | 067 | 40826 through 40862 | 0.69 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

KENTUCKY

State Code: 19

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------------|--------------|--------|
| | | | Med/Rx | Dental |
| LETCHER | 067 | 41517 through 41537 | 0.85 | 0.89 |
| LETCHER | 067 | 41804 through 41858 | 0.75 | 0.89 |
| LEWIS | 068 | All | 0.80 | 0.89 |
| LINCOLN | 069 | All | 0.80 | 0.89 |
| LIVINGSTON | 070 | All | 0.75 | 0.89 |
| LOGAN | 071 | All | 0.69 | 0.89 |
| LYON | 072 | All | 0.75 | 0.89 |
| MADISON | 073 | All | 0.80 | 0.89 |
| MAGOFFIN | 074 | All | 0.80 | 0.89 |
| MARION | 075 | All | 0.80 | 0.89 |
| MARSHALL | 076 | All | 0.75 | 0.89 |
| MARTIN | 077 | All | 0.90 | 0.89 |
| MASON | 078 | All | 0.80 | 0.89 |
| MC CRACKEN | 079 | All | 0.75 | 0.89 |
| MC CREARY | 080 | All | 0.69 | 0.89 |
| MC LEAN | 081 | All | 0.69 | 0.89 |
| MEADE | 082 | All | 0.80 | 0.89 |
| MENIFEE | 083 | All | 0.80 | 0.89 |
| MERCER | 084 | All | 0.80 | 0.89 |
| METCALFE | 085 | 42124 through 42166 | 0.75 | 0.89 |
| METCALFE | 085 | 42214 | 0.69 | 0.89 |
| MONROE | 086 | All | 0.75 | 0.89 |
| MONTGOMERY | 087 | All | 0.80 | 0.89 |
| MORGAN | 088 | 41352 | 0.90 | 0.89 |
| MORGAN | 088 | 41406 through 41477 | 0.80 | 0.89 |
| MUHLENBERG | 089 | All | 0.69 | 0.89 |
| NELSON | 090 | All | 0.80 | 0.89 |
| NICHOLAS | 091 | All | 0.80 | 0.89 |
| OHIO | 092 | All | 0.69 | 0.89 |
| OLDHAM | 093 | All | 0.80 | 0.89 |
| OWEN | 094 | All | 0.80 | 0.89 |
| OWSLEY | 095 | All | 0.90 | 0.89 |
| PENDLETON | 096 | All | 0.80 | 0.89 |
| PERRY | 097 | 41367 | 0.90 | 0.89 |
| PERRY | 097 | 40981,41701 through 41778 | 0.80 | 0.89 |
| PIKE | 098 | All | 0.85 | 0.89 |
| POWELL | 099 | All | 0.80 | 0.89 |
| PULASKI | 100 | All | 0.80 | 0.89 |
| ROBERTSON | 101 | All | 0.80 | 0.89 |
| ROCKCASTLE | 102 | All | 0.80 | 0.89 |
| ROWAN | 103 | All | 0.80 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

KENTUCKY

State Code: 19

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| RUSSELL | 104 | All | 0.69 | 0.89 |
| SCOTT | 105 | All | 0.80 | 0.89 |
| SHELBY | 106 | All | 0.80 | 0.89 |
| SIMPSON | 107 | All | 0.75 | 0.89 |
| SPENCER | 108 | All | 0.80 | 0.89 |
| TAYLOR | 109 | All | 0.69 | 0.89 |
| TODD | 110 | All | 0.69 | 0.89 |
| TRIGG | 111 | All | 0.69 | 0.89 |
| TRIMBLE | 112 | All | 0.80 | 0.89 |
| UNION | 113 | All | 0.75 | 0.89 |
| WARREN | 114 | 42101 through 42171 | 0.75 | 0.89 |
| WARREN | 114 | 42235 through 42274 | 0.69 | 0.89 |
| WASHINGTON | 115 | All | 0.80 | 0.89 |
| WAYNE | 116 | All | 0.69 | 0.89 |
| WEBSTER | 117 | All | 0.75 | 0.89 |
| WHITLEY | 118 | All | 0.75 | 0.89 |
| WOLFE | 119 | All | 0.90 | 0.89 |
| WOODFORD | 120 | All | 0.80 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Louisiana

State Code: 21

| County Name | County Code | Area Factors | |
|------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Acadia | 001 | 0.97 | 1.00 |
| Allen | 002 | 0.86 | 0.94 |
| Ascension | 003 | 0.97 | 1.00 |
| Assumption | 004 | 0.86 | 0.94 |
| Avoyelles | 005 | 0.86 | 0.94 |
| Beauregard | 006 | 0.86 | 0.94 |
| Bienville | 007 | 0.86 | 0.94 |
| Bossier | 008 | 1.06 | 1.12 |
| Caddo | 009 | 1.06 | 1.12 |
| Calcasieu | 010 | 1.03 | 1.12 |
| Caldwell | 011 | 0.86 | 0.94 |
| Cameron | 012 | 0.86 | 0.94 |
| Catahoula | 013 | 0.86 | 0.94 |
| Clairborne | 014 | 0.86 | 0.94 |
| Concordia | 015 | 0.86 | 0.94 |
| De Soto | 016 | 0.86 | 0.94 |
| East Baton Rouge | 017 | 0.94 | 1.19 |
| East Carroll | 018 | 0.86 | 0.94 |
| East Feliciana | 019 | 0.86 | 0.94 |
| Evangeline | 020 | 0.86 | 0.94 |
| Franklin | 021 | 0.86 | 0.94 |
| Grant | 022 | 0.86 | 0.94 |
| Iberia | 023 | 0.97 | 1.00 |
| Iberville | 024 | 0.86 | 0.94 |
| Jackson | 025 | 0.86 | 0.94 |
| Jefferson | 026 | 1.26 | 1.19 |
| Jefferson Davis | 027 | 0.86 | 0.94 |
| Lafayette | 028 | 1.03 | 1.12 |
| Lafourche | 029 | 0.97 | 1.00 |
| La Salle | 030 | 0.86 | 0.94 |
| Lincoln | 031 | 0.86 | 0.94 |
| Livingston | 032 | 0.97 | 1.00 |
| Madison | 033 | 0.86 | 0.94 |
| Morehouse | 034 | 0.86 | 0.94 |
| Natchitoches | 035 | 0.86 | 0.94 |
| Orleans | 036 | 1.26 | 1.19 |
| Ouachita | 037 | 1.03 | 1.12 |
| Plaquemines | 038 | 0.86 | 0.94 |
| Pointe Coupee | 039 | 0.86 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Lousiana

State Code: 21

| County Name | County Code | Area Factors | |
|---------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Rapides | 040 | 1.03 | 1.12 |
| Red River | 041 | 0.86 | 0.94 |
| Richland | 042 | 0.86 | 0.94 |
| Sabine | 043 | 0.86 | 0.94 |
| St Bernard | 044 | 1.03 | 1.12 |
| St Charles | 045 | 0.97 | 1.00 |
| St Helena | 046 | 0.86 | 0.94 |
| St James | 047 | 0.86 | 0.94 |
| St John the Baptist | 048 | 0.86 | 0.94 |
| St Landry | 049 | 0.97 | 1.00 |
| St Martin | 050 | 0.97 | 1.00 |
| St Mary | 051 | 0.97 | 1.00 |
| St Tammany | 052 | 1.03 | 1.12 |
| Tangipahoa | 053 | 0.97 | 1.00 |
| Tensas | 054 | 0.86 | 0.94 |
| Terrebonne | 055 | 0.97 | 1.00 |
| Union | 056 | 0.86 | 0.94 |
| Vermillion | 057 | 0.97 | 1.00 |
| Vernon | 058 | 0.97 | 1.00 |
| Washington | 059 | 0.86 | 0.94 |
| Webster | 060 | 0.86 | 0.94 |
| West Baton Rouge | 061 | 0.97 | 1.00 |
| West Carroll | 062 | 0.86 | 0.94 |
| West Feliciana | 063 | 0.86 | 0.94 |
| Winn | 064 | 0.86 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Maine.

State Code: 22

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Androscoggin | 001 | 0.65 | 1.00 |
| Aroostook | 002 | 0.65 | 1.00 |
| Cumberland | 003 | 0.65 | 1.00 |
| Franklin | 004 | 0.65 | 1.00 |
| Hancock | 005 | 0.65 | 1.00 |
| Kennebec | 006 | 0.65 | 1.00 |
| Knox | 007 | 0.65 | 1.00 |
| Lincoln | 008 | 0.65 | 1.00 |
| Oxford | 009 | 0.65 | 1.00 |
| Penobscot | 010 | 0.65 | 1.00 |
| Piscataquis | 011 | 0.65 | 1.00 |
| Sagadahoc | 012 | 0.65 | 1.00 |
| Somerset | 013 | 0.65 | 1.00 |
| Waldo | 014 | 0.65 | 1.00 |
| Washington | 015 | 0.65 | 1.00 |
| York | 016 | 0.65 | 1.00 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Maryland

State Code: 23

| County Name | County Code | Area Factors | |
|----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Allegany | 001 | 0.84 | 0.94 |
| Anne Arundel | 002 | 0.91 | 1.19 |
| Baltimore | 003 | 0.91 | 1.19 |
| Calvert | 004 | 0.84 | 0.94 |
| Caroline | 005 | 0.84 | 0.94 |
| Carroll | 006 | 0.91 | 1.00 |
| Cecil | 007 | 0.84 | 0.94 |
| Charles | 008 | 0.84 | 1.00 |
| Dorchester | 009 | 0.84 | 0.94 |
| Frederick | 010 | 0.84 | 1.00 |
| Garrett | 011 | 0.84 | 0.94 |
| Harford | 012 | 0.91 | 1.00 |
| Howard | 013 | 0.91 | 1.19 |
| Kent | 014 | 0.84 | 0.94 |
| Montgomery | 015 | 1.09 | 1.34 |
| Prince Georges | 016 | 1.09 | 1.34 |
| Queen Annes | 017 | 0.84 | 0.94 |
| St. Marys | 018 | 0.84 | 0.94 |
| Somerset | 019 | 0.84 | 0.94 |
| Talbot | 020 | 0.84 | 0.94 |
| Washington | 021 | 0.84 | 1.00 |
| Wicomico | 022 | 0.84 | 0.94 |
| Worcester | 023 | 0.84 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Massachusetts

State Code: 24

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Barnstable | 001 | 0.86 | 1.00 |
| Berkshire | 002 | 0.86 | 1.00 |
| Bristol | 003 | 1.00 | 1.34 |
| Dukes | 004 | 0.86 | 1.00 |
| Essex | 005 | 1.00 | 1.34 |
| Franklin | 006 | 0.86 | 1.00 |
| Hampden | 007 | 0.86 | 1.00 |
| Hampshire | 008 | 0.86 | 1.00 |
| Middlesex | 009 | 1.00 | 1.34 |
| Nantucket | 010 | 0.86 | 1.00 |
| Norfolk | 011 | 1.00 | 1.34 |
| Plymouth | 012 | 1.00 | 1.34 |
| Suffolk | 013 | 1.00 | 1.34 |
| Worcester | 014 | 0.86 | 1.00 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Michigan

State Code: 25

| County Name | County Code | Zip Code | Area Factors | |
|----------------|-------------|------------------------------|--------------|--------|
| | | | Med/Rx | Dental |
| ALCONA | 001 | All | 0.79 | 1.06 |
| ALGER | 002 | All | 0.79 | 1.06 |
| ALLEGAN | 003 | All | 0.79 | 1.06 |
| ALPENA | 004 | All | 0.79 | 1.06 |
| ANTRIM | 005 | All | 0.79 | 1.06 |
| ARENAC | 006 | All | 0.79 | 1.06 |
| BARAGA | 007 | All | 0.79 | 1.06 |
| BARRY | 008 | All | 0.89 | 1.06 |
| BAY | 009 | All | 0.79 | 1.12 |
| BENZIE | 010 | All | 0.79 | 1.06 |
| BERRIEN | 011 | All | 0.88 | 1.12 |
| BRANCH | 012 | All | 0.89 | 1.06 |
| CALHOUN | 013 | All | 0.89 | 1.12 |
| CASS | 014 | All | 0.89 | 1.06 |
| CHARLEVOIX | 015 | All | 0.79 | 1.06 |
| CHEBOYGAN | 016 | All | 0.79 | 1.06 |
| CHIPPEWA | 017 | All | 0.79 | 1.06 |
| CLARE | 018 | All | 0.79 | 1.06 |
| CLINTON | 019 | All | 0.79 | 1.06 |
| CRAWFORD | 020 | All | 0.79 | 1.06 |
| DELTA | 021 | All | 0.79 | 1.06 |
| DICKINSON | 022 | All | 0.79 | 1.06 |
| EATON | 023 | All except 48907,48908,48917 | 0.79 | 1.06 |
| EATON | 023 | 48907,48908 and 48917 | 0.89 | 1.06 |
| EMMET | 024 | All | 0.79 | 1.06 |
| GENESEE | 025 | All | 0.83 | 1.12 |
| GLADWIN | 026 | All | 0.79 | 1.06 |
| GOGEBIC | 027 | All | 0.79 | 1.06 |
| GRAND TRAVERSE | 028 | All | 0.79 | 1.06 |
| GRATIOT | 029 | All | 0.79 | 1.06 |
| HILLSDALE | 030 | All | 0.89 | 1.06 |
| HOUGHTON | 031 | All | 0.79 | 1.06 |
| HURON | 032 | All | 0.83 | 1.06 |
| INGHAM | 033 | All | 0.89 | 1.12 |
| IONIA | 034 | All | 0.79 | 1.06 |
| IOSCO | 035 | All | 0.79 | 1.06 |
| IRON | 036 | All | 0.79 | 1.06 |
| ISABELLA | 037 | All | 0.79 | 1.06 |
| JACKSON | 038 | All | 0.89 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Michigan

State Code: 25

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| KALAMAZOO | 039 | All | 0.89 | 1.12 |
| KALKASKA | 040 | All | 0.79 | 1.06 |
| KENT | 041 | All | 0.79 | 1.12 |
| KEWEENAW | 042 | All | 0.79 | 1.06 |
| LAKE | 043 | All | 0.79 | 1.06 |
| LAPEER | 044 | All | 0.83 | 1.06 |
| LEELANAU | 045 | All | 0.79 | 1.06 |
| LENAWEE | 046 | All | 0.89 | 1.06 |
| LIVINGSTON | 047 | All | 0.94 | 1.12 |
| LUCE | 048 | All | 0.79 | 1.06 |
| MAC KINAC | 049 | All | 0.79 | 1.06 |
| MACOMB | 050 | All | 0.96 | 1.34 |
| MANISTEE | 051 | All | 0.79 | 1.06 |
| MARQUETTE | 052 | All | 0.79 | 1.06 |
| MASON | 053 | All | 0.79 | 1.06 |
| MECOSTA | 054 | All | 0.79 | 1.06 |
| MENOMINEE | 055 | All | 0.79 | 1.06 |
| MIDLAND | 056 | All | 0.79 | 1.06 |
| MISSAUKEE | 057 | All | 0.79 | 1.06 |
| MONROE | 058 | All | 0.96 | 1.12 |
| MONTCALM | 059 | All | 0.83 | 1.06 |
| MONTMORENCY | 060 | All | 0.79 | 1.06 |
| MUSKEGON | 061 | All | 0.79 | 1.12 |
| NEWAYGO | 062 | All | 0.79 | 1.06 |
| OAKLAND | 063 | All | 0.94 | 1.34 |
| OCEANA | 064 | All | 0.79 | 1.06 |
| OGEMAW | 065 | All | 0.79 | 1.06 |
| ONTONAGON | 066 | All | 0.79 | 1.06 |
| OSCEOLA | 067 | All | 0.79 | 1.06 |
| OSCODA | 068 | All | 0.79 | 1.06 |
| OTSEGO | 069 | All | 0.79 | 1.06 |
| OTTAWA | 070 | All | 0.89 | 1.12 |
| PRESQUE ISLE | 071 | All | 0.79 | 1.06 |
| ROSCOMMON | 072 | All | 0.79 | 1.06 |
| SAGINAW | 073 | All | 0.79 | 1.12 |
| SAINT CLAIR | 074 | All | 0.96 | 1.06 |
| SAINT JOSEPH | 075 | All | 0.93 | 1.06 |
| SANILAC | 076 | All | 0.83 | 1.06 |
| SCHOOLCRAFT | 077 | All | 0.79 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Michigan

State Code: 25

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| SHIAWASSEE | 078 | All | 0.79 | 1.06 |
| TUSCOLA | 079 | All | 0.79 | 1.06 |
| VAN BUREN | 080 | All | 0.89 | 1.06 |
| WASHTENAW | 081 | All | 0.96 | 1.12 |
| WAYNE | 082 | All | 0.96 | 1.34 |
| WEXFORD | 083 | All | 0.79 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Minnesota

State Code: 26

| County Name | County Code | Area Factors | |
|-------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Aitkin | 001 | 0.77 | 0.89 |
| Anoka | 002 | 0.86 | 0.94 |
| Becker | 003 | 0.77 | 0.89 |
| Beltrami | 004 | 0.77 | 0.89 |
| Benton | 005 | 0.77 | 0.89 |
| Big Stone | 006 | 0.77 | 0.89 |
| Blue Earth | 007 | 0.77 | 0.89 |
| Brown | 008 | 0.77 | 0.89 |
| Carlton | 009 | 0.77 | 0.89 |
| Carver | 010 | 0.86 | 0.94 |
| Cass | 011 | 0.77 | 0.89 |
| Chippewa | 012 | 0.77 | 0.89 |
| Chisago | 013 | 0.77 | 0.89 |
| Clay | 014 | 0.77 | 0.89 |
| Clearwater | 015 | 0.77 | 0.89 |
| Cook | 016 | 0.77 | 0.89 |
| Cottonwood | 017 | 0.77 | 0.89 |
| Crow Wing | 018 | 0.77 | 0.89 |
| Dakota | 019 | 0.86 | 0.94 |
| Dodge | 020 | 0.77 | 0.89 |
| Douglas | 021 | 0.77 | 0.89 |
| Fairbault | 022 | 0.77 | 0.89 |
| Fillmore | 023 | 0.77 | 0.89 |
| Freeborn | 024 | 0.77 | 0.89 |
| Goodhue | 025 | 0.77 | 0.89 |
| Grant | 026 | 0.77 | 0.89 |
| Hennepin | 027 | 0.89 | 0.94 |
| Houston | 028 | 0.77 | 0.89 |
| Hubbard | 029 | 0.77 | 0.89 |
| Isanti | 030 | 0.77 | 0.89 |
| Itasca | 031 | 0.77 | 0.89 |
| Jackson | 032 | 0.77 | 0.89 |
| Kanabec | 033 | 0.77 | 0.89 |
| Kandiyohi | 034 | 0.77 | 0.89 |
| Kittson | 035 | 0.77 | 0.89 |
| Koochiching | 036 | 0.77 | 0.89 |
| Lac Qui Parle | 037 | 0.77 | 0.89 |
| Lake | 038 | 0.77 | 0.89 |
| Lake of the Woods | 039 | 0.77 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Minnesota

State Code: 26

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Le Sueur | 040 | 0.77 | 0.89 |
| Lincoln | 041 | 0.77 | 0.89 |
| Lyon | 042 | 0.77 | 0.89 |
| Mahnomen | 043 | 0.77 | 0.89 |
| Marshall | 044 | 0.77 | 0.89 |
| Martin | 045 | 0.77 | 0.89 |
| McLeod | 046 | 0.77 | 0.89 |
| Meeker | 047 | 0.77 | 0.89 |
| Mille Lacs | 048 | 0.77 | 0.89 |
| Morrison | 049 | 0.77 | 0.89 |
| Mower | 050 | 0.77 | 0.89 |
| Murray | 051 | 0.77 | 0.89 |
| Nicollet | 052 | 0.77 | 0.89 |
| Nobles | 053 | 0.77 | 0.89 |
| Norman | 054 | 0.77 | 0.89 |
| Olmsted | 055 | 0.86 | 0.94 |
| Otter Trail | 056 | 0.77 | 0.89 |
| Pennington | 057 | 0.77 | 0.89 |
| Pine | 058 | 0.77 | 0.89 |
| Pipestone | 059 | 0.77 | 0.89 |
| Polk | 060 | 0.77 | 0.89 |
| Pope | 061 | 0.77 | 0.89 |
| Ramsey | 062 | 0.89 | 0.94 |
| Red Lake | 063 | 0.77 | 0.89 |
| Redwood | 064 | 0.77 | 0.89 |
| Renville | 065 | 0.77 | 0.89 |
| Rice | 066 | 0.77 | 0.89 |
| Rock | 067 | 0.77 | 0.89 |
| Roseau | 068 | 0.77 | 0.89 |
| Saint Louis | 069 | 0.86 | 0.94 |
| Scott | 070 | 0.86 | 0.94 |
| Sherburne | 071 | 0.77 | 0.89 |
| Sibley | 072 | 0.77 | 0.89 |
| Stearns | 073 | 0.86 | 0.84 |
| Steele | 074 | 0.77 | 0.89 |
| Stevens | 075 | 0.77 | 0.89 |
| Swift | 076 | 0.77 | 0.89 |
| Todd | 077 | 0.77 | 0.89 |
| Traverse | 078 | 0.77 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Minnesota

State Code: 26

| County Name | County Code | Area Factors | |
|-----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Wabasha | 079 | 0.77 | 0.89 |
| Wadena | 080 | 0.77 | 0.89 |
| Waseca | 081 | 0.77 | 0.89 |
| Washington | 082 | 0.86 | 0.94 |
| Watsonwan | 083 | 0.77 | 0.89 |
| Wilkin | 084 | 0.77 | 0.89 |
| Winona | 085 | 0.77 | 0.89 |
| Wright | 086 | 0.77 | 0.89 |
| Yellow Medicine | 087 | 0.77 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Mississippi

State Code: 27

| County Name | County Code | Area Factors | |
|-----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 0.84 | 0.89 |
| Alcorn | 002 | 0.84 | 0.89 |
| Amite | 003 | 0.84 | 0.89 |
| Attala | 004 | 0.84 | 0.89 |
| Benton | 005 | 0.84 | 0.89 |
| Bolívar | 006 | 0.84 | 0.89 |
| Calhoun | 007 | 0.84 | 0.89 |
| Carroll | 008 | 0.84 | 0.89 |
| Chicasaw | 009 | 0.84 | 0.89 |
| Choctaw | 010 | 0.84 | 0.89 |
| Claiborne | 011 | 0.84 | 0.89 |
| Clarke | 012 | 0.84 | 0.89 |
| Clay | 013 | 0.84 | 0.89 |
| Coahoma | 014 | 0.84 | 0.89 |
| Copiah | 015 | 0.84 | 0.89 |
| Covington | 016 | 0.84 | 0.89 |
| DeSoto | 017 | 0.81 | 0.94 |
| Forrest | 018 | 0.84 | 0.89 |
| Franklin | 019 | 0.84 | 0.89 |
| George | 020 | 0.84 | 0.89 |
| Greene | 021 | 0.84 | 0.89 |
| Grenada | 022 | 0.84 | 0.89 |
| Hancock | 023 | 0.84 | 0.89 |
| Harrison | 024 | 0.81 | 0.94 |
| Hinds | 025 | 0.81 | 0.94 |
| Holmes | 026 | 0.84 | 0.89 |
| Humphreys | 027 | 0.84 | 0.89 |
| Issaquena | 028 | 0.84 | 0.89 |
| Itawamba | 029 | 0.84 | 0.89 |
| Jackson | 030 | 0.81 | 0.94 |
| Jasper | 031 | 0.84 | 0.89 |
| Jefferson | 032 | 0.84 | 0.89 |
| Jefferson Davis | 033 | 0.84 | 0.89 |
| Jones | 034 | 0.84 | 0.89 |
| Kemper | 035 | 0.84 | 0.89 |
| Lafayette | 036 | 0.84 | 0.89 |
| Lamar | 037 | 0.84 | 0.89 |
| Lauderdale | 038 | 0.84 | 0.89 |
| Lawrence | 039 | 0.84 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Mississippi
State Code: 27

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Leake | 040 | 0.84 | 0.89 |
| Lee | 041 | 0.84 | 0.89 |
| Leflore | 042 | 0.84 | 0.89 |
| Lincoln | 043 | 0.84 | 0.89 |
| Lowndes | 044 | 0.84 | 0.89 |
| Madison | 045 | 0.81 | 0.94 |
| Marion | 046 | 0.84 | 0.89 |
| Marshall | 047 | 0.84 | 0.89 |
| Monroe | 048 | 0.84 | 0.89 |
| Montgomery | 049 | 0.84 | 0.89 |
| Neshoba | 050 | 0.84 | 0.89 |
| Newton | 051 | 0.84 | 0.89 |
| Noxubee | 052 | 0.84 | 0.89 |
| Oktibbeha | 053 | 0.84 | 0.89 |
| Panola | 054 | 0.84 | 0.89 |
| Pearl River | 055 | 0.84 | 0.89 |
| Perry | 056 | 0.84 | 0.89 |
| Pike | 057 | 0.84 | 0.89 |
| Pontotoc | 058 | 0.84 | 0.89 |
| Prentiss | 059 | 0.84 | 0.89 |
| Quitman | 060 | 0.84 | 0.89 |
| Rankin | 061 | 0.81 | 0.94 |
| Scott | 062 | 0.84 | 0.89 |
| Sharkey | 063 | 0.84 | 0.89 |
| Simpson | 064 | 0.84 | 0.89 |
| Smith | 065 | 0.84 | 0.89 |
| Stone | 066 | 0.84 | 0.89 |
| Sunflower | 067 | 0.84 | 0.89 |
| Tallahatchie | 068 | 0.84 | 0.89 |
| Tate | 069 | 0.84 | 0.89 |
| Tippah | 070 | 0.84 | 0.89 |
| Tishomingo | 071 | 0.84 | 0.89 |
| Tunica | 072 | 0.84 | 0.89 |
| Union | 073 | 0.84 | 0.89 |
| Walthall | 074 | 0.84 | 0.89 |
| Warren | 075 | 0.84 | 0.89 |
| Washington | 076 | 0.84 | 0.89 |
| Wayne | 077 | 0.84 | 0.89 |
| Webster | 078 | 0.84 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Mississippi

State Code: 27

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Wilkinson | 079 | 0.84 | 0.89 |
| Winston | 080 | 0.84 | 0.89 |
| Yalobusha | 081 | 0.84 | 0.89 |
| Yazoo | 082 | 0.84 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Missouri

State Code: 28

| County Name | County Code | Area Factors | |
|----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adair | 001 | 0.84 | 0.84 |
| Andrew | 002 | 0.84 | 0.84 |
| Atchison | 003 | 0.84 | 0.84 |
| Audrain | 004 | 0.84 | 0.84 |
| Barry | 005 | 0.94 | 0.84 |
| Barton | 006 | 0.94 | 0.84 |
| Bates | 007 | 0.94 | 0.84 |
| Benton | 008 | 0.94 | 0.84 |
| Bollinger | 009 | 0.94 | 0.84 |
| Boone | 010 | 0.91 | 0.84 |
| Buchanan | 011 | 0.91 | 0.84 |
| Butler | 012 | 0.94 | 0.84 |
| Caldwell | 013 | 0.84 | 0.84 |
| Callaway | 014 | 0.84 | 0.84 |
| Camden | 015 | 0.94 | 0.84 |
| Cape Girardeau | 016 | 0.91 | 0.84 |
| Carroll | 017 | 0.84 | 0.84 |
| Carter | 018 | 0.94 | 0.84 |
| Cass | 019 | 0.91 | 0.84 |
| Cedar | 020 | 0.94 | 0.84 |
| Chariton | 021 | 0.84 | 0.84 |
| Christian | 022 | 0.94 | 0.84 |
| Clark | 023 | 0.84 | 0.84 |
| Clay | 024 | 1.12 | 1.00 |
| Clinton | 025 | 0.84 | 0.84 |
| Cole | 026 | 0.91 | 0.84 |
| Cooper | 027 | 0.84 | 0.84 |
| Crawford | 028 | 0.94 | 0.84 |
| Dade | 029 | 0.94 | 0.84 |
| Dallas | 030 | 0.94 | 0.84 |
| Daviess | 031 | 0.84 | 0.84 |
| DeKalb | 032 | 0.84 | 0.84 |
| Dent | 033 | 0.94 | 0.84 |
| Douglas | 034 | 0.94 | 0.84 |
| Dunklin | 035 | 0.94 | 0.84 |
| Franklin | 036 | 0.91 | 0.84 |
| Gasconade | 037 | 0.84 | 0.84 |
| Gentry | 038 | 0.84 | 0.84 |
| Greene | 039 | 0.81 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Missouri

State Code: 28

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Grundy | 040 | 0.84 | 0.84 |
| Harrison | 041 | 0.84 | 0.84 |
| Henry | 042 | 0.94 | 0.84 |
| Hickory | 043 | 0.94 | 0.84 |
| Holt | 044 | 0.84 | 0.84 |
| Howard | 045 | 0.84 | 0.84 |
| Howell | 046 | 0.94 | 0.84 |
| Iron | 047 | 0.94 | 0.84 |
| Jackson | 048 | 1.12 | 1.00 |
| Jasper | 049 | 0.81 | 0.84 |
| Jefferson | 050 | 0.94 | 0.84 |
| Johnson | 051 | 0.84 | 0.84 |
| Knox | 052 | 0.84 | 0.84 |
| Laclede | 053 | 0.94 | 0.84 |
| Lafayette | 054 | 0.84 | 0.84 |
| Lawrence | 055 | 0.91 | 0.84 |
| Lewis | 056 | 0.84 | 0.84 |
| Lincoln | 057 | 0.91 | 0.84 |
| Linn | 058 | 0.84 | 0.84 |
| Livingston | 059 | 0.84 | 0.84 |
| McDonald | 060 | 0.94 | 0.84 |
| Macon | 061 | 0.84 | 0.84 |
| Madison | 062 | 0.94 | 0.84 |
| Maries | 063 | 0.94 | 0.84 |
| Marion | 064 | 0.84 | 0.84 |
| Mercer | 065 | 0.84 | 0.84 |
| Miller | 066 | 0.94 | 0.84 |
| Mississippi | 067 | 0.94 | 0.84 |
| Moniteau | 068 | 0.84 | 0.84 |
| Monroe | 069 | 0.84 | 0.84 |
| Montgomery | 070 | 0.84 | 0.84 |
| Morgan | 071 | 0.94 | 0.84 |
| New Madrid | 072 | 0.94 | 0.84 |
| Newton | 073 | 0.91 | 0.84 |
| Nodaway | 074 | 0.84 | 0.84 |
| Oregon | 075 | 0.94 | 0.84 |
| Osage | 076 | 0.84 | 0.84 |
| Ozark | 077 | 0.94 | 0.84 |
| Pemiscot | 078 | 0.94 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Missouri

State Code: 28

| County Name | County Code | Area Factors | |
|--------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Perry | 079 | 0.94 | 0.84 |
| Pettis | 080 | 0.84 | 0.84 |
| Phelps | 081 | 0.94 | 0.84 |
| Pike | 082 | 0.84 | 0.84 |
| Platte | 083 | 1.12 | 1.00 |
| Polk | 084 | 0.94 | 0.84 |
| Pulaski | 085 | 0.94 | 0.84 |
| Putnam | 086 | 0.84 | 0.84 |
| Ralls | 087 | 0.84 | 0.84 |
| Randolph | 088 | 0.84 | 0.84 |
| Ray | 089 | 0.84 | 0.84 |
| Reynolds | 090 | 0.94 | 0.84 |
| Ripley | 091 | 0.94 | 0.84 |
| St. Charles | 092 | 1.06 | 0.94 |
| St. Claire | 093 | 0.94 | 0.84 |
| St. Francois | 094 | 0.94 | 0.84 |
| Ste. Genevieve | 095 | 0.94 | 0.84 |
| St. Louis | 096 | 1.06 | 0.94 |
| St. Louis, City of | 097 | 1.06 | 0.94 |
| Saline | 098 | 0.84 | 0.84 |
| Schuyler | 099 | 0.84 | 0.84 |
| Scotland | 100 | 0.84 | 0.84 |
| Scott | 101 | 0.94 | 0.84 |
| Shannon | 102 | 0.94 | 0.84 |
| Shelby | 103 | 0.84 | 0.84 |
| Stoddard | 104 | 0.94 | 0.84 |
| Stone | 105 | 0.94 | 0.84 |
| Sullivan | 106 | 0.84 | 0.84 |
| Taney | 107 | 0.94 | 0.84 |
| Texas | 108 | 0.94 | 0.84 |
| Vernon | 109 | 0.94 | 0.84 |
| Warren | 110 | 0.91 | 0.84 |
| Washington | 111 | 0.94 | 0.84 |
| Wayne | 112 | 0.94 | 0.84 |
| Webster | 113 | 0.94 | 0.84 |
| Worth | 114 | 0.84 | 0.84 |
| Wright | 115 | 0.94 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Montana
State Code: 30

| County Name | County Code | Area Factors | |
|-----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Beaverhead | 001 | 0.75 | 0.89 |
| Big Horn | 002 | 0.75 | 0.89 |
| Blaine | 003 | 0.75 | 0.89 |
| Broadwater | 004 | 0.75 | 0.89 |
| Carbon | 005 | 0.75 | 0.89 |
| Carter | 006 | 0.75 | 0.89 |
| Cascade | 007 | 0.75 | 0.89 |
| Chouteau | 008 | 0.75 | 0.89 |
| Custer | 009 | 0.75 | 0.89 |
| Daniels | 010 | 0.75 | 0.89 |
| Dawson | 011 | 0.75 | 0.89 |
| Deer Lodge | 012 | 0.75 | 0.89 |
| Fallon | 013 | 0.75 | 0.89 |
| Fergus | 014 | 0.75 | 0.89 |
| Flathead | 015 | 0.75 | 0.89 |
| Gallatin | 016 | 0.75 | 0.89 |
| Garfield | 017 | 0.75 | 0.89 |
| Glacier | 018 | 0.75 | 0.89 |
| Golden Valley | 019 | 0.75 | 0.89 |
| Granite | 020 | 0.75 | 0.89 |
| Hill | 021 | 0.75 | 0.89 |
| Jefferson | 022 | 0.75 | 0.89 |
| Judith Basin | 023 | 0.75 | 0.89 |
| Lake | 024 | 0.75 | 0.89 |
| Lewis and Clark | 025 | 0.75 | 0.89 |
| Liberty | 026 | 0.75 | 0.89 |
| Lincoln | 027 | 0.75 | 0.89 |
| McCone | 028 | 0.75 | 0.89 |
| Madison | 029 | 0.75 | 0.89 |
| Meagher | 030 | 0.75 | 0.89 |
| Mineral | 031 | 0.75 | 0.89 |
| Missoula | 032 | 0.75 | 0.89 |
| Musselshell | 033 | 0.75 | 0.89 |
| Park | 034 | 0.75 | 0.89 |
| Petroleum | 035 | 0.75 | 0.89 |
| Phillips | 036 | 0.75 | 0.89 |
| Pondera | 037 | 0.75 | 0.89 |
| Powder River | 038 | 0.75 | 0.89 |
| Powell | 039 | 0.75 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Montana

State Code: 30

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Prairie | 040 | 0.75 | 0.89 |
| Ravalli | 041 | 0.75 | 0.89 |
| Richland | 042 | 0.75 | 0.89 |
| Roosevelt | 043 | 0.75 | 0.89 |
| Rosebud | 044 | 0.75 | 0.89 |
| Sanders | 045 | 0.75 | 0.89 |
| Sheridan | 046 | 0.75 | 0.89 |
| Silver Bow | 047 | 0.75 | 0.89 |
| Stillwater | 048 | 0.75 | 0.89 |
| Sweet Grass | 049 | 0.75 | 0.89 |
| Teton | 050 | 0.75 | 0.89 |
| Toole | 051 | 0.75 | 0.89 |
| Treasure | 052 | 0.75 | 0.89 |
| Valley | 053 | 0.75 | 0.89 |
| Wheatland | 054 | 0.75 | 0.89 |
| Wibaux | 055 | 0.75 | 0.89 |
| Yellowstone | 056 | 0.75 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Nebraska

State Code: 31

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 0.75 | 0.84 |
| Antelope | 002 | 0.75 | 0.84 |
| Arthur | 003 | 0.75 | 0.84 |
| Banner | 004 | 0.75 | 0.84 |
| Blaine | 005 | 0.75 | 0.84 |
| Boone | 006 | 0.75 | 0.84 |
| Box Butte | 007 | 0.75 | 0.84 |
| Boyd | 008 | 0.75 | 0.84 |
| Brown | 009 | 0.75 | 0.84 |
| Buffalo | 010 | 0.75 | 0.84 |
| Burt | 011 | 0.75 | 0.84 |
| Butler | 012 | 0.75 | 0.84 |
| Cass | 013 | 0.75 | 0.84 |
| Cedar | 014 | 0.75 | 0.84 |
| Chase | 015 | 0.75 | 0.84 |
| Cherry | 016 | 0.75 | 0.84 |
| Cheyenne | 017 | 0.75 | 0.84 |
| Clay | 018 | 0.75 | 0.84 |
| Colfax | 019 | 0.75 | 0.84 |
| Cuming | 020 | 0.75 | 0.84 |
| Custer | 021 | 0.75 | 0.84 |
| Dakota | 022 | 0.75 | 0.84 |
| Dawes | 023 | 0.75 | 0.84 |
| Dawson | 024 | 0.75 | 0.84 |
| Deuel | 025 | 0.75 | 0.84 |
| Dixon | 026 | 0.75 | 0.84 |
| Dodge | 027 | 0.75 | 0.84 |
| Douglas | 028 | 0.84 | 1.06 |
| Dundy | 029 | 0.75 | 0.84 |
| Fillmore | 030 | 0.75 | 0.84 |
| Franklin | 031 | 0.75 | 0.84 |
| Frontier | 032 | 0.75 | 0.84 |
| Furnas | 033 | 0.75 | 0.84 |
| Gage | 034 | 0.75 | 0.84 |
| Garden | 035 | 0.75 | 0.84 |
| Garfield | 036 | 0.75 | 0.84 |
| Gosper | 037 | 0.75 | 0.84 |
| Grant | 038 | 0.75 | 0.84 |
| Greeley | 039 | 0.75 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Nebraska

State Code: 31

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Hall | 040 | 0.75 | 0.84 |
| Hamilton | 041 | 0.75 | 0.84 |
| Harlan | 042 | 0.75 | 0.84 |
| Hayes | 043 | 0.75 | 0.84 |
| Hitchcock | 044 | 0.75 | 0.84 |
| Holt | 045 | 0.75 | 0.84 |
| Hooker | 046 | 0.75 | 0.84 |
| Howard | 047 | 0.75 | 0.84 |
| Jefferson | 048 | 0.75 | 0.84 |
| Johnson | 049 | 0.75 | 0.84 |
| Kearney | 050 | 0.75 | 0.84 |
| Keith | 051 | 0.75 | 0.84 |
| Keyapaha | 052 | 0.75 | 0.84 |
| Kimball | 053 | 0.75 | 0.84 |
| Knox | 054 | 0.75 | 0.84 |
| Lancaster | 055 | 0.77 | 0.89 |
| Lincoln | 056 | 0.75 | 0.84 |
| Logan | 057 | 0.75 | 0.84 |
| Loup | 058 | 0.75 | 0.84 |
| McPherson | 059 | 0.75 | 0.84 |
| Madison | 060 | 0.75 | 0.84 |
| Merrick | 061 | 0.75 | 0.84 |
| Morrill | 062 | 0.75 | 0.84 |
| Nance | 063 | 0.75 | 0.84 |
| Nemaha | 064 | 0.75 | 0.84 |
| Nuckolls | 065 | 0.75 | 0.84 |
| Otoe | 066 | 0.75 | 0.84 |
| Pawnee | 067 | 0.75 | 0.84 |
| Perkins | 068 | 0.75 | 0.84 |
| Phelps | 069 | 0.75 | 0.84 |
| Pierce | 070 | 0.75 | 0.84 |
| Platte | 071 | 0.75 | 0.84 |
| Polk | 072 | 0.75 | 0.84 |
| Red Willow | 073 | 0.75 | 0.84 |
| Richardson | 074 | 0.75 | 0.84 |
| Rock | 075 | 0.75 | 0.84 |
| Saline | 076 | 0.75 | 0.84 |
| Sarpy | 077 | 0.84 | 1.06 |
| Saunders | 078 | 0.75 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Nebraska

State Code: 31

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Scotts Bluff | 079 | 0.75 | 0.84 |
| Seward | 080 | 0.75 | 0.84 |
| Sheridan | 081 | 0.75 | 0.84 |
| Sherman | 082 | 0.75 | 0.84 |
| Sioux | 083 | 0.75 | 0.84 |
| Stanton | 084 | 0.75 | 0.84 |
| Thayer | 085 | 0.75 | 0.84 |
| Thomas | 086 | 0.75 | 0.84 |
| Thurston | 087 | 0.75 | 0.84 |
| Valley | 088 | 0.75 | 0.84 |
| Washington | 089 | 0.75 | 0.84 |
| Wayne | 090 | 0.75 | 0.84 |
| Webster | 091 | 0.75 | 0.84 |
| Wheeler | 092 | 0.75 | 0.84 |
| York | 093 | 0.75 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Nevada

State Code: 32

| County Name | County Code | Area Factors | |
|----------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Carson City/Ormsby | 001 | 0.86 | 1.19 |
| Churchill | 002 | 0.84 | 1.19 |
| Clark | 003 | 1.30 | 1.26 |
| Douglas | 004 | see below | |
| Elko | 005 | 0.84 | 1.19 |
| Esmeralda | 006 | 0.84 | 1.19 |
| Eureka | 007 | 0.84 | 1.19 |
| Humboldt | 008 | 0.84 | 1.19 |
| Lander | 009 | 0.84 | 1.19 |
| Lincoln | 010 | 0.84 | 1.19 |
| Lyon | 011 | 0.84 | 1.19 |
| Mineral | 012 | 0.84 | 1.19 |
| Nye | 013 | 0.84 | 1.19 |
| Pershing | 014 | 0.84 | 1.19 |
| Storey | 015 | 0.84 | 1.19 |
| Washoe | 016 | 1.03 | 1.34 |
| White Pine | 017 | 0.84 | 1.19 |
| Douglas county | | | |
| Cities: | | | |
| Centerville | | 0.84 | 1.19 |
| Dresslerville | | 0.84 | 1.19 |
| Elks Point | | 0.86 | 1.34 |
| Gardnerville | | 0.84 | 1.19 |
| Gardnerville-Minden | | 0.84 | 1.19 |
| Gardnerville-Ranchos | | 0.84 | 1.19 |
| Genoa | | 0.84 | 1.19 |
| Glenbrook | | 0.86 | 1.34 |
| Glendale | | 0.86 | 1.34 |
| Lower Kingsbury | | 0.86 | 1.34 |
| Upper Kingsbury | | 0.86 | 1.34 |
| Lakeridge | | 0.86 | 1.34 |
| Lincoln Park | | 0.86 | 1.34 |
| Lockwood | | 0.84 | 1.19 |
| Midas | | 0.84 | 1.19 |
| Minden | | 0.84 | 1.19 |
| Pardise Hill | | 0.84 | 1.19 |
| Patrick | | 0.84 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Nevada

State Code: 32

| County Name | County Code | Area Factors | |
|--------------------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Sheridan | | 0.84 | 1.19 |
| Skyland | | 0.86 | 1.34 |
| Stateline | | 0.86 | 1.34 |
| Topaz Lake | | 0.84 | 1.19 |
| Topas Ranch Est. | | 0.84 | 1.19 |
| Tracy-Clark | | 0.84 | 1.19 |
| Vista | | 0.84 | 1.19 |
| Zephyr Cove | | 0.86 | 1.34 |
| Zephyr Cove-Round Hill Village | | 0.86 | 1.34 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

New Hampshire

State Code: 33

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Belknap | 001 | 0.77 | 1.06 |
| Carroll | 002 | 0.77 | 1.06 |
| Cheshire | 003 | 0.77 | 1.06 |
| Coos | 004 | 0.77 | 1.06 |
| Grafton | 005 | 0.77 | 1.06 |
| Hillsborough | 006 | 0.77 | 1.06 |
| Merrimack | 007 | 0.77 | 1.06 |
| Rockingham | 008 | 0.77 | 1.06 |
| Strafford | 009 | 0.77 | 1.06 |
| Sullivan | 010 | 0.77 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

New Jersey

State Code: 34

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ATLANTIC | 001 | See Below | See Below |
| BERGEN | 002 | 0.99 | 1.60 |
| BURLINGTON | 003 | See Below | See Below |
| CAMDEN | 004 | 0.88 | 1.34 |
| CAPEMAY | 005 | 0.83 | 1.26 |
| CUMBERLAND | 006 | 0.83 | 1.26 |
| ESSEX | 007 | 0.90 | 1.60 |
| GLOUCESTER | 008 | 0.83 | 1.34 |
| HUDSON | 009 | 0.90 | 1.60 |
| HUNTERDON | 010 | 0.80 | 1.26 |
| MERCER | 011 | 0.88 | 1.34 |
| MIDDLESEX | 012 | 0.80 | 1.42 |
| MONMOUTH | 013 | 0.90 | 1.42 |
| MORRIS | 014 | 0.90 | 1.42 |
| OCEAN | 015 | 0.83 | 1.26 |
| PASSAIC | 016 | 0.99 | 1.60 |
| SALEM | 017 | 0.83 | 1.26 |
| SOMERSET | 018 | 0.80 | 1.42 |
| SUSSEX | 019 | 0.90 | 1.26 |
| UNION | 020 | 0.90 | 1.60 |
| WARREN | 021 | 0.90 | 1.26 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

New Jersey

SPLIT COUNTIES

State Code: 34

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| ATLANTIC | 001 | 08037 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08201 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08203 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08205 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08213 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08215 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08217 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08220 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08221 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08222 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08225 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08227 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08231 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08232 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08233 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08234 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08240 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08241 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08244 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08310 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08317 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08319 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08326 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08330 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08340 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08341 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08342 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08346 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08350 | 0.83 | 1.26 |
| ATLANTIC | 001 | 08400 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08401 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08402 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08403 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08404 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08405 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08406 | 0.83 | 1.34 |
| ATLANTIC | 001 | 08411 | 0.83 | 1.34 |
| BURLINGTON | 003 | 08010 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08011 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08015 | 0.88 | 1.26 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

New Jersey

SPLIT COUNTIES

State Code: 34

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| BURLINGTON | 003 | 08016 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08019 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08022 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08036 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08041 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08042 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08046 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08048 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08052 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08053 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08054 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08055 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08057 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08060 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08064 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08065 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08068 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08073 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08075 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08076 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08077 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08088 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08224 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08370 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08505 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08511 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08515 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08518 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08554 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08562 | 0.88 | 1.26 |
| BURLINGTON | 003 | 08640 | 0.88 | 1.34 |
| BURLINGTON | 003 | 08641 | 0.88 | 1.34 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

New Mexico
 State Code: 35

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Bernalillo | 001 | 0.84 | 1.06 |
| Catron | 002 | 0.71 | 1.00 |
| Chaves | 003 | 0.71 | 1.00 |
| Colfax | 004 | 0.71 | 1.00 |
| Curry | 005 | 0.71 | 1.00 |
| De Baca | 006 | 0.71 | 1.00 |
| Dona Ana | 007 | 0.71 | 1.00 |
| Eddy | 008 | 0.71 | 1.00 |
| Grant | 009 | 0.71 | 1.00 |
| Guadalupe | 010 | 0.71 | 1.00 |
| Harding | 011 | 0.71 | 1.00 |
| Hidalgo | 012 | 0.71 | 1.00 |
| Lea | 013 | 0.71 | 1.00 |
| Lincoln | 014 | 0.71 | 1.00 |
| Los Alamos | 015 | 0.71 | 1.00 |
| Luna | 016 | 0.71 | 1.00 |
| McKinley | 017 | 0.71 | 1.00 |
| Mora | 018 | 0.71 | 1.00 |
| Otero | 019 | 0.71 | 1.00 |
| Quay | 020 | 0.71 | 1.00 |
| Rio Arriba | 021 | 0.71 | 1.00 |
| Roosevelt | 022 | 0.71 | 1.00 |
| Sandoval | 023 | 0.71 | 1.00 |
| San Juan | 024 | 0.71 | 1.00 |
| San Miguel | 025 | 0.71 | 1.00 |
| Santa Fe | 026 | 0.84 | 1.06 |
| Sierra | 027 | 0.71 | 1.00 |
| Socorro | 028 | 0.71 | 1.00 |
| Taos | 029 | 0.71 | 1.00 |
| Torrance | 030 | 0.71 | 1.00 |
| Union | 031 | 0.71 | 1.00 |
| Valencia | 032 | 0.71 | 1.00 |
| Cibola | 033 | 0.71 | 1.00 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

NEW YORK

State Code: 36

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ALBANY | 001 | See Below | See Below |
| ALLEGANY | 002 | 0.73 | 1.12 |
| BROOME | 004 | See Below | See Below |
| CATTARAUGUS | 005 | 0.73 | 1.12 |
| CAYUGA | 006 | 0.73 | 1.12 |
| CHAUTAUQUA | 007 | 0.73 | 1.12 |
| CHEMUNG | 008 | 0.73 | 1.12 |
| CHENANGO | 009 | See Below | See Below |
| CLINTON | 010 | 0.73 | 1.12 |
| COLUMBIA | 011 | See Below | See Below |
| CORTLAND | 012 | See Below | See Below |
| DELAWARE | 013 | See Below | See Below |
| DUTCHESS | 014 | 0.85 | 1.19 |
| ERIE | 015 | 0.73 | 1.12 |
| ESSEX | 016 | 0.73 | 1.12 |
| FRANKLIN | 017 | 0.73 | 1.12 |
| FULTON | 018 | 0.73 | 1.12 |
| GENESEE | 019 | 0.73 | 1.12 |
| GREENE | 020 | See Below | See Below |
| HAMILTON | 021 | 0.73 | 1.12 |
| HERKIMER | 022 | 0.73 | 1.12 |
| JEFFERSON | 023 | 0.73 | 1.12 |
| LEWIS | 025 | 0.73 | 1.12 |
| LIVINGSTON | 026 | 0.73 | 1.12 |
| MADISON | 027 | 0.73 | 1.12 |
| MONROE | 028 | 0.73 | 1.12 |
| MONTGOMERY | 029 | 0.73 | 1.12 |
| NIAGARA | 032 | 0.73 | 1.12 |
| ONEIDA | 033 | 0.73 | 1.12 |
| ONONDAGA | 034 | 0.73 | 1.12 |
| ONTARIO | 035 | 0.73 | 1.12 |
| ORANGE | 036 | See Below | See Below |
| ORLEANS | 037 | 0.73 | 1.12 |
| OSWEGO | 038 | 0.73 | 1.12 |
| OTSEGO | 039 | See Below | See Below |
| PUTNAM | 040 | See Below | See Below |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

NEW YORK

State Code: 36

| County Name | County Code | Area Factors | |
|----------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| RENSSELAER | 042 | 0.73 | 1.12 |
| SAINT LAWRENCE | 045 | 0.73 | 1.12 |
| SARATOGA | 046 | 0.73 | 1.12 |
| SCHENECTADY | 047 | 0.73 | 1.12 |
| SCHOHARIE | 048 | 0.73 | 1.12 |
| SCHUYLER | 049 | 0.73 | 1.12 |
| SENECA | 050 | 0.73 | 1.12 |
| STEUBEN | 051 | 0.73 | 1.12 |
| SULLIVAN | 053 | 0.85 | 1.12 |
| TIOGA | 054 | See Below | See Below |
| TOMPKINS | 055 | 0.73 | 1.12 |
| ULSTER | 056 | 0.85 | 1.12 |
| WARREN | 057 | 0.73 | 1.12 |
| WASHINGTON | 058 | 0.73 | 1.12 |
| WAYNE | 059 | 0.73 | 1.12 |
| WYOMING | 061 | 0.73 | 1.12 |
| YATES | 062 | 0.73 | 1.12 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

NEW YORK SPLIT COUNTIES

State Code: 36

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| ALBANY | 001 | 12007 through 12288 | 0.73 | 1.12 |
| ALBANY | 001 | 12469 | 0.85 | 1.12 |
| BROOME | 004 | 13737 through 13865 | 0.80 | 1.12 |
| BROOME | 004 | 13900 through 13905 | 0.73 | 1.12 |
| CHENANGO | 009 | 13124 through 13464 | 0.73 | 1.12 |
| CHENANGO | 009 | 13730 through 13844 | 0.80 | 1.12 |
| COLUMBIA | 011 | 12017 through 12195 | 0.73 | 1.12 |
| COLUMBIA | 011 | 12502 through 12593 | 0.85 | 1.12 |
| CORTLAND | 012 | 13040 through 13158 | 0.73 | 1.12 |
| CORTLA ID | 012 | 13738 through 13863 | 0.80 | 1.12 |
| DELAWARE | 013 | 12167 | 0.73 | 1.12 |
| DELAWARE | 013 | 12406 through 12474 | 0.85 | 1.12 |
| DELAWARE | 013 | 13731 through 13860 | 0.80 | 1.12 |
| GREENE | 020 | 12015 through 12192 | 0.73 | 1.12 |
| GREENE | 020 | 12405 through 12496 | 0.85 | 1.12 |
| ORANGE | 036 | 10910 through 10998 | 1.12 | 1.19 |
| ORANGE | 036 | 12518 through 12780 | 0.85 | 1.19 |
| OTSEGO | 039 | 12064 through 13488 | 0.73 | 1.12 |
| OTSEGO | 039 | 13747 through 13861 | 0.80 | 1.12 |
| PUTNAM | 040 | 10509 through 10579 | 1.12 | 1.19 |
| PUTNAM | 040 | 12563 | 0.85 | 1.19 |
| TIOGA | 054 | 13732 through 13864 | 0.80 | 1.12 |
| TIOGA | 054 | 14859 through 14892 | 0.73 | 1.12 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

North Carolina

State Code: 37

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Alamance | 001 | 0.75 | 0.84 |
| Alexander | 002 | 0.73 | 0.84 |
| Alleghany | 003 | 0.73 | 0.84 |
| Anson | 004 | 0.73 | 0.84 |
| Ash | 005 | 0.73 | 0.84 |
| Avery | 006 | 0.73 | 0.84 |
| Beaufort | 007 | 0.73 | 0.84 |
| Bertie | 008 | 0.73 | 0.84 |
| Bladen | 009 | 0.73 | 0.84 |
| Brunswick | 010 | 0.73 | 0.84 |
| Buncombe | 011 | 0.75 | 0.84 |
| Burke | 012 | 0.73 | 0.84 |
| Cabarrus | 013 | 0.73 | 0.84 |
| Caldwell | 014 | 0.73 | 0.84 |
| Camden | 015 | 0.73 | 0.84 |
| Carteret | 016 | 0.73 | 0.84 |
| Caswell | 017 | 0.73 | 0.84 |
| Catawba | 018 | 0.75 | 0.84 |
| Chatham | 019 | 0.73 | 0.84 |
| Cherokee | 020 | 0.73 | 0.84 |
| Chowan | 021 | 0.73 | 0.84 |
| Clay | 022 | 0.73 | 0.84 |
| Cleveland | 023 | 0.73 | 0.84 |
| Columbus | 024 | 0.73 | 0.84 |
| Craven | 025 | 0.73 | 0.84 |
| Cumberland | 026 | 0.75 | 0.84 |
| Currituck | 027 | 0.73 | 0.84 |
| Dare | 028 | 0.73 | 0.84 |
| Davidson | 029 | 0.75 | 0.84 |
| Davie | 030 | 0.73 | 0.84 |
| Dulpin | 031 | 0.73 | 0.84 |
| Durham | 032 | 0.79 | 0.89 |
| Edgecombe | 033 | 0.73 | 0.84 |
| Forsyth | 034 | 0.77 | 0.94 |
| Franklin | 035 | 0.73 | 0.84 |
| Gaston | 036 | 0.75 | 0.84 |
| Gates | 037 | 0.73 | 0.84 |
| Graham | 038 | 0.73 | 0.84 |
| Granville | 039 | 0.73 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

North Carolina

State Code: 37

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Greene | 040 | 0.73 | 0.84 |
| Guilford | 041 | 0.77 | 0.94 |
| Halifax | 042 | 0.73 | 0.84 |
| Harnett | 043 | 0.73 | 0.84 |
| Haywood | 044 | 0.73 | 0.84 |
| Henderson | 045 | 0.73 | 0.84 |
| Hertford | 046 | 0.73 | 0.84 |
| Hoke | 047 | 0.73 | 0.84 |
| Hyde | 048 | 0.73 | 0.84 |
| Iredell | 049 | 0.73 | 0.84 |
| Jackson | 050 | 0.73 | 0.84 |
| Johnston | 051 | 0.73 | 0.84 |
| Jones | 052 | 0.73 | 0.84 |
| Lee | 053 | 0.73 | 0.84 |
| Lenoir | 054 | 0.73 | 0.84 |
| Lincoln | 055 | 0.73 | 0.84 |
| McDowell | 056 | 0.73 | 0.84 |
| Macon | 057 | 0.73 | 0.84 |
| Madison | 058 | 0.73 | 0.84 |
| Martin | 059 | 0.73 | 0.84 |
| Mecklenburg | 060 | 0.77 | 0.84 |
| Mitchell | 061 | 0.73 | 0.84 |
| Montgomery | 062 | 0.73 | 0.84 |
| Moore | 063 | 0.73 | 0.84 |
| Nash | 064 | 0.73 | 0.84 |
| New Hanover | 065 | 0.73 | 0.84 |
| Northampton | 066 | 0.73 | 0.84 |
| Onslow | 067 | 0.75 | 0.84 |
| Orange | 068 | 0.75 | 0.84 |
| Pamlico | 069 | 0.73 | 0.84 |
| Pasquotank | 070 | 0.73 | 0.84 |
| Pender | 071 | 0.73 | 0.84 |
| Perquimans | 072 | 0.73 | 0.84 |
| Person | 073 | 0.73 | 0.84 |
| Pitt | 074 | 0.75 | 0.84 |
| Polk | 075 | 0.73 | 0.84 |
| Randolph | 076 | 0.75 | 0.84 |
| Richmond | 077 | 0.73 | 0.84 |
| Robeson | 078 | 0.75 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

North Carolina

State Code: 37

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Rockingham | 079 | 0.73 | 0.84 |
| Rowan | 080 | 0.75 | 0.84 |
| Rutherford | 081 | 0.73 | 0.84 |
| Sampson | 082 | 0.73 | 0.84 |
| Scotland | 083 | 0.73 | 0.84 |
| Stanly | 084 | 0.73 | 0.84 |
| Stokes | 085 | 0.73 | 0.84 |
| Surry | 086 | 0.73 | 0.84 |
| Swain | 087 | 0.73 | 0.84 |
| Transylvania | 088 | 0.73 | 0.84 |
| Tyrrell | 089 | 0.73 | 0.84 |
| Union | 090 | 0.73 | 0.84 |
| Vance | 091 | 0.73 | 0.84 |
| Wake | 092 | 0.79 | 0.89 |
| Warren | 093 | 0.73 | 0.84 |
| Washington | 094 | 0.73 | 0.84 |
| Watauga | 095 | 0.73 | 0.84 |
| Wayne | 096 | 0.73 | 0.84 |
| Wilkes | 097 | 0.73 | 0.84 |
| Wilson | 098 | 0.73 | 0.84 |
| Yadkin | 099 | 0.73 | 0.84 |
| Yancey | 100 | 0.73 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

North Dakota
State Code: 39

| County Name | County Code | Area Factors | |
|---------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 0.79 | 0.84 |
| Barnes | 002 | 0.79 | 0.84 |
| Benson | 003 | 0.79 | 0.84 |
| Billings | 004 | 0.79 | 0.84 |
| Bottineau | 005 | 0.79 | 0.84 |
| Bowman | 006 | 0.79 | 0.84 |
| Burke | 007 | 0.79 | 0.84 |
| Burleigh | 008 | 0.79 | 0.84 |
| Cass | 009 | 0.79 | 0.84 |
| Cavalier | 010 | 0.79 | 0.84 |
| Dickey | 011 | 0.79 | 0.84 |
| Divide | 012 | 0.79 | 0.84 |
| Dunn | 013 | 0.79 | 0.84 |
| Eddy | 014 | 0.79 | 0.84 |
| Emmons | 015 | 0.79 | 0.84 |
| Foster | 016 | 0.79 | 0.84 |
| Golden Valley | 017 | 0.79 | 0.84 |
| Grand Forks | 018 | 0.79 | 0.84 |
| Grant | 019 | 0.79 | 0.84 |
| Griggs | 020 | 0.79 | 0.84 |
| Hettinger | 021 | 0.79 | 0.84 |
| Kidder | 022 | 0.79 | 0.84 |
| La Moure | 023 | 0.79 | 0.84 |
| Logan | 024 | 0.79 | 0.84 |
| McHenry | 025 | 0.79 | 0.84 |
| McIntosh | 026 | 0.79 | 0.84 |
| McKensie | 027 | 0.79 | 0.84 |
| McLean | 028 | 0.79 | 0.84 |
| Mercer | 029 | 0.79 | 0.84 |
| Morton | 030 | 0.79 | 0.84 |
| Mountrail | 031 | 0.79 | 0.84 |
| Nelson | 032 | 0.79 | 0.84 |
| Oliver | 033 | 0.79 | 0.84 |
| Pembina | 034 | 0.79 | 0.84 |
| Pierce | 035 | 0.79 | 0.84 |
| Ramsey | 036 | 0.79 | 0.84 |
| Ransom | 037 | 0.79 | 0.84 |
| Renville | 038 | 0.79 | 0.84 |
| Richland | 039 | 0.79 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

North Dakota

State Code: 39

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Rolette | 040 | 0.79 | 0.84 |
| Sargent | 041 | 0.79 | 0.84 |
| Sheridan | 042 | 0.79 | 0.84 |
| Sioux | 043 | 0.79 | 0.84 |
| Slope | 044 | 0.79 | 0.84 |
| Stark | 045 | 0.79 | 0.84 |
| Steele | 046 | 0.79 | 0.84 |
| Stutsman | 047 | 0.79 | 0.84 |
| Towner | 048 | 0.79 | 0.84 |
| Traill | 049 | 0.79 | 0.84 |
| Walsh | 050 | 0.79 | 0.84 |
| Ward | 051 | 0.79 | 0.84 |
| Wells | 052 | 0.79 | 0.84 |
| Williams | 053 | 0.79 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO

State Code: 40

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ADAMS | 001 | 0.77 | 0.84 |
| ALLEN | 002 | 0.77 | 0.84 |
| ASHLAND | 003 | 0.83 | 0.84 |
| ASHTABULA | 004 | 0.93 | 0.84 |
| ATHENS | 005 | 0.82 | 0.84 |
| AUGLAIZE | 006 | 0.77 | 0.84 |
| BELMONT | 007 | 0.71 | 0.84 |
| BROWN | 008 | See Below | See Below |
| BUTLER | 009 | 0.83 | 0.84 |
| CARROLL | 010 | 0.83 | 0.84 |
| CHAMPAIGN | 011 | 0.77 | 0.84 |
| CLARK | 012 | 0.77 | 0.84 |
| CLERMONT | 013 | 0.83 | 0.84 |
| CLINTON | 014 | 0.83 | 0.84 |
| COLUMBIANA | 015 | See Below | See Below |
| COSHOCTON | 016 | 0.71 | 0.84 |
| CRAWFORD | 017 | 0.77 | 0.84 |
| CUYAHOGA | 018 | 0.93 | 1.12 |
| DARKE | 019 | 0.77 | 0.84 |
| DEFIANCE | 020 | 0.88 | 0.84 |
| DELAWARE | 021 | 0.77 | 0.84 |
| ERIE | 022 | 0.83 | 0.84 |
| FAIRFIELD | 023 | 0.83 | 0.84 |
| FAYETTE | 024 | 0.83 | 0.84 |
| FRANKLIN | 025 | See Below | See Below |
| FULTON | 026 | 0.88 | 0.84 |
| GALLIA | 027 | 0.77 | 0.84 |
| GEAUGA | 028 | 0.93 | 0.84 |
| GREENE | 029 | 0.77 | 0.94 |
| GUERNSEY | 030 | 0.71 | 0.84 |
| HAMILTON | 031 | 0.83 | 1 |
| HANCOCK | 032 | 0.77 | 0.84 |
| HARDIN | 033 | 0.77 | 0.84 |
| HARRISON | 034 | 0.71 | 0.84 |
| HENRY | 035 | 0.83 | 0.84 |
| HIGHLAND | 036 | 0.83 | 0.84 |
| HOCKING | 037 | 0.83 | 0.84 |
| HOLMES | 038 | 0.77 | 0.84 |
| HURON | 039 | 0.83 | 0.84 |
| JACKSON | 040 | 0.77 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO

State Code: 40

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| JEFFERSON | 041 | 0.71 | 0.84 |
| KNOX | 042 | 0.77 | 0.84 |
| LAKE | 043 | 0.93 | 0.84 |
| LAWRENCE | 044 | 0.77 | 0.84 |
| LICKING | 045 | 0.77 | 0.84 |
| LOGAN | 046 | 0.77 | 0.84 |
| LORAIN | 047 | 0.93 | 0.84 |
| LUCAS | 048 | 0.88 | 0.84 |
| MADISON | 049 | 0.83 | 0.84 |
| MAHONING | 050 | See Below | See Below |
| MARION | 051 | 0.77 | 0.84 |
| MEDINA | 052 | 0.88 | 0.84 |
| MEIGS | 053 | 0.82 | 0.84 |
| MERCER | 054 | 0.77 | 0.84 |
| MIAMI | 055 | 0.77 | 0.84 |
| MONROE | 056 | See Below | See Below |
| MONTGOMERY | 057 | See Below | See Below |
| MORGAN | 058 | 0.71 | 0.84 |
| MORROW | 059 | 0.77 | 0.84 |
| MUSKINGUM | 060 | 0.71 | 0.84 |
| NOBLE | 061 | See Below | See Below |
| OTTAWA | 062 | 0.88 | 0.84 |
| PAULDING | 063 | 0.77 | 0.84 |
| PERRY | 064 | 0.71 | 0.84 |
| PICKAWAY | 065 | 0.83 | 0.84 |
| PIKE | 066 | 0.77 | 0.84 |
| PORTAGE | 067 | 0.88 | 0.84 |
| PREBLE | 068 | 0.77 | 0.84 |
| PUTNAM | 069 | 0.77 | 0.84 |
| RICHLAND | 070 | 0.72 | 0.84 |
| ROSS | 071 | See Below | See Below |
| SANDUSKY | 072 | 0.88 | 0.84 |
| SCIOTO | 073 | 0.77 | 0.84 |
| SENECA | 074 | 0.83 | 0.84 |
| SHELBY | 075 | 0.77 | 0.84 |
| STARK | 076 | 0.83 | 0.84 |
| SUMMIT | 077 | See Below | See Below |
| TRUMBULL | 078 | 0.88 | 0.84 |
| TUSCARAWAS | 079 | See Below | See Below |
| UNION | 080 | 0.77 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO

State Code: 40

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| VAN WERT | 081 | 0.77 | 0.84 |
| VINTON | 082 | 0.77 | 0.84 |
| WARREN | 083 | 0.83 | 0.84 |
| WASHINGTON | 084 | 0.82 | 0.84 |
| WAYNE | 085 | See Below | See Below |
| WILLIAMS | 086 | 0.88 | 0.84 |
| WOOD | 087 | See Below | See Below |
| WYANDOT | 088 | 0.77 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| BROWN | 008 | 45101 | 0.77 | 0.84 |
| BROWN | 008 | 45115 | 0.77 | 0.84 |
| BROWN | 008 | 45118 | 0.77 | 0.84 |
| BROWN | 008 | 45119 | 0.77 | 0.84 |
| BROWN | 008 | 45121 | 0.77 | 0.84 |
| BROWN | 008 | 45130 | 0.77 | 0.84 |
| BROWN | 008 | 45131 | 0.77 | 0.84 |
| BROWN | 008 | 45154 | 0.77 | 0.84 |
| BROWN | 008 | 45167 | 0.77 | 0.84 |
| BROWN | 008 | 45168 | 0.77 | 0.84 |
| BROWN | 008 | 45171 | 0.77 | 0.84 |
| BROWN | 008 | 45275 | 0.83 | 0.84 |
| COLUMBIANA | 015 | 43920 | 0.80 | 0.84 |
| COLUMBIANA | 015 | 43945 | 0.80 | 0.84 |
| COLUMBIANA | 015 | 43962 | 0.80 | 0.84 |
| COLUMBIANA | 015 | 43968 | 0.80 | 0.84 |
| COLUMBIANA | 015 | 44408 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44413 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44415 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44423 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44427 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44431 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44432 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44441 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44445 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44455 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44460 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44490 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44492 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44493 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44625 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44634 | 0.86 | 0.84 |
| COLUMBIANA | 015 | 44665 | 0.86 | 0.84 |
| FRANKLIN | 025 | 43002 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43004 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43016 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43017 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43026 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43054 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43068 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43081 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43082 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43085 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43086 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43099 | 0.77 | 0.94 |
| FRANKLIN | 025 | 43109 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43110 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43119 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43123 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43125 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43126 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43137 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43195 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43196 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43198 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43199 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43200 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43201 | 0.83 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| FRANKLIN | 025 | 43202 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43203 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43204 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43205 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43206 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43207 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43209 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43210 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43211 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43212 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43213 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43214 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43215 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43216 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43217 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43218 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43219 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43220 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43221 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43222 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43223 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43224 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43226 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43227 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43228 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43229 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43230 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43231 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43232 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43234 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43235 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43236 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43240 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43251 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43253 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43260 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43265 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43266 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43267 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43268 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43269 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43270 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43271 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43272 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43279 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43285 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43286 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43287 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43291 | 0.83 | 0.94 |
| FRANKLIN | 025 | 43299 | 0.83 | 0.94 |
| MAHONING | 050 | 44401 | 0.88 | 0.84 |
| MAHONING | 050 | 44405 | 0.88 | 0.84 |
| MAHONING | 050 | 44406 | 0.88 | 0.84 |
| MAHONING | 050 | 44416 | 0.88 | 0.84 |
| MAHONING | 050 | 44422 | 0.88 | 0.84 |
| MAHONING | 050 | 44429 | 0.88 | 0.84 |
| MAHONING | 050 | 44436 | 0.88 | 0.84 |
| MAHONING | 050 | 44442 | 0.88 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| MAHONING | 050 | 44443 | 0.88 | 0.84 |
| MAHONING | 050 | 44449 | 0.88 | 0.84 |
| MAHONING | 050 | 44451 | 0.88 | 0.84 |
| MAHONING | 050 | 44452 | 0.88 | 0.84 |
| MAHONING | 050 | 44454 | 0.88 | 0.84 |
| MAHONING | 050 | 44471 | 0.88 | 0.84 |
| MAHONING | 050 | 44500 | 0.88 | 0.84 |
| MAHONING | 050 | 44501 | 0.88 | 0.84 |
| MAHONING | 050 | 44502 | 0.88 | 0.84 |
| MAHONING | 050 | 44503 | 0.88 | 0.84 |
| MAHONING | 050 | 44504 | 0.88 | 0.84 |
| MAHONING | 050 | 44505 | 0.88 | 0.84 |
| MAHONING | 050 | 44506 | 0.88 | 0.84 |
| MAHONING | 050 | 44507 | 0.88 | 0.84 |
| MAHONING | 050 | 44509 | 0.88 | 0.84 |
| MAHONING | 050 | 44510 | 0.88 | 0.84 |
| MAHONING | 050 | 44511 | 0.88 | 0.84 |
| MAHONING | 050 | 44512 | 0.88 | 0.84 |
| MAHONING | 050 | 44513 | 0.88 | 0.84 |
| MAHONING | 050 | 44514 | 0.88 | 0.84 |
| MAHONING | 050 | 44515 | 0.88 | 0.84 |
| MAHONING | 050 | 44555 | 0.88 | 0.84 |
| MAHONING | 050 | 44598 | 0.88 | 0.84 |
| MAHONING | 050 | 44599 | 0.88 | 0.84 |
| MAHONING | 050 | 44609 | 0.83 | 0.84 |
| MAHONING | 050 | 44619 | 0.83 | 0.84 |
| MAHONING | 050 | 44672 | 0.83 | 0.84 |
| MONROE | 056 | 43716 | 0.71 | 0.84 |
| MONROE | 056 | 43747 | 0.71 | 0.84 |
| MONROE | 056 | 43752 | 0.71 | 0.84 |
| MONROE | 056 | 43754 | 0.71 | 0.84 |
| MONROE | 056 | 43757 | 0.71 | 0.84 |
| MONROE | 056 | 43786 | 0.71 | 0.84 |
| MONROE | 056 | 43789 | 0.71 | 0.84 |
| MONROE | 056 | 43793 | 0.71 | 0.84 |
| MONROE | 056 | 43914 | 0.71 | 0.84 |
| MONROE | 056 | 43915 | 0.71 | 0.84 |
| MONROE | 056 | 43931 | 0.71 | 0.84 |
| MONROE | 056 | 43946 | 0.71 | 0.84 |
| MONROE | 056 | 45730 | 0.82 | 0.84 |
| MONROE | 056 | 45734 | 0.82 | 0.84 |
| MONTGOMERY | 057 | 45309 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45315 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45322 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45325 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45327 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45342 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45343 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45345 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45354 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45377 | 0.77 | 0.94 |
| MONTGOMERY | 057 | 45401 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45402 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45403 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45404 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45405 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45406 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45407 | 0.83 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| MONTGOMERY | 057 | 45408 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45409 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45410 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45412 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45413 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45414 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45415 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45416 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45417 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45418 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45419 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45420 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45422 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45423 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45424 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45426 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45427 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45428 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45429 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45430 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45431 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45432 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45434 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45435 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45437 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45439 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45440 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45441 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45444 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45448 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45449 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45454 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45458 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45459 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45463 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45469 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45470 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45475 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45479 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45481 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45482 | 0.83 | 0.94 |
| MONTGOMERY | 057 | 45490 | 0.83 | 0.94 |
| NOBLE | 061 | 43711 | 0.71 | 0.84 |
| NOBLE | 061 | 43717 | 0.71 | 0.84 |
| NOBLE | 061 | 43724 | 0.71 | 0.84 |
| NOBLE | 061 | 43779 | 0.71 | 0.84 |
| NOBLE | 061 | 43788 | 0.71 | 0.84 |
| NOBLE | 061 | 45727 | 0.82 | 0.84 |
| ROSS | 071 | 43101 | 0.80 | 0.84 |
| ROSS | 071 | 43115 | 0.80 | 0.84 |
| ROSS | 071 | 45601 | 0.77 | 0.84 |
| ROSS | 071 | 45612 | 0.77 | 0.84 |
| ROSS | 071 | 45617 | 0.77 | 0.84 |
| ROSS | 071 | 45628 | 0.77 | 0.84 |
| ROSS | 071 | 45633 | 0.77 | 0.84 |
| ROSS | 071 | 45644 | 0.77 | 0.84 |
| ROSS | 071 | 45647 | 0.77 | 0.84 |
| ROSS | 071 | 45673 | 0.77 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| ROSS | 071 | 45681 | 0.77 | 0.84 |
| SUMMIT | 077 | 44056 | 0.88 | 0.84 |
| SUMMIT | 077 | 44067 | 0.88 | 0.84 |
| SUMMIT | 077 | 44087 | 0.88 | 0.84 |
| SUMMIT | 077 | 44203 | 0.88 | 0.84 |
| SUMMIT | 077 | 44210 | 0.88 | 0.84 |
| SUMMIT | 077 | 44216 | 0.88 | 0.84 |
| SUMMIT | 077 | 44221 | 0.88 | 0.84 |
| SUMMIT | 077 | 44222 | 0.88 | 0.84 |
| SUMMIT | 077 | 44223 | 0.88 | 0.84 |
| SUMMIT | 077 | 44224 | 0.88 | 0.84 |
| SUMMIT | 077 | 44232 | 0.88 | 0.84 |
| SUMMIT | 077 | 44236 | 0.88 | 0.84 |
| SUMMIT | 077 | 44237 | 0.88 | 0.84 |
| SUMMIT | 077 | 44238 | 0.88 | 0.84 |
| SUMMIT | 077 | 44250 | 0.88 | 0.84 |
| SUMMIT | 077 | 44260 | 0.88 | 0.84 |
| SUMMIT | 077 | 44262 | 0.88 | 0.84 |
| SUMMIT | 077 | 44264 | 0.88 | 0.84 |
| SUMMIT | 077 | 44278 | 0.88 | 0.84 |
| SUMMIT | 077 | 44286 | 0.88 | 0.84 |
| SUMMIT | 077 | 44300 | 0.93 | 0.84 |
| SUMMIT | 077 | 44301 | 0.93 | 0.84 |
| SUMMIT | 077 | 44302 | 0.93 | 0.84 |
| SUMMIT | 077 | 44303 | 0.93 | 0.84 |
| SUMMIT | 077 | 44304 | 0.93 | 0.84 |
| SUMMIT | 077 | 44305 | 0.93 | 0.84 |
| SUMMIT | 077 | 44306 | 0.93 | 0.84 |
| SUMMIT | 077 | 44307 | 0.93 | 0.84 |
| SUMMIT | 077 | 44308 | 0.93 | 0.84 |
| SUMMIT | 077 | 44309 | 0.93 | 0.84 |
| SUMMIT | 077 | 44310 | 0.93 | 0.84 |
| SUMMIT | 077 | 44311 | 0.93 | 0.84 |
| SUMMIT | 077 | 44312 | 0.93 | 0.84 |
| SUMMIT | 077 | 44313 | 0.93 | 0.84 |
| SUMMIT | 077 | 44314 | 0.93 | 0.84 |
| SUMMIT | 077 | 44315 | 0.93 | 0.84 |
| SUMMIT | 077 | 44316 | 0.93 | 0.84 |
| SUMMIT | 077 | 44317 | 0.93 | 0.84 |
| SUMMIT | 077 | 44319 | 0.93 | 0.84 |
| SUMMIT | 077 | 44320 | 0.93 | 0.84 |
| SUMMIT | 077 | 44321 | 0.93 | 0.84 |
| SUMMIT | 077 | 44322 | 0.93 | 0.84 |
| SUMMIT | 077 | 44325 | 0.93 | 0.84 |
| SUMMIT | 077 | 44326 | 0.93 | 0.84 |
| SUMMIT | 077 | 44328 | 0.93 | 0.84 |
| SUMMIT | 077 | 44329 | 0.93 | 0.84 |
| SUMMIT | 077 | 44331 | 0.93 | 0.84 |
| SUMMIT | 077 | 44333 | 0.93 | 0.84 |
| SUMMIT | 077 | 44334 | 0.93 | 0.84 |
| SUMMIT | 077 | 44372 | 0.93 | 0.84 |
| SUMMIT | 077 | 44393 | 0.93 | 0.84 |
| SUMMIT | 077 | 44396 | 0.93 | 0.84 |
| SUMMIT | 077 | 44397 | 0.93 | 0.84 |
| SUMMIT | 077 | 44398 | 0.93 | 0.84 |
| SUMMIT | 077 | 44399 | 0.93 | 0.84 |
| TUSCARAWAS | 079 | 43804 | 0.71 | 0.84 |
| TUSCARAWAS | 079 | 43832 | 0.71 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| TUSCARAWAS | 079 | 43837 | 0.71 | 0.84 |
| TUSCARAWAS | 079 | 43840 | 0.71 | 0.84 |
| TUSCARAWAS | 079 | 44612 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44621 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44622 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44624 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44629 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44653 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44656 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44663 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44671 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44678 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44679 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44680 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44681 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44682 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44683 | 0.74 | 0.84 |
| TUSCARAWAS | 079 | 44697 | 0.74 | 0.84 |
| WAYNE | 085 | 44214 | 0.77 | 0.84 |
| WAYNE | 085 | 44217 | 0.77 | 0.84 |
| WAYNE | 085 | 44230 | 0.77 | 0.84 |
| WAYNE | 085 | 44270 | 0.77 | 0.84 |
| WAYNE | 085 | 44276 | 0.77 | 0.84 |
| WAYNE | 085 | 44287 | 0.77 | 0.84 |
| WAYNE | 085 | 44606 | 0.83 | 0.84 |
| WAYNE | 085 | 44618 | 0.83 | 0.84 |
| WAYNE | 085 | 44627 | 0.83 | 0.84 |
| WAYNE | 085 | 44636 | 0.83 | 0.84 |
| WAYNE | 085 | 44645 | 0.83 | 0.84 |
| WAYNE | 085 | 44659 | 0.83 | 0.84 |
| WAYNE | 085 | 44667 | 0.83 | 0.84 |
| WAYNE | 085 | 44676 | 0.83 | 0.84 |
| WAYNE | 085 | 44677 | 0.83 | 0.84 |
| WAYNE | 085 | 44691 | 0.83 | 0.84 |
| WOOD | 087 | 43402 | 0.88 | 0.84 |
| WOOD | 087 | 43403 | 0.88 | 0.84 |
| WOOD | 087 | 43406 | 0.88 | 0.84 |
| WOOD | 087 | 43413 | 0.88 | 0.84 |
| WOOD | 087 | 43414 | 0.88 | 0.84 |
| WOOD | 087 | 43437 | 0.88 | 0.84 |
| WOOD | 087 | 43441 | 0.88 | 0.84 |
| WOOD | 087 | 43443 | 0.88 | 0.84 |
| WOOD | 087 | 43447 | 0.88 | 0.84 |
| WOOD | 087 | 43450 | 0.88 | 0.84 |
| WOOD | 087 | 43451 | 0.88 | 0.84 |
| WOOD | 087 | 43457 | 0.88 | 0.84 |
| WOOD | 087 | 43460 | 0.88 | 0.84 |
| WOOD | 087 | 43462 | 0.88 | 0.84 |
| WOOD | 087 | 43463 | 0.88 | 0.84 |
| WOOD | 087 | 43465 | 0.88 | 0.84 |
| WOOD | 087 | 43466 | 0.88 | 0.84 |
| WOOD | 087 | 43467 | 0.88 | 0.84 |
| WOOD | 087 | 43511 | 0.88 | 0.84 |
| WOOD | 087 | 43522 | 0.88 | 0.84 |
| WOOD | 087 | 43525 | 0.88 | 0.84 |
| WOOD | 087 | 43529 | 0.88 | 0.84 |
| WOOD | 087 | 43541 | 0.88 | 0.84 |
| WOOD | 087 | 43551 | 0.88 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

OHIO SPLIT COUNTIES

State Code: 40

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| WOOD | 087 | 43552 | 0.88 | 0.84 |
| WOOD | 087 | 43565 | 0.88 | 0.84 |
| WOOD | 087 | 43569 | 0.88 | 0.84 |
| WOOD | 087 | 43619 | 0.88 | 0.84 |
| WOOD | 087 | 44817 | 0.83 | 0.84 |
| WOOD | 087 | 45872 | 0.83 | 0.84 |

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NIPPON LIFE INSURANCE COMPANY OF AMERICA

Oklahoma

State Code: 41

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adair | 001 | 0.91 | 0.84 |
| Alfalfa | 002 | 0.91 | 0.84 |
| Atoka | 003 | 0.91 | 0.84 |
| Beaver | 004 | 0.91 | 0.84 |
| Beckham | 005 | 0.91 | 0.84 |
| Blaine | 006 | 0.91 | 0.84 |
| Bryan | 007 | 0.91 | 0.84 |
| Caddo | 008 | 0.91 | 0.84 |
| Canadian | 009 | 0.81 | 0.84 |
| Carter | 010 | 0.91 | 0.84 |
| Cherokee | 011 | 0.91 | 0.84 |
| Choctaw | 012 | 0.91 | 0.84 |
| Cimarron | 013 | 0.91 | 0.84 |
| Cleveland | 014 | 1.00 | 1.06 |
| Coal | 015 | 0.91 | 0.84 |
| Comanche | 016 | 0.81 | 0.84 |
| Cotton | 017 | 0.91 | 0.84 |
| Craig | 018 | 0.91 | 0.84 |
| Creek | 019 | 0.81 | 0.84 |
| Custer | 020 | 0.91 | 0.84 |
| Delaware | 021 | 0.91 | 0.84 |
| Dewey | 022 | 0.91 | 0.84 |
| Ellis | 023 | 0.91 | 0.84 |
| Garfield | 024 | 0.81 | 0.84 |
| Garvin | 025 | 0.91 | 0.84 |
| Grady | 026 | 0.91 | 0.84 |
| Grant | 027 | 0.91 | 0.84 |
| Greer | 028 | 0.91 | 0.84 |
| Harmon | 029 | 0.91 | 0.84 |
| Harper | 030 | 0.91 | 0.84 |
| Haskell | 031 | 0.91 | 0.84 |
| Hughes | 032 | 0.91 | 0.84 |
| Jackson | 033 | 0.91 | 0.84 |
| Jefferson | 034 | 0.91 | 0.84 |
| Johnston | 035 | 0.91 | 0.84 |
| Kay | 036 | 0.91 | 0.84 |
| Kingfisher | 037 | 0.91 | 0.84 |
| Kiowa | 038 | 0.91 | 0.84 |
| Latimer | 039 | 0.91 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Oklahoma
State Code: 41

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Le Flore | 040 | 0.91 | 0.84 |
| Lincoln | 041 | 0.91 | 0.84 |
| Logan | 042 | 0.91 | 0.84 |
| Love | 043 | 0.91 | 0.84 |
| McClain | 044 | 0.91 | 0.84 |
| McCurtain | 045 | 0.91 | 0.84 |
| McIntosh | 046 | 0.91 | 0.84 |
| Major | 047 | 0.91 | 0.84 |
| Marshall | 048 | 0.91 | 0.84 |
| Mayes | 049 | 0.91 | 0.84 |
| Murray | 050 | 0.91 | 0.84 |
| Muskogee | 051 | 0.81 | 0.84 |
| Noble | 052 | 0.91 | 0.84 |
| Nowata | 053 | 0.91 | 0.84 |
| Okfuskee | 054 | 0.91 | 0.84 |
| Oklahoma | 055 | 1.00 | 1.06 |
| Okmulgee | 056 | 0.91 | 0.84 |
| Osage | 057 | 0.81 | 0.84 |
| Ottawa | 058 | 0.91 | 0.84 |
| Pawnee | 059 | 0.91 | 0.84 |
| Payne | 060 | 0.81 | 0.84 |
| Pittsburg | 061 | 0.91 | 0.84 |
| Pontotoc | 062 | 0.91 | 0.84 |
| Pottawatta | 063 | 0.81 | 0.84 |
| Pushmataha | 064 | 0.91 | 0.84 |
| Roger Mill | 065 | 0.91 | 0.84 |
| Rogers | 066 | 0.81 | 0.84 |
| Seminole | 067 | 0.91 | 0.84 |
| Sequoyah | 068 | 0.91 | 0.84 |
| Stephens | 069 | 0.91 | 0.84 |
| Texas | 070 | 0.91 | 0.84 |
| Tillman | 071 | 0.91 | 0.84 |
| Tulsa | 072 | 1.03 | 1.12 |
| Wagoner | 073 | 0.81 | 0.84 |
| Washington | 074 | 0.91 | 0.84 |
| Washita | 075 | 0.91 | 0.84 |
| Woods | 076 | 0.91 | 0.84 |
| Woodward | 077 | 0.91 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Oregon
State Code: 42

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Baker | 001 | 0.81 | 1.19 |
| Benton | 002 | 0.81 | 1.19 |
| Clackamas | 003 | 0.91 | 1.26 |
| Clatsop | 004 | 0.81 | 1.19 |
| Columbia | 005 | 0.81 | 1.19 |
| Coos | 006 | 0.81 | 1.19 |
| Crook | 007 | 0.81 | 1.19 |
| Curry | 008 | 0.81 | 1.19 |
| Deschutes | 009 | 0.81 | 1.19 |
| Douglas | 010 | 0.81 | 1.19 |
| Gilliam | 011 | 0.81 | 1.19 |
| Grant | 012 | 0.81 | 1.19 |
| Harney | 013 | 0.81 | 1.19 |
| Hood River | 014 | 0.81 | 1.19 |
| Jackson | 015 | 0.81 | 1.19 |
| Jefferson | 016 | 0.81 | 1.19 |
| Josephine | 017 | 0.81 | 1.19 |
| Klamath | 018 | 0.81 | 1.19 |
| Lake | 019 | 0.81 | 1.19 |
| Lane | 020 | 0.81 | 1.19 |
| Lincoln | 021 | 0.81 | 1.19 |
| Linn | 022 | 0.81 | 1.19 |
| Malheur | 023 | 0.81 | 1.19 |
| Marion | 024 | 0.81 | 1.19 |
| Morrow | 025 | 0.81 | 1.19 |
| Multnomah | 026 | 0.91 | 1.26 |
| Polk | 027 | 0.81 | 1.19 |
| Sherman | 028 | 0.81 | 1.19 |
| Tillamook | 029 | 0.81 | 1.19 |
| Umatilla | 030 | 0.81 | 1.19 |
| Union | 031 | 0.81 | 1.19 |
| Wallowa | 032 | 0.81 | 1.19 |
| Wasco | 033 | 0.81 | 1.19 |
| Washington | 034 | 0.91 | 1.26 |
| Wheeler | 035 | 0.81 | 1.19 |
| Yamhill | 036 | 0.81 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Pennsylvania
State Code: 43

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 0.75 | 0.94 |
| Allegheny | 002 | 0.84 | 1.19 |
| Armstrong | 003 | 0.75 | 0.94 |
| Beaver | 004 | 0.77 | 0.94 |
| Bedford | 005 | 0.75 | 0.94 |
| Berks | 006 | 0.77 | 0.94 |
| Blair | 007 | 0.77 | 0.94 |
| Bradford | 008 | 0.75 | 0.94 |
| Bucks | 009 | 1.06 | 1.19 |
| Butler | 010 | 0.77 | 0.94 |
| Cambria | 011 | 0.77 | 0.94 |
| Cameron | 012 | 0.75 | 0.94 |
| Carbon | 013 | 0.75 | 0.94 |
| Centre | 014 | 0.77 | 0.94 |
| Chester | 015 | 1.06 | 1.19 |
| Clarion | 016 | 0.75 | 0.94 |
| Clearfield | 017 | 0.75 | 0.94 |
| Clinton | 018 | 0.75 | 0.94 |
| Columbia | 019 | 0.75 | 0.94 |
| Crawford | 020 | 0.75 | 0.94 |
| Cumberland | 021 | 0.77 | 0.94 |
| Dauphin | 022 | 0.77 | 0.94 |
| Delaware | 023 | 1.06 | 1.19 |
| Elk | 024 | 0.75 | 0.94 |
| Erie | 025 | 0.77 | 0.94 |
| Fayette | 026 | 0.77 | 0.94 |
| Forest | 027 | 0.75 | 0.94 |
| Franklin | 028 | 0.77 | 0.94 |
| Fulton | 029 | 0.75 | 0.94 |
| Greene | 030 | 0.75 | 0.94 |
| Huntingdon | 031 | 0.75 | 0.94 |
| Indiana | 032 | 0.75 | 0.94 |
| Jefferson | 033 | 0.75 | 0.94 |
| Juniata | 034 | 0.75 | 0.94 |
| Lackawanna | 035 | 0.77 | 0.94 |
| Lancaster | 036 | 0.77 | 0.94 |
| Lawrence | 037 | 0.77 | 0.94 |
| Lebanon | 038 | 0.77 | 0.94 |
| Lehigh | 039 | 0.77 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Pennsylvania

State Code: 43

| County Name | County Code | Area Factors | |
|----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Luzerne | 040 | 0.77 | 0.94 |
| Lycoming | 041 | 0.77 | 0.94 |
| McKean | 042 | 0.75 | 0.94 |
| Mercer | 043 | 0.77 | 0.94 |
| Mifflin | 044 | 0.75 | 0.94 |
| Monroe | 045 | 0.77 | 0.94 |
| Montgomery | 046 | 1.00 | 1.26 |
| Montour | 047 | 0.75 | 0.94 |
| Northampton | 048 | 0.77 | 0.94 |
| Northumberland | 049 | 0.75 | 0.94 |
| Perry | 050 | 0.75 | 0.94 |
| Philadelphia | 051 | 1.00 | 1.26 |
| Pike | 052 | 0.75 | 0.94 |
| Potter | 053 | 0.75 | 0.94 |
| Schuylkill | 054 | 0.75 | 0.94 |
| Snyder | 055 | 0.75 | 0.94 |
| Somerset | 056 | 0.75 | 0.94 |
| Sullivan | 057 | 0.75 | 0.94 |
| Susquehanna | 058 | 0.75 | 0.94 |
| Tioga | 059 | 0.75 | 0.94 |
| Union | 060 | 0.75 | 0.94 |
| Venango | 061 | 0.75 | 0.94 |
| Warren | 062 | 0.75 | 0.94 |
| Washington | 063 | 0.77 | 0.94 |
| Wayne | 064 | 0.75 | 0.94 |
| Westmoreland | 065 | 0.77 | 0.94 |
| Wyoming | 066 | 0.75 | 0.94 |
| York | 067 | 0.77 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Rhode Island
 State Code: .44.

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Bristol | 001 | 0.81 | 1.06 |
| Kent | 002 | 0.81 | 1.06 |
| New Port | 003 | 0.81 | 1.06 |
| Providence | 004 | 0.81 | 1.06 |
| Washington | 005 | 0.81 | 1.06 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

South Carolina

State Code: 45

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| ABBEVILLE | 001 | All | 0.75 | 0.84 |
| AIKEN | 002 | All | 0.80 | 0.84 |
| ALLENDALE | 003 | All | 0.80 | 0.84 |
| ANDERSON | 004 | All | 0.75 | 0.84 |
| BAMBERG | 005 | All | 0.80 | 0.84 |
| BARNWELL | 006 | All | 0.80 | 0.84 |
| BEAUFORT | 007 | All | 0.80 | 0.94 |
| BERKELEY | 008 | All | 0.85 | 0.84 |
| CALHOUN | 009 | All | 0.80 | 0.84 |
| CHARLESTON | 010 | All | 0.85 | 0.94 |
| CHEROKEE | 011 | All | 0.85 | 0.84 |
| CHESTER | 012 | 29014 through 29055 | 0.80 | 0.84 |
| CHESTER | 012 | 29706 through 29729 | 0.85 | 0.84 |
| CHESTERFIELD | 013 | 29101 through 29584 | 0.80 | 0.84 |
| CHESTERFIELD | 013 | 29709 through 29741 | 0.85 | 0.84 |
| CLARENDON | 014 | All | 0.80 | 0.84 |
| COLLETON | 015 | 29082,29929 | 0.80 | 0.84 |
| COLLETON | 015 | 29433 through 29493 | 0.85 | 0.84 |
| DARLINGTON | 016 | All | 0.80 | 0.84 |
| DILLON | 017 | All | 0.80 | 0.84 |
| DORCHESTER | 018 | All | 0.85 | 0.84 |
| EDGEFIELD | 019 | All | 0.80 | 0.84 |
| FAIRFIELD | 020 | All | 0.80 | 0.84 |
| FLORENCE | 021 | All | 0.80 | 0.84 |
| GEORGETOWN | 022 | 29510 through 29585 | 0.80 | 0.84 |
| GEORGETOWN | 022 | 29440,29442 | 0.85 | 0.84 |
| GREENVILLE | 023 | All | 0.75 | 0.94 |
| GREENWOOD | 024 | 29646 through 29695 | 0.75 | 0.84 |
| GREENWOOD | 024 | 29819 through 29848 | 0.80 | 0.84 |
| HAMPTON | 025 | All | 0.80 | 0.84 |
| HORRY | 026 | All | 0.80 | 0.84 |
| JASPER | 027 | All | 0.80 | 0.84 |
| KERSHAW | 028 | All | 0.80 | 0.84 |
| LANCASTER | 029 | 29058 through 29067 | 0.80 | 0.84 |
| LANCASTER | 029 | 29720 through 29744 | 0.85 | 0.84 |
| LAURENS | 030 | 29645 | 0.75 | 0.84 |
| LAURENS | 030 | 29325 through 29384 | 0.85 | 0.84 |
| LEE | 031 | All | 0.80 | 0.84 |
| LEXINGTON | 032 | All | 0.80 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

South Carolina

State Code: 45

| County Name | County Code | Zip Code | Area Factors | |
|--------------|-------------|---------------------|--------------|--------|
| | | | Med/Rx | Dental |
| MARION | 033 | All | 0.80 | 0.84 |
| MARLBORO | 034 | All | 0.80 | 0.84 |
| MC CORMICK | 035 | All | 0.80 | 0.84 |
| NEWBERRY | 036 | 29037 through 29178 | 0.80 | 0.84 |
| NEWBERRY | 036 | 29355 | 0.85 | 0.84 |
| OCONEE | 037 | All | 0.75 | 0.84 |
| ORANGEBURG | 038 | 29018 through 29163 | 0.80 | 0.84 |
| ORANGEBURG | 038 | 29432 | 0.85 | 0.84 |
| PICKENS | 039 | All | 0.75 | 0.84 |
| RICHLAND | 040 | All | 0.80 | 0.94 |
| SALUDA | 041 | All | 0.80 | 0.84 |
| SPARTANBURG | 042 | 29698 | 0.75 | 0.84 |
| SPARTANBURG | 042 | 29301 through 29391 | 0.85 | 0.84 |
| SUMTER | 043 | All | 0.80 | 0.84 |
| UNION | 044 | 29031 | 0.80 | 0.84 |
| UNION | 044 | 29321 through 29379 | 0.85 | 0.84 |
| WILLIAMSBURG | 045 | All | 0.80 | 0.84 |
| YORK | 046 | All | 0.85 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

South Dakota
State Code: 46

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Aurora | 001 | 0.73 | 0.84 |
| Beadle | 002 | 0.73 | 0.84 |
| Bennett | 003 | 0.73 | 0.84 |
| Bon Homme | 004 | 0.73 | 0.84 |
| Brookings | 005 | 0.73 | 0.84 |
| Brown | 006 | 0.73 | 0.84 |
| Brule | 007 | 0.73 | 0.84 |
| Buffalo | 008 | 0.73 | 0.84 |
| Butte | 009 | 0.73 | 0.84 |
| Campbell | 010 | 0.73 | 0.84 |
| Charles Mix | 011 | 0.73 | 0.84 |
| Clark | 012 | 0.73 | 0.84 |
| Clay | 013 | 0.73 | 0.84 |
| Codington | 014 | 0.73 | 0.84 |
| Corson | 015 | 0.73 | 0.84 |
| Custer | 016 | 0.73 | 0.84 |
| Davison | 017 | 0.73 | 0.84 |
| Day | 018 | 0.73 | 0.84 |
| Deuel | 019 | 0.73 | 0.84 |
| Dewey | 020 | 0.73 | 0.84 |
| Douglas | 021 | 0.73 | 0.84 |
| Edmunds | 022 | 0.73 | 0.84 |
| Fallriver | 023 | 0.73 | 0.84 |
| Faulk | 024 | 0.73 | 0.84 |
| Grant | 025 | 0.73 | 0.84 |
| Gregory | 026 | 0.73 | 0.84 |
| Haakon | 027 | 0.73 | 0.84 |
| Hamlin | 028 | 0.73 | 0.84 |
| Hand | 029 | 0.73 | 0.84 |
| Hanson | 030 | 0.73 | 0.84 |
| Harding | 031 | 0.73 | 0.84 |
| Hughes | 032 | 0.73 | 0.84 |
| Hutchinson | 033 | 0.73 | 0.84 |
| Hyde | 034 | 0.73 | 0.84 |
| Jackson | 035 | 0.73 | 0.84 |
| Jerauld | 036 | 0.73 | 0.84 |
| Jones | 037 | 0.73 | 0.84 |
| Kingsbury | 038 | 0.73 | 0.84 |
| Lake | 039 | 0.73 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

South Dakota

State Code: 46

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Lawrence | 040 | 0.73 | 0.84 |
| Lincoln | 041 | 0.73 | 0.84 |
| Lyman | 042 | 0.73 | 0.84 |
| Marshall | 043 | 0.73 | 0.84 |
| McCook | 044 | 0.73 | 0.84 |
| McPherson | 045 | 0.73 | 0.84 |
| Meade | 046 | 0.73 | 0.84 |
| Mellette | 047 | 0.73 | 0.84 |
| Miner | 048 | 0.73 | 0.84 |
| Minnehaha | 049 | 0.81 | 0.84 |
| Moody | 050 | 0.73 | 0.84 |
| Pennington | 051 | 0.81 | 0.84 |
| Perkins | 052 | 0.73 | 0.84 |
| Potter | 053 | 0.73 | 0.84 |
| Roberts | 054 | 0.73 | 0.84 |
| Sanborn | 055 | 0.73 | 0.84 |
| Shannon | 056 | 0.73 | 0.84 |
| Spink | 057 | 0.73 | 0.84 |
| Stanley | 058 | 0.73 | 0.84 |
| Sully | 059 | 0.73 | 0.84 |
| Todd | 060 | 0.73 | 0.84 |
| Tripp | 061 | 0.73 | 0.84 |
| Turner | 062 | 0.73 | 0.84 |
| Union | 063 | 0.73 | 0.84 |
| Walworth | 064 | 0.73 | 0.84 |
| Washabaugh | 065 | 0.73 | 0.84 |
| Yankton | 066 | 0.73 | 0.84 |
| Ziebach | 067 | 0.73 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

TENNESSEE

State Code: 47

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|-----------|
| | | Med/Rx | Dental |
| ANDERSON | 001 | 0.86 | 0.94 |
| BEDFORD | 002 | See Below | See Below |
| BENTON | 003 | 0.86 | 0.88 |
| BLEDSON | 004 | 0.86 | 0.88 |
| BLOUNT | 005 | 0.86 | 0.94 |
| BRADLEY | 006 | 0.86 | 0.94 |
| CAMPBELL | 007 | 0.86 | 0.88 |
| CANNON | 008 | 0.97 | 0.88 |
| CARROLL | 009 | 0.86 | 0.88 |
| CARTER | 010 | 0.91 | 0.94 |
| CHEATHAM | 011 | 0.97 | 0.88 |
| CHESTER | 012 | 0.86 | 0.88 |
| CLAIBORNE | 013 | 0.86 | 0.88 |
| CLAY | 014 | 0.86 | 0.88 |
| COCKE | 015 | 0.86 | 0.88 |
| COFFEE | 016 | 0.86 | 0.88 |
| CROCKETT | 017 | See Below | See Below |
| CUMBERLAND | 018 | 0.86 | 0.88 |
| DAVIDSON | 019 | 0.97 | 1 |
| DE KALB | 020 | 0.97 | 0.88 |
| DECATUR | 021 | 0.86 | 0.88 |
| DICKSON | 022 | 0.97 | 0.88 |
| DYER | 023 | See Below | See Below |
| FAYETTE | 024 | 0.97 | 0.88 |
| FENTRESS | 025 | 0.86 | 0.88 |
| FRANKLIN | 026 | 0.86 | 0.88 |
| GIBSON | 027 | 0.86 | 0.88 |
| GILES | 028 | 0.86 | 0.88 |
| GRAINGER | 029 | 0.86 | 0.88 |
| GREENE | 030 | See Below | See Below |
| GRUNDY | 031 | 0.86 | 0.88 |
| HAMBLEN | 032 | 0.86 | 0.94 |
| HAMILTON | 033 | See Below | See Below |
| HANCOCK | 034 | 0.86 | 0.88 |
| HARDEMAN | 035 | 0.97 | 0.88 |
| HARDIN | 036 | 0.86 | 0.88 |
| HAWKINS | 037 | See Below | See Below |
| HAYWOOD | 038 | 0.97 | 0.88 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

TENNESSEE

State Code: 47

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| HENDERSON | 039 | 0.86 | 0.88 |
| HENRY | 040 | 0.86 | 0.88 |
| HICKMAN | 041 | 0.97 | 0.88 |
| HOUSTON | 042 | 0.97 | 0.88 |
| HUMPHREYS | 043 | 0.97 | 0.88 |
| JACKSON | 044 | 0.86 | 0.88 |
| JEFFERSON | 045 | 0.86 | 0.88 |
| JOHNSON | 046 | 0.91 | 0.88 |
| KNOX | 047 | 0.97 | 1.05 |
| LAKE | 048 | 0.97 | 0.88 |
| LAUDERDALE | 049 | 0.97 | 0.88 |
| LAWRENCE | 050 | 0.86 | 0.88 |
| LEWIS | 051 | 0.86 | 0.88 |
| LINCOLN | 052 | 0.86 | 0.88 |
| LOUDON | 053 | 0.86 | 0.88 |
| MACON | 054 | 0.97 | 0.88 |
| MADISON | 055 | 0.86 | 0.94 |
| MARION | 056 | 0.86 | 0.88 |
| MARSHALL | 057 | 0.97 | 0.88 |
| MAURY | 058 | 0.86 | 0.94 |
| MC MINN | 059 | 0.86 | 0.88 |
| MC NAIRY | 060 | 0.86 | 0.88 |
| MEIGS | 061 | 0.86 | 0.88 |
| MONROE | 062 | 0.86 | 0.88 |
| MONTGOMERY | 063 | 0.97 | 0.94 |
| MOORE | 064 | 0.86 | 0.88 |
| MORGAN | 065 | 0.86 | 0.88 |
| OBION | 066 | 0.86 | 0.88 |
| OVERTON | 067 | 0.86 | 0.88 |
| PERRY | 068 | 0.97 | 0.88 |
| PICKETT | 069 | 0.86 | 0.88 |
| POLK | 070 | 0.86 | 0.88 |
| PUTNAM | 071 | 0.86 | 0.94 |
| RHEA | 072 | 0.86 | 0.88 |
| ROANE | 073 | 0.86 | 0.88 |
| ROBERTSON | 074 | 0.97 | 0.88 |
| RUTHERFORD | 075 | 0.97 | 0.94 |
| SCOTT | 076 | 0.86 | 0.88 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

TENNESSEE

State Code: 47

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| SEQUATCHIE | 077 | 0.86 | 0.88 |
| SEVIER | 078 | 0.86 | 0.94 |
| SHELBY | 079 | 0.97 | 1.12 |
| SMITH | 080 | 0.91 | 0.88 |
| STEWART | 081 | 0.97 | 0.88 |
| SULLIVAN | 082 | 0.91 | 0.94 |
| SUMNER | 083 | 0.97 | 0.94 |
| TIPTON | 084 | 0.97 | 0.88 |
| TROUSDALE | 085 | 0.97 | 0.88 |
| UNICOI | 086 | 0.91 | 0.88 |
| UNION | 087 | 0.86 | 0.88 |
| VAN BUREN | 088 | 0.86 | 0.88 |
| WARREN | 089 | 0.91 | 0.88 |
| WASHINGTON | 090 | 0.91 | 0.94 |
| WAYNE | 091 | 0.86 | 0.88 |
| WEAKLEY | 092 | 0.86 | 0.88 |
| WHITE | 093 | 0.86 | 0.88 |
| WILLIAMSON | 094 | 0.97 | 0.94 |
| WILSON | 095 | 0.97 | 0.94 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

TENNESSEE

SPLIT COUNTIES

State Code: 47

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| BEDFORD | 002 | 37020 | 0.97 | 0.88 |
| BEDFORD | 002 | 37160 | 0.97 | 0.88 |
| BEDFORD | 002 | 37161 | 0.97 | 0.88 |
| BEDFORD | 002 | 37162 | 0.97 | 0.88 |
| BEDFORD | 002 | 37180 | 0.97 | 0.88 |
| BEDFORD | 002 | 37183 | 0.97 | 0.88 |
| BEDFORD | 002 | 37360 | 0.86 | 0.88 |
| CROCKETT | 017 | 38001 | 0.91 | 0.88 |
| CROCKETT | 017 | 38006 | 0.91 | 0.88 |
| CROCKETT | 017 | 38021 | 0.91 | 0.88 |
| CROCKETT | 017 | 38034 | 0.91 | 0.88 |
| CROCKETT | 017 | 38050 | 0.91 | 0.88 |
| CROCKETT | 017 | 38336 | 0.86 | 0.88 |
| CROCKETT | 017 | 38337 | 0.86 | 0.88 |
| DYER | 023 | 38007 | 0.97 | 0.88 |
| DYER | 023 | 38024 | 0.97 | 0.88 |
| DYER | 023 | 38025 | 0.97 | 0.88 |
| DYER | 023 | 38030 | 0.97 | 0.88 |
| DYER | 023 | 38033 | 0.97 | 0.88 |
| DYER | 023 | 38047 | 0.94 | 0.88 |
| DYER | 023 | 38056 | 0.94 | 0.88 |
| DYER | 023 | 38059 | 0.94 | 0.88 |
| DYER | 023 | 38070 | 0.94 | 0.88 |
| DYER | 023 | 38259 | 0.94 | 0.88 |
| GREENE | 030 | 37616 | 0.91 | 0.94 |
| GREENE | 030 | 37641 | 0.91 | 0.94 |
| GREENE | 030 | 37743 | 0.86 | 0.94 |
| GREENE | 030 | 37744 | 0.86 | 0.94 |
| GREENE | 030 | 37745 | 0.86 | 0.94 |
| GREENE | 030 | 37809 | 0.86 | 0.94 |
| GREENE | 030 | 37810 | 0.86 | 0.94 |
| GREENE | 030 | 37818 | 0.86 | 0.94 |
| HAMILTON | 033 | 37302 | 0.86 | 1 |
| HAMILTON | 033 | 37304 | 0.86 | 1 |
| HAMILTON | 033 | 37308 | 0.86 | 1 |
| HAMILTON | 033 | 37315 | 0.86 | 1 |
| HAMILTON | 033 | 37341 | 0.86 | 1 |
| HAMILTON | 033 | 37343 | 0.86 | 1 |
| HAMILTON | 033 | 37350 | 0.86 | 1 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

TENNESSEE SPLIT COUNTIES

State Code: 47

| County Name | County Code | Zip Code | Area Factors | |
|-------------|-------------|----------|--------------|--------|
| | | | Med/Rx | Dental |
| HAMILTON | 033 | 37351 | 0.86 | 1 |
| HAMILTON | 033 | 37363 | 0.86 | 1 |
| HAMILTON | 033 | 37373 | 0.86 | 1 |
| HAMILTON | 033 | 37377 | 0.86 | 1 |
| HAMILTON | 033 | 37379 | 0.86 | 1 |
| HAMILTON | 033 | 37384 | 0.86 | 1 |
| HAMILTON | 033 | 37400 | 0.97 | 1 |
| HAMILTON | 033 | 37401 | 0.97 | 1 |
| HAMILTON | 033 | 37402 | 0.97 | 1 |
| HAMILTON | 033 | 37403 | 0.97 | 1 |
| HAMILTON | 033 | 37404 | 0.97 | 1 |
| HAMILTON | 033 | 37405 | 0.97 | 1 |
| HAMILTON | 033 | 37406 | 0.97 | 1 |
| HAMILTON | 033 | 37407 | 0.97 | 1 |
| HAMILTON | 033 | 37408 | 0.97 | 1 |
| HAMILTON | 033 | 37409 | 0.97 | 1 |
| HAMILTON | 033 | 37410 | 0.97 | 1 |
| HAMILTON | 033 | 37411 | 0.97 | 1 |
| HAMILTON | 033 | 37412 | 0.97 | 1 |
| HAMILTON | 033 | 37414 | 0.97 | 1 |
| HAMILTON | 033 | 37415 | 0.97 | 1 |
| HAMILTON | 033 | 37416 | 0.97 | 1 |
| HAMILTON | 033 | 37419 | 0.97 | 1 |
| HAMILTON | 033 | 37421 | 0.97 | 1 |
| HAMILTON | 033 | 37422 | 0.97 | 1 |
| HAMILTON | 033 | 37424 | 0.97 | 1 |
| HAMILTON | 033 | 37450 | 0.97 | 1 |
| HAMILTON | 033 | 37499 | 0.97 | 1 |
| HAWKINS | 037 | 37642 | 0.91 | 0.88 |
| HAWKINS | 037 | 37645 | 0.91 | 0.88 |
| HAWKINS | 037 | 37711 | 0.86 | 0.88 |
| HAWKINS | 037 | 37731 | 0.86 | 0.88 |
| HAWKINS | 037 | 37811 | 0.86 | 0.88 |
| HAWKINS | 037 | 37857 | 0.86 | 0.88 |
| HAWKINS | 037 | 37873 | 0.86 | 0.88 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas
 State Code: 48

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Anderson | 001 | 0.86 | 0.89 |
| Andrews | 002 | 0.86 | 0.89 |
| Angelina | 003 | 1.00 | 0.84 |
| Aransas | 004 | 0.86 | 0.89 |
| Archer | 005 | 0.86 | 0.89 |
| Armstrong | 006 | 0.86 | 0.89 |
| Atascosa | 007 | 0.86 | 0.89 |
| Austin | 008 | 0.86 | 0.89 |
| Bailey | 009 | 0.86 | 0.89 |
| Bandera | 010 | 0.86 | 0.89 |
| Bastrop | 011 | 0.86 | 0.89 |
| Baylor | 012 | 0.86 | 0.89 |
| Bee | 013 | 0.86 | 0.89 |
| Bell | 014 | 1.00 | 0.84 |
| Bexar | 015 | 1.06 | 1.06 |
| Blanco | 016 | 0.86 | 0.89 |
| Borden | 017 | 0.86 | 0.89 |
| Bosque | 018 | 0.86 | 0.89 |
| Bowie | 019 | 1.00 | 0.84 |
| Brazoria | 020 | 1.34 | 1.12 |
| Brazos | 021 | 1.00 | 0.84 |
| Brewster | 022 | 0.86 | 0.89 |
| Briscoe | 023 | 0.86 | 0.89 |
| Brooks | 024 | 0.86 | 0.89 |
| Brown | 025 | 0.86 | 0.89 |
| Burleson | 026 | 0.86 | 0.89 |
| Burnet | 027 | 0.86 | 0.89 |
| Caldwell | 028 | 0.86 | 0.89 |
| Calhoun | 029 | 0.86 | 0.89 |
| Callahan | 030 | 0.86 | 0.89 |
| Cameron | 031 | 1.00 | 0.84 |
| Camp | 032 | 0.86 | 0.89 |
| Carson | 033 | 0.86 | 0.89 |
| Cass | 034 | 0.86 | 0.89 |
| Castro | 035 | 0.86 | 0.89 |
| Chambers | 036 | 1.06 | 0.89 |
| Cherokee | 037 | 0.86 | 0.89 |
| Childress | 038 | 0.86 | 0.89 |
| Clay | 039 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|---------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Cochran | 040 | 0.86 | 0.89 |
| Coke | 041 | 0.86 | 0.89 |
| Coleman | 042 | 0.86 | 0.89 |
| Collin | 043 | 1.19 | 0.94 |
| Collingsworth | 044 | 0.86 | 0.89 |
| Colorado | 045 | 0.86 | 0.89 |
| Comal | 046 | 1.00 | 0.84 |
| Comanche | 047 | 0.86 | 0.89 |
| Concho | 048 | 0.86 | 0.89 |
| Cooke | 049 | 0.86 | 0.89 |
| Coryell | 050 | 1.00 | 0.84 |
| Cottle | 051 | 0.86 | 0.89 |
| Crane | 052 | 0.86 | 0.89 |
| Crockett | 053 | 0.86 | 0.89 |
| Crosby | 054 | 0.86 | 0.89 |
| Culberson | 055 | 0.86 | 0.89 |
| Dallam | 056 | 0.86 | 0.89 |
| Dallas | 057 | 1.23 | 1.19 |
| Dawson | 058 | 0.86 | 0.89 |
| Deaf Smith | 059 | 0.86 | 0.89 |
| Delta | 060 | 0.86 | 0.89 |
| Denton | 061 | 1.19 | 0.94 |
| De Witt | 062 | 0.86 | 0.89 |
| Dickens | 063 | 0.86 | 0.89 |
| Dimmit | 064 | 0.86 | 0.89 |
| Donley | 065 | 0.86 | 0.89 |
| Duval | 066 | 0.86 | 0.89 |
| Eastland | 067 | 0.86 | 0.89 |
| Ector | 068 | 1.06 | 0.94 |
| Edwards | 069 | 0.86 | 0.89 |
| Ellis | 070 | 1.19 | 0.94 |
| El Paso | 071 | 0.97 | 0.89 |
| Erath | 072 | 0.86 | 0.89 |
| Falls | 073 | 0.86 | 0.89 |
| Fannin | 074 | 0.86 | 0.89 |
| Fayette | 075 | 0.86 | 0.89 |
| Fisher | 076 | 0.86 | 0.89 |
| Floyd | 077 | 0.86 | 0.89 |
| Foard | 078 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Fort Bend | 079 | 1.34 | 1.12 |
| Franklin | 080 | 0.86 | 0.89 |
| Freestone | 081 | 0.86 | 0.89 |
| Frio | 082 | 0.86 | 0.89 |
| Gaines | 083 | 0.86 | 0.89 |
| Galveston | 084 | 1.34 | 1.12 |
| Garza | 085 | 0.86 | 0.89 |
| Gillespie | 086 | 0.86 | 0.89 |
| Glasscock | 087 | 0.86 | 0.89 |
| Goliad | 088 | 0.86 | 0.89 |
| Gonzales | 089 | 0.86 | 0.89 |
| Gray | 090 | 0.86 | 0.89 |
| Grayson | 091 | 1.00 | 0.84 |
| Gregg | 092 | 1.00 | 0.84 |
| Grimes | 093 | 0.86 | 0.89 |
| Guadalupe | 094 | 1.00 | 0.84 |
| Hale | 095 | 0.86 | 0.89 |
| Hall | 096 | 0.86 | 0.89 |
| Hamilton | 097 | 0.86 | 0.89 |
| Handford | 098 | 0.86 | 0.89 |
| Hardeman | 099 | 0.86 | 0.89 |
| Hardin | 100 | 0.86 | 0.89 |
| Harris | 101 | 1.38 | 1.42 |
| Harrison | 102 | 1.00 | 0.84 |
| Hartley | 103 | 0.86 | 0.89 |
| Haskell | 104 | 0.86 | 0.89 |
| Hays | 105 | 1.00 | 0.84 |
| Hemphill | 106 | 0.86 | 0.89 |
| Henderson | 107 | 1.00 | 0.84 |
| Hidalgo | 108 | 1.00 | 0.84 |
| Hill | 109 | 0.86 | 0.89 |
| Hockley | 110 | 0.86 | 0.89 |
| Hood | 111 | 1.00 | 0.84 |
| Hopkins | 112 | 0.86 | 0.89 |
| Houston | 113 | 0.86 | 0.89 |
| Howard | 114 | 0.86 | 0.89 |
| Hudspeth | 115 | 0.86 | 0.89 |
| Hunt | 116 | 1.00 | 0.84 |
| Hutchinson | 117 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Trion | 118 | 0.86 | 0.89 |
| Jack | 119 | 0.86 | 0.89 |
| Jackson | 120 | 0.86 | 0.89 |
| Jasper | 121 | 0.86 | 0.89 |
| Jeff Davis | 122 | 0.86 | 0.89 |
| Jefferson | 123 | 1.06 | 0.89 |
| Jim Hogg | 124 | 0.86 | 0.89 |
| Jim Wells | 125 | 0.86 | 0.89 |
| Johnson | 126 | 1.19 | 0.94 |
| Jones | 127 | 0.86 | 0.89 |
| Kames | 128 | 0.86 | 0.89 |
| Kaufman | 129 | 1.19 | 0.94 |
| Kendall | 130 | 0.86 | 0.89 |
| Kenedy | 131 | 0.86 | 0.89 |
| Kent | 132 | 0.86 | 0.89 |
| Kerr | 133 | 0.86 | 0.89 |
| Kimble | 134 | 0.86 | 0.89 |
| King | 135 | 0.86 | 0.89 |
| Kinney | 136 | 0.86 | 0.89 |
| Kleberg | 137 | 0.86 | 0.89 |
| Knox | 138 | 0.86 | 0.89 |
| Lamar | 139 | 0.86 | 0.89 |
| Lamb | 140 | 0.86 | 0.89 |
| Lampasas | 141 | 0.86 | 0.89 |
| La Salle | 142 | 0.86 | 0.89 |
| Lavaca | 143 | 0.86 | 0.89 |
| Lee | 144 | 0.86 | 0.89 |
| Leon | 145 | 0.86 | 0.89 |
| Liberty | 146 | 1.06 | 0.89 |
| Limestone | 147 | 0.86 | 0.89 |
| Lipscomb | 148 | 0.86 | 0.89 |
| Live Oak | 149 | 0.86 | 0.89 |
| Llano | 150 | 0.86 | 0.89 |
| Loving | 151 | 0.86 | 0.89 |
| Lubbock | 152 | 1.06 | 0.89 |
| Lynn | 153 | 0.86 | 0.89 |
| McCulloch | 154 | 0.86 | 0.89 |
| McLennan | 155 | 1.06 | 0.89 |
| McMullen | 156 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Madison | 157 | 0.86 | 0.89 |
| Marion | 158 | 0.86 | 0.89 |
| Martin | 159 | 0.86 | 0.89 |
| Mason | 160 | 0.86 | 0.89 |
| Matagorda | 161 | 0.86 | 0.89 |
| Maverick | 162 | 0.86 | 0.89 |
| Medina | 163 | 0.86 | 0.89 |
| Menard | 164 | 0.86 | 0.89 |
| Midland | 165 | 1.06 | 0.94 |
| Milam | 166 | 0.86 | 0.89 |
| Mills | 167 | 0.86 | 0.89 |
| Mitchell | 168 | 0.86 | 0.89 |
| Montague | 169 | 0.86 | 0.89 |
| Montgomery | 170 | 1.34 | 1.12 |
| Moore | 171 | 0.86 | 0.89 |
| Morris | 172 | 0.86 | 0.89 |
| Motley | 173 | 0.86 | 0.89 |
| Nacagdoches | 174 | 1.00 | 0.84 |
| Navarro | 175 | 0.86 | 0.89 |
| Newton | 176 | 0.86 | 0.89 |
| Nolan | 177 | 0.86 | 0.89 |
| Nueces | 178 | 1.06 | 0.89 |
| Ochiltree | 179 | 0.86 | 0.89 |
| Oldham | 180 | 0.86 | 0.89 |
| Orange | 181 | 1.06 | 0.89 |
| Palo Pinto | 182 | 0.86 | 0.89 |
| Panola | 183 | 0.86 | 0.89 |
| Parker | 184 | 1.00 | 0.84 |
| Parker | 185 | 0.86 | 0.89 |
| Pecos | 186 | 0.86 | 0.89 |
| Polk | 187 | 0.86 | 0.89 |
| Potter | 188 | 1.06 | 0.89 |
| Presidio | 189 | 0.86 | 0.89 |
| Rains | 190 | 0.86 | 0.89 |
| Randall | 191 | 1.06 | 0.89 |
| Reagan | 192 | 0.86 | 0.89 |
| Real | 193 | 0.86 | 0.89 |
| Red River | 194 | 0.86 | 0.89 |
| Reeves | 195 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|---------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Refugio | 196 | 0.86 | 0.89 |
| Roberts | 197 | 0.86 | 0.89 |
| Robertson | 198 | 0.86 | 0.89 |
| Rockwall | 199 | 1.19 | 0.94 |
| Runnels | 200 | 0.86 | 0.89 |
| Rusk | 201 | 0.86 | 0.89 |
| Sabine | 202 | 0.86 | 0.89 |
| San Augustine | 203 | 0.86 | 0.89 |
| San Jacinto | 204 | 0.86 | 0.89 |
| San Patricio | 205 | 1.06 | 0.89 |
| San Saba | 206 | 0.86 | 0.89 |
| Scheleicher | 207 | 0.86 | 0.89 |
| Scurry | 208 | 0.86 | 0.89 |
| Shackelford | 209 | 0.86 | 0.89 |
| Shelby | 210 | 0.86 | 0.89 |
| Sherman | 211 | 0.86 | 0.89 |
| Smith | 212 | 1.00 | 0.84 |
| Somervell | 213 | 1.00 | 0.84 |
| Starr | 214 | 0.86 | 0.89 |
| Stephens | 215 | 0.86 | 0.89 |
| Sterling | 216 | 0.86 | 0.89 |
| Stonewall | 217 | 0.86 | 0.89 |
| Sutton | 218 | 0.86 | 0.89 |
| Swisher | 219 | 0.86 | 0.89 |
| Tarrant | 220 | 1.15 | 1.06 |
| Taylor | 221 | 1.06 | 0.89 |
| Terrell | 222 | 0.86 | 0.89 |
| Terry | 223 | 0.86 | 0.89 |
| Throckmorton | 224 | 0.86 | 0.89 |
| Titus | 225 | 0.86 | 0.89 |
| Tomgreen | 226 | 1.06 | 0.89 |
| Travis | 227 | 0.97 | 1.06 |
| Trinity | 228 | 0.86 | 0.89 |
| Tyler | 229 | 0.86 | 0.89 |
| Upshur | 230 | 0.86 | 0.89 |
| Upton | 231 | 0.86 | 0.89 |
| Uvalde | 232 | 0.86 | 0.89 |
| Val Verde | 233 | 0.86 | 0.89 |
| Van Zandt | 234 | 0.86 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Texas

State Code: 48

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Victoria | 235 | 1.00 | 0.84 |
| Walker | 236 | 1.00 | 0.84 |
| Waller | 237 | 0.86 | 0.89 |
| Ward | 238 | 0.86 | 0.89 |
| Washington | 239 | 0.86 | 0.89 |
| Webb | 240 | 1.00 | 0.84 |
| Wharton | 241 | 0.86 | 0.89 |
| Wheeler | 242 | 0.86 | 0.89 |
| Wichita | 243 | 1.06 | 0.89 |
| Wilbarger | 244 | 0.86 | 0.89 |
| Willacy | 245 | 0.86 | 0.89 |
| Williamson | 246 | 1.00 | 0.84 |
| Wilson | 247 | 0.86 | 0.89 |
| Winkler | 248 | 0.86 | 0.89 |
| Wise | 249 | 1.00 | 0.84 |
| Wood | 250 | 0.86 | 0.89 |
| Yoakum | 251 | 0.86 | 0.89 |
| Young | 252 | 0.86 | 0.89 |
| Zapata | 253 | 0.86 | 0.89 |
| Zavala | 254 | 0.86 | 0.89 |
| Harris-A | 101 | 1.38 | 1.42 |
| Harris-B | 255 | 1.38 | 1.42 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Utah

State Code: 51

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Beaver | 001 | 0.86 | 1.19 |
| Box Elder | 002 | 0.86 | 1.19 |
| Cache | 003 | 0.86 | 1.19 |
| Carbon | 004 | 0.86 | 1.19 |
| Daggett | 005 | 0.86 | 1.19 |
| Davis | 006 | 0.84 | 1.19 |
| Duchesne | 007 | 0.86 | 1.19 |
| Emery | 008 | 0.86 | 1.19 |
| Garfield | 009 | 0.86 | 1.19 |
| Grand | 010 | 0.86 | 1.19 |
| Iron | 011 | 0.86 | 1.19 |
| Juab | 012 | 0.86 | 1.19 |
| Kane | 013 | 0.86 | 1.19 |
| Millard | 014 | 0.86 | 1.19 |
| Morgan | 015 | 0.86 | 1.19 |
| Plate | 016 | 0.86 | 1.19 |
| Rich | 017 | 0.86 | 1.19 |
| Salt Lake | 018 | 0.94 | 1.26 |
| San Juan | 019 | 0.86 | 1.19 |
| Sanpete | 020 | 0.86 | 1.19 |
| Sevier | 021 | 0.86 | 1.19 |
| Summit | 022 | 0.86 | 1.19 |
| Tooele | 023 | 0.86 | 1.19 |
| Uintah | 024 | 0.86 | 1.19 |
| Utah | 025 | 0.84 | 1.19 |
| Wasatch | 026 | 0.86 | 1.19 |
| Washington | 027 | 0.86 | 1.19 |
| Wayne | 028 | 0.86 | 1.19 |
| Weber | 029 | 0.84 | 1.19 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Vermont

State Code: 52

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Addison | 001 | 0.71 | 1.00 |
| Bennington | 002 | 0.71 | 1.00 |
| Caledonia | 003 | 0.71 | 1.00 |
| Chittenden | 004 | 0.71 | 1.00 |
| Essex | 005 | 0.71 | 1.00 |
| Franklin | 006 | 0.71 | 1.00 |
| Grand Isle | 007 | 0.71 | 1.00 |
| Lamoille | 008 | 0.71 | 1.00 |
| Orange | 009 | 0.71 | 1.00 |
| Orelans | 010 | 0.71 | 1.00 |
| Rutland | 011 | 0.71 | 1.00 |
| Washington | 012 | 0.71 | 1.00 |
| Windham | 013 | 0.71 | 1.00 |
| Windsor | 014 | 0.71 | 1.00 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Virginia

State Code: 53

| County Name | County Code | Area Factors | |
|----------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Accomack | 001 | 0.79 | 0.89 |
| Albemarle | 002 | 0.79 | 0.89 |
| Aleghany | 003 | 0.79 | 0.89 |
| Amelia | 004 | 0.79 | 0.89 |
| Amherst | 005 | 0.79 | 0.89 |
| Appomattox | 006 | 0.79 | 0.89 |
| Arlington | 007 | 0.97 | 1.19 |
| Augusta | 008 | 0.79 | 0.89 |
| Bath | 009 | 0.79 | 0.89 |
| Bedford | 010 | 0.79 | 0.89 |
| Bedford (City) | 010 | 0.79 | 0.89 |
| Bland | 011 | 0.79 | 0.89 |
| Botetourt | 012 | 0.79 | 0.89 |
| Brunswick | 013 | 0.79 | 0.89 |
| Buchanan | 014 | 0.79 | 0.89 |
| Buckingham | 015 | 0.79 | 0.89 |
| Campbell | 016 | 0.79 | 0.89 |
| Caroline | 017 | 0.79 | 0.89 |
| Carroll | 018 | 0.79 | 0.89 |
| Charles City | 019 | 0.79 | 0.89 |
| Charlotte | 020 | 0.79 | 0.89 |
| Chesterfield | 021 | 1.00 | 1.00 |
| Clarke | 022 | 0.79 | 0.89 |
| Craig | 023 | 0.79 | 0.89 |
| Culpeper | 024 | 0.79 | 0.89 |
| Cumberland | 025 | 0.79 | 0.89 |
| Dickenson | 026 | 0.79 | 0.89 |
| Dinwiddie | 027 | 0.79 | 0.89 |
| Essex | 028 | 0.79 | 0.89 |
| Fairfax | 029 | 0.97 | 1.19 |
| Fauquier | 030 | 0.79 | 0.89 |
| Floyd | 031 | 0.79 | 0.89 |
| Fluvanna | 032 | 0.79 | 0.89 |
| Franklin | 033 | 0.79 | 0.89 |
| Frederick | 034 | 0.79 | 0.89 |
| Giles | 035 | 0.79 | 0.89 |
| Gloucester | 036 | 0.79 | 0.89 |
| Goochland | 037 | 0.79 | 0.89 |
| Grayson | 038 | 0.79 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Virginia

State Code: 53

| County Name | County Code | Area Factors | |
|--------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Greene | 039 | 0.79 | 0.89 |
| Greensville | 040 | 0.79 | 0.89 |
| Halifax | 041 | 0.79 | 0.89 |
| Hanover | 042 | 1.00 | 1.00 |
| Henrico | 043 | 1.00 | 1.00 |
| Henry | 044 | 0.79 | 0.89 |
| Highland | 045 | 0.79 | 0.89 |
| Isle of Wright | 046 | 0.79 | 0.89 |
| James City | 047 | 0.79 | 0.89 |
| King and Queen | 048 | 0.79 | 0.89 |
| King George | 049 | 0.79 | 0.89 |
| King William | 050 | 0.79 | 0.89 |
| Lancaster | 051 | 0.79 | 0.89 |
| Lee | 052 | 0.79 | 0.89 |
| Loudoun | 053 | 1.00 | 1.00 |
| Louisa | 054 | 0.79 | 0.89 |
| Lunenburg | 055 | 0.79 | 0.89 |
| Madison | 056 | 0.79 | 0.89 |
| Mathews | 057 | 0.79 | 0.89 |
| Mecklenburg | 058 | 0.79 | 0.89 |
| Middlesex | 059 | 0.79 | 0.89 |
| Montgomery | 060 | 0.79 | 0.89 |
| *** NOT IN USE *** | 061 | | |
| Nelson | 062 | 0.79 | 0.89 |
| New Kent | 063 | 0.79 | 0.89 |
| Northampton | 064 | 0.79 | 0.89 |
| Northumberland | 065 | 0.79 | 0.89 |
| Nottoway | 066 | 0.79 | 0.89 |
| Orange | 067 | 0.79 | 0.89 |
| Page | 068 | 0.79 | 0.89 |
| Patrick | 069 | 0.79 | 0.89 |
| Pittsylvania | 070 | 0.79 | 0.89 |
| Powhatan | 071 | 0.79 | 0.89 |
| Prince Edward | 072 | 0.79 | 0.89 |
| Prince George | 073 | 0.79 | 0.89 |
| Prince William | 074 | 1.00 | 1.19 |
| Pulaski | 075 | 0.79 | 0.89 |
| Rappahannock | 076 | 0.79 | 0.89 |
| Richmond | 077 | 0.79 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Virginia

State Code: 53

| County Name | County Code | Area Factors | |
|-------------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Roanoke | 078 | 0.79 | 0.89 |
| Rockbridge | 079 | 0.79 | 0.89 |
| Rockingham | 080 | 0.79 | 0.89 |
| Russell | 081 | 0.79 | 0.89 |
| Scott | 082 | 0.79 | 0.89 |
| Shenandoah | 083 | 0.79 | 0.89 |
| Smyth | 084 | 0.79 | 0.89 |
| Southampton | 085 | 0.79 | 0.89 |
| Spotsylvania | 086 | 0.79 | 0.89 |
| Stafford | 087 | 0.79 | 0.89 |
| Surry | 088 | 0.79 | 0.89 |
| Sussex | 089 | 0.79 | 0.89 |
| Tazewell | 090 | 0.79 | 0.89 |
| Warren | 091 | 0.79 | 0.89 |
| Washington | 092 | 0.79 | 0.89 |
| Westmoreland | 093 | 0.79 | 0.89 |
| Wise | 094 | 0.79 | 0.89 |
| Wythe | 095 | 0.79 | 0.89 |
| Poquoson (City) | 096 | 0.79 | 0.89 |
| York | 096 | 0.79 | 0.89 |
| Alexandria (City) | 097 | 0.97 | 1.19 |
| Bristol (City) | 098 | 0.79 | 0.89 |
| Charlottesville (City) | 099 | 0.79 | 0.89 |
| Chesapeake (City) | 100 | 1.00 | 0.94 |
| Colonial Heights (City) | 101 | 0.79 | 0.89 |
| Covington (City) | 102 | 0.79 | 0.89 |
| Danville (City) | 103 | 0.79 | 0.89 |
| Emporia (City) | 104 | 0.79 | 0.89 |
| Fairfax (City) | 105 | 0.97 | 1.19 |
| Falls Church (City) | 106 | 0.97 | 1.19 |
| Fredericksburg (City) | 107 | 0.79 | 0.89 |
| Hampton (City) | 108 | 1.00 | 1.00 |
| Harrisonburg (City) | 109 | 0.79 | 0.89 |
| Hopewell (City) | 110 | 0.79 | 0.89 |
| Lynchburg (City) | 111 | 0.79 | 0.89 |
| Martinsville (City) | 112 | 0.79 | 0.89 |
| Newport News (City) | 113 | 1.00 | 1.00 |
| Norfolk (City) | 114 | 1.00 | 0.94 |
| Petersburg (City) | 115 | 0.79 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Virginia

-State Code: 53

| County Name | County Code | Area Factors | |
|-----------------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Portsmouth (City) | 116 | 1.00 | 0.94 |
| Richmond (City) | 117 | 1.00 | 1.00 |
| Roanoke (City) | 118 | 0.79 | 0.89 |
| Salem (City) | 119 | 0.79 | 0.89 |
| Staunton (City) | 120 | 0.79 | 0.89 |
| Suffolk (City) | 121 | 1.00 | 0.94 |
| Virginia Beach (City) | 122 | 1.00 | 0.94 |
| Waynesboro (City) | 123 | 0.79 | 0.89 |
| Winchester (City) | 124 | 0.79 | 0.89 |
| Buena Vista (City) | 125 | 0.79 | 0.89 |
| Clifton Forge (City) | 126 | 0.79 | 0.89 |
| Franklin (City) | 127 | 0.79 | 0.89 |
| Galax (City) | 128 | 0.79 | 0.89 |
| Lexington (City) | 129 | 0.79 | 0.89 |
| Manassas Park (City) | 130 | 1.00 | 1.00 |
| Manassas (City) | 130 | 1.00 | 1.19 |
| Norton (City) | 131 | 0.79 | 0.89 |
| Radford (City) | 132 | 0.79 | 0.89 |
| South Boston (City) | 133 | 0.79 | 0.89 |
| Williamsburg (City) | 134 | 0.79 | 0.89 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Washington

State Code: 55

| County Name | County Code | Area Factors | |
|--------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Adams | 001 | 0.73 | 1.34 |
| Asotin | 002 | 0.73 | 1.34 |
| Benton | 003 | 0.73 | 1.26 |
| Chelan | 004 | 0.73 | 1.34 |
| Clallam | 005 | 0.73 | 1.26 |
| Clark | 006 | 0.89 | 1.34 |
| Columbia | 007 | 0.73 | 1.34 |
| Cowlitz | 008 | 0.73 | 1.26 |
| Douglas | 009 | 0.73 | 1.34 |
| Ferry | 010 | 0.73 | 1.34 |
| Franklin | 011 | 0.73 | 1.34 |
| Garfield | 012 | 0.73 | 1.34 |
| Grant | 013 | 0.73 | 1.26 |
| Grays Harbor | 014 | 0.73 | 1.26 |
| Island | 015 | 0.73 | 1.26 |
| Jefferson | 016 | 0.73 | 1.34 |
| King | 017 | 0.94 | 1.51 |
| Kitsap | 018 | 0.89 | 1.34 |
| Kittitas | 019 | 0.73 | 1.34 |
| Klickitat | 020 | 0.73 | 1.34 |
| Lewis | 021 | 0.73 | 1.26 |
| Lincoln | 022 | 0.73 | 1.34 |
| Mason | 023 | 0.73 | 1.34 |
| Okanogan | 024 | 0.73 | 1.34 |
| Pacific | 025 | 0.73 | 1.34 |
| Pend Oreille | 026 | 0.73 | 1.34 |
| Pierce | 027 | 1.03 | 1.51 |
| San Juan | 028 | 0.73 | 1.34 |
| Skagit | 029 | 0.73 | 1.26 |
| Skamania | 030 | 0.73 | 1.34 |
| Snohomish | 031 | 0.89 | 1.34 |
| Spokane | 032 | 0.73 | 1.34 |
| Stevens | 033 | 0.73 | 1.34 |
| Thurston | 034 | 0.89 | 1.34 |
| Wahkiakum | 035 | 0.73 | 1.34 |
| Walla Walla | 036 | 0.73 | 1.34 |
| Whatcom | 037 | 0.73 | 1.26 |
| Whitman | 038 | 0.73 | 1.34 |
| Yakima | 039 | 0.73 | 1.26 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

West Virginia

State Code: 56

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Barbour | 001 | 0.79 | 0.84 |
| Berkeley | 002 | 0.77 | 0.84 |
| Boone | 003 | 0.79 | 0.84 |
| Braxton | 004 | 0.79 | 0.84 |
| Brooke | 005 | 0.77 | 0.84 |
| Cabell | 006 | 0.77 | 0.84 |
| Calhoun | 007 | 0.79 | 0.84 |
| Clay | 008 | 0.79 | 0.84 |
| Doddridge | 009 | 0.79 | 0.84 |
| Fayette | 010 | 0.77 | 0.84 |
| Gilmer | 011 | 0.79 | 0.84 |
| Grant | 012 | 0.79 | 0.84 |
| Greenbrier | 013 | 0.79 | 0.84 |
| Hampshire | 014 | 0.79 | 0.84 |
| Hancock | 015 | 0.77 | 0.84 |
| Hardy | 016 | 0.79 | 0.84 |
| Harrison | 017 | 0.77 | 0.84 |
| Jackson | 018 | 0.79 | 0.84 |
| Jefferson | 019 | 0.79 | 0.84 |
| Kanawha | 020 | 0.77 | 0.84 |
| Lewis | 021 | 0.79 | 0.84 |
| Lincoln | 022 | 0.79 | 0.84 |
| Logan | 023 | 0.79 | 0.84 |
| McDowell | 024 | 0.79 | 0.84 |
| Marion | 025 | 0.77 | 0.84 |
| Marshall | 026 | 0.77 | 0.84 |
| Mason | 027 | 0.79 | 0.84 |
| Mercer | 028 | 0.77 | 0.84 |
| Mineral | 029 | 0.79 | 0.84 |
| Mingo | 030 | 0.79 | 0.84 |
| Monongalia | 031 | 0.77 | 0.84 |
| Monroe | 032 | 0.79 | 0.84 |
| Morgan | 033 | 0.79 | 0.84 |
| Nichols | 034 | 0.79 | 0.84 |
| Ohio | 035 | 0.77 | 0.84 |
| Pendleton | 036 | 0.79 | 0.84 |
| Pleasants | 037 | 0.79 | 0.84 |
| Pocahontas | 038 | 0.79 | 0.84 |
| Preston | 039 | 0.79 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

West Virginia
 State Code: 56

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Putnam | 040 | 0.79 | 0.84 |
| Raleigh | 041 | 0.77 | 0.84 |
| Randolph | 042 | 0.79 | 0.84 |
| Ritchie | 043 | 0.79 | 0.84 |
| Roane | 044 | 0.79 | 0.84 |
| Summers | 045 | 0.79 | 0.84 |
| Taylor | 046 | 0.79 | 0.84 |
| Tucker | 047 | 0.79 | 0.84 |
| Tyler | 048 | 0.79 | 0.84 |
| Upshur | 049 | 0.79 | 0.84 |
| Wayne | 050 | 0.79 | 0.84 |
| Webster | 051 | 0.79 | 0.84 |
| Wetzel | 052 | 0.79 | 0.84 |
| Wirt | 053 | 0.79 | 0.84 |
| Wood | 054 | 0.77 | 0.84 |
| Wyoming | 055 | 0.79 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Wisconsin
State Code: 57

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| ADAMS | 001 | 0.83 | 0.84 |
| ASHLAND | 002 | 0.83 | 0.84 |
| BARRON | 003 | 0.83 | 0.84 |
| BAYFIELD | 004 | 0.83 | 0.84 |
| BROWN | 005 | 0.88 | 0.84 |
| BUFFALO | 006 | 0.83 | 0.84 |
| BURNETT | 007 | 0.83 | 0.84 |
| CALUMET | 008 | 0.88 | 0.84 |
| CHIPPEWA | 009 | 0.88 | 0.84 |
| CLARK | 010 | 0.83 | 0.84 |
| COLUMBIA | 011 | 0.83 | 0.84 |
| CRAWFORD | 012 | 0.83 | 0.84 |
| DANE | 013 | 0.88 | 0.84 |
| DODGE | 014 | 0.88 | 0.84 |
| DOOR | 015 | 0.83 | 0.84 |
| DOUGLAS | 016 | 0.83 | 0.84 |
| DUNN | 017 | 0.83 | 0.84 |
| EAU CLAIRE | 018 | 0.88 | 0.84 |
| FLORENCE | 019 | 0.83 | 0.84 |
| FOND DU LAC | 020 | 0.88 | 0.84 |
| FOREST | 021 | 0.83 | 0.84 |
| GRANT | 022 | 0.88 | 0.84 |
| GREEN | 023 | 0.83 | 0.84 |
| GREEN LAKE | 024 | 0.83 | 0.84 |
| IOWA | 025 | 0.83 | 0.84 |
| IRON | 026 | 0.83 | 0.84 |
| JACKSON | 027 | 0.83 | 0.84 |
| JEFFERSON | 028 | 0.88 | 0.84 |
| JUNEAU | 029 | 0.83 | 0.84 |
| KENOSHA | 030 | 0.88 | 0.84 |
| KEWAUNEE | 031 | 0.83 | 0.84 |
| LA CROSSE | 032 | 0.88 | 0.84 |
| LAFAYETTE | 033 | 0.83 | 0.84 |
| LANGLADE | 034 | 0.83 | 0.84 |
| LINCOLN | 035 | 0.83 | 0.84 |
| MANITOWOC | 036 | 0.88 | 0.84 |
| MARATHON | 037 | 0.88 | 0.84 |
| MARINETTE | 038 | 0.83 | 0.84 |
| MARQUETTE | 039 | 0.83 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Wisconsin

State Code: 57

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| MENOMINEE | 040 | 0.83 | 0.84 |
| MILWAUKEE | 041 | 1.20 | 1.19 |
| MONROE | 042 | 0.83 | 0.84 |
| OCONTO | 043 | 0.83 | 0.84 |
| ONEIDA | 044 | 0.83 | 0.84 |
| OUTAGAMIE | 045 | 0.88 | 0.84 |
| OZAUKEE | 046 | 0.88 | 0.84 |
| PEPIN | 047 | 0.83 | 0.84 |
| PIERCE | 048 | 0.83 | 0.84 |
| POLK | 049 | 0.83 | 0.84 |
| PORTAGE | 050 | 0.88 | 0.84 |
| PRICE | 051 | 0.83 | 0.84 |
| RACINE | 052 | 0.88 | 0.84 |
| RICHLAND | 053 | 0.83 | 0.84 |
| ROCK | 054 | 0.88 | 0.84 |
| RUSK | 055 | 0.83 | 0.84 |
| SAINT CROIX | 056 | 0.88 | 0.84 |
| SAUK | 057 | 0.83 | 0.84 |
| SAWYER | 058 | 0.83 | 0.84 |
| SHAWANO | 059 | 0.83 | 0.84 |
| SHEBOYGAN | 060 | 0.88 | 0.84 |
| TAYLOR | 061 | 0.83 | 0.84 |
| TREMPEALEAU | 062 | 0.83 | 0.84 |
| VERNON | 063 | 0.83 | 0.84 |
| VILAS | 064 | 0.83 | 0.84 |
| WALWORTH | 065 | 0.88 | 0.84 |
| WASHBURN | 066 | 0.83 | 0.84 |
| WASHINGTON | 067 | 0.88 | 0.84 |
| WAUKESHA | 068 | 0.95 | 0.94 |
| WAUPACA | 069 | 0.83 | 0.84 |
| WAUSHARA | 070 | 0.83 | 0.84 |
| WINNEBAGO | 071 | 0.88 | 0.84 |
| WOOD | 072 | 0.88 | 0.84 |

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Wyoming --
 State Code: 58

| County Name | County Code | Area Factors | |
|-------------|-------------|--------------|--------|
| | | Med/Rx | Dental |
| Albany | 001 | 0.75 | 0.89 |
| Big Horn | 002 | 0.75 | 0.89 |
| Campbell | 003 | 0.75 | 0.89 |
| Carbon | 004 | 0.75 | 0.89 |
| Converse | 005 | 0.75 | 0.89 |
| Crook | 006 | 0.75 | 0.89 |
| Fremont | 007 | 0.75 | 0.89 |
| Goshen | 008 | 0.75 | 0.89 |
| Hot Springs | 009 | 0.75 | 0.89 |
| Johnson | 010 | 0.75 | 0.89 |
| Laramie | 011 | 0.75 | 0.89 |
| Lincoln | 012 | 0.75 | 0.89 |
| Natrona | 013 | 0.75 | 0.89 |
| Niobrara | 014 | 0.75 | 0.89 |
| Park | 015 | 0.75 | 0.89 |
| Platte | 016 | 0.75 | 0.89 |
| Sheridan | 017 | 0.75 | 0.89 |
| Sublette | 018 | 0.75 | 0.89 |
| Sweetwater | 019 | 0.75 | 0.89 |
| Teton | 020 | 0.75 | 0.89 |
| Uinta | 021 | 0.75 | 0.89 |
| Washakie | 022 | 0.75 | 0.89 |
| Weston | 023 | 0.75 | 0.89 |