

State: New York

Filing Company:

Nippon Life Insurance Company of America

TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO

Product Name: NY Community Rated

Project Name/Number: Rate Filing 2013.11.01/N-2013-11-1S

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Complete Rate Manual		New		NYCR Manual other than Section Z 20131101.pdf, Rate Manual Section Z - Area factor (part 1) 20131101.pdf, Rate Manual Section Z - Area factor (part 2) 20131101.pdf,
2		Rate manual replacement pages		New		NYCR Rate Manual Page D13.1.pdf, NYCR Rate Manual Page D-16.pdf, NYCR Rate Manual Page D21.pdf,

NIPPON LIFE INSURANCE COMPANY OF AMERICA

NEW YORK COMMUNITY RATE MANUAL
TABLE OF CONTENTS

	ITEMS	PAGES
1	Medical Benefit Descriptions	D - 1
2.	Calculation of Medical Rates	D - 13
3:	Medical Rate Tables	D - 14.0
4.	Must Offer Benefits	D - 14.4
5.	Area Factor (Nine New York Counties)	D - 15
6.	Network Discount Factor	D - 15.0
7.	Example of Medical Rates Calculation	D - 16
8.	Prescription Drug Benefit Descriptions	D - 17
9.	Prescription Drug Basic Rates	D - 20
10.	Calculation of PCS Rates	D - 21
11.	Area Factor (Other than Counties Listed in Table D)	Section Z
12.	Appendix 1: Comparative Premium Rate Information For Small Group	
13.	Appendix 2: Commission Schedule and Persistency Incentive Plan	
14.	Appendix 3: Underwriting Guidelines	

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

*** 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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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),

NIPPON LIFE INSURANCE COMPANY OF AMERICA

- 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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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,

NIPPON LIFE INSURANCE COMPANY OF AMERICA

- 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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

- 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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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%

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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:

NIPPON LIFE INSURANCE COMPANY OF AMERICA

- 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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

21. Determine the Network Discount Factor from Table E.

22. Determine the Effective Date Adjustment Factor by using $[1 + 0.008 * X]$ where

X is the number of complete months elapsed since November 1, 2013 as of the date of issue through December 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	4.66
------------------------------	------

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Page D-14.1 is Intentionally left blank

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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 11/1/13	1.000	1.000
14. Experience Adjustment Factor		4.66	4.66
15. Final Rates	Member*	949.85	893.16**
	Spouse	1,122.15	1,052.11**
	Child	893.48	839.23**

* 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 rate.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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 $[1 + 0.008 * X]$ where

X is the number of complete months elapsed since November 1, 2013 as of the date of issue through December 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 4.66
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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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%

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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%

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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%

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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 dependents, 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.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Alaska

State Code: 60

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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

This page is intentionally left blank

NIPPON LIFE INSURANCE COMPANY OF AMERICA

California

State Code: 04

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

This page is intentionally left blank

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

This page is intentionally left blank.

NIPPON LIFE INSURANCE COMPANY OF AMERICA

Illinois SPLIT COUNTIES

State Code: 13

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

This page is intentionally left blank.

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 I	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 I	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
Paradise 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

This page is intentionally left blank.

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
HAMBLÉN	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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

21. Determine the Network Discount Factor from Table E.
22. Determine the Effective Date Adjustment Factor by using $[1 + 0.008 * X]$ where

X is the number of complete months elapsed since November 1, 2013 as of the date of issue through December 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	4.66
------------------------------	------

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

NIPPON LIFE INSURANCE COMPANY OF AMERICA

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 11/1/13	1.000	1.000
14. Experience Adjustment Factor		4.66	4.66
15. Final Rates	Member*	949.85	893.16**
	Spouse	1,122.15	1,052.11**
	Child	893.48	839.23**

* 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 rate.

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 $[1 + 0.008 * X]$ where

X is the number of complete months elapsed since November 1, 2013 as of the date of issue through December 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 4.66
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.