
State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing at a Glance

Company: MedAmerica Insurance Company
Product Name: SPL2-336-VA et al
State: Virginia
TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI: LTC05I.001 Qualified
Filing Type: Rate
Date Submitted: 09/19/2017
SERFF Tr Num: TRIP-131197689
SERFF Status: Closed-Approved
State Tr Num: TRIP-131197689
State Status: Approved
Co Tr Num: MEDAMERICA 2017 LTC RATE INCREASE

Implementation: On Approval
Date Requested:
Author(s): Beverly Toomey, Dave Krydynski
Reviewer(s): Bill Dismore (primary)
Disposition Date: 09/09/2020
Disposition Status: Approved
Implementation Date:

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 24.3%

Deemer Date: 10/04/2020
Submitted By: Beverly Toomey

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/09/2020
State Status Changed: 09/09/2020
Created By: Beverly Toomey
Corresponding Filing Tracking Number:
State TOI: LTC05I Individual Long Term Care - Nursing Home
and Home Health Care

Filing Description:

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Re: Tax-Qualified Long-Term Care Policy Forms: SPL2-336-VA, SPL2-336-VA-0208

The referenced rate filing is being submitted on behalf of MedAmerica for your review. A prior rate filing for this product was submitted under SERFF Tracking #TRIP-130134566 and a disapproval disposition was received August 8, 2016. This filing provides two additional years of historical data.

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Virginia from August 20, 2007 to April 1, 2014 and are no longer being marketed in this jurisdiction.

MedAmerica is requesting the approval of a premium rate increase on the above-listed forms; including all associated riders. The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

Issue Ages Requested Increase

< 40 33%
 40-44 32%
 45-49 32%
 50-54 29%
 55-59 26%
 60-64 22%
 65-69 17%
 70-74 13%
 75+ 0%

The average rate increase across all ages is 24.3% in Virginia.

Attachment 1 to this letter provides a table showing the status of this rate increase request for each jurisdiction in which there is business in force as of December 31, 2016 on these and similar policy forms issued by MedAmerica and its sister companies, MedAmerica of New York and MedAmerica of Florida.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Bureau's approval, which demonstrates that appropriate administration and claims processing procedures are in effect.

Also enclosed is a Rate Summary form. Included with this form is an explanation of the justification for the rate increase in consumer-friendly language.

A Summary of Benefits form to serve as a policy amendment or endorsement for this product has been filed with the Bureau under SERFF Tracking # MEAM-131057979 and is still pending. A sample policyholder notification letter in compliance with the requirements of 14VAC5-200-75 is enclosed. A form number will be assigned by the MedAmerica upon the Bureau's

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

review.

The following electronic items are included with this submission:

- cover letter
- Review Requirements Checklist
- letter from MedAmerica authorizing us to submit this filing on their behalf
- actuarial memorandum
- current and proposed rate schedules
- sample policyholder notification letter
- MedAmerica Claims and Administration Processing Plan
- Health Insurance Rate Request Summary

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst
2800 South River Road
Suite 440
Des Plaines, IL 60018

BToomey@TriPlusServices.com
224-217-9038 [Phone]

Filing Company Information

(This filing was made by a third party - triplus)

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647
(000) 000-0000 ext. [Phone]

CoCode: 69515
Group Code:
Group Name:
FEIN Number: 34-0977231

State of Domicile:
Pennsylvania
Company Type: Life and
Health
State ID Number: 69515

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bill Dismore	09/09/2020	09/09/2020

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	07/23/2020	07/23/2020
Info has been requested from company	Bill Dismore	12/12/2019	12/12/2019
Disapproved	Elsie Andy	05/17/2019	05/17/2019
Info has been requested from company	Bill Dismore	04/15/2019	04/15/2019
Info has been requested from company	Bill Dismore	03/13/2019	03/13/2019
Info has been requested from company	Bill Dismore	11/29/2018	11/29/2018
Info has been requested from company	Bill Dismore	10/03/2018	10/03/2018
Info has been requested from company	Bill Dismore	09/18/2018	09/18/2018
Disapproved	Bob Grissom	10/01/2017	10/01/2017
Disapproved	Janet Houser	09/22/2017	09/22/2017

Response Letters

Responded By	Created On	Date Submitted
Beverly Toomey	09/04/2020	09/04/2020
Beverly Toomey	12/12/2019	12/12/2019
Beverly Toomey	05/20/2019	05/20/2019
Beverly Toomey	04/16/2019	04/16/2019
Beverly Toomey	04/12/2019	04/12/2019
Beverly Toomey	11/29/2018	11/29/2018
Dave Krydynski	10/15/2018	10/15/2018
Beverly Toomey	09/18/2018	09/18/2018
Dave Krydynski	01/10/2018	01/10/2018
Dave Krydynski	01/10/2018	01/10/2018

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	RIL-VA-0918	Beverly Toomey	12/12/2019	12/12/2019
Form	CNF-VA-0918	Beverly Toomey	12/12/2019	12/12/2019

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Sample Policyholder Notification Letter	Beverly Toomey	12/12/2019	12/12/2019
Supporting Document	Files moved from Form Tab 11-28-2018/Revised Versions attached 12-10-2019	Beverly Toomey	12/12/2019	12/12/2019
Form	Withdrawn	Beverly Toomey	05/22/2019	05/22/2019
Form	Withdrawn	Beverly Toomey	05/22/2019	05/22/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Respond to Outstanding Objection	Note To Filer	Bill Dismore	09/03/2020	09/03/2020
Withdrawal of Forms RIL-VA-0918 and CNF-VA-0918	Note To Filer	Bill Dismore	05/22/2019	05/22/2019
Forms RIL-VA-0918 and CNF-VA-0918 - Withdrawn	Note To Reviewer	Beverly Toomey	05/22/2019	05/22/2019
Status Update	Note To Filer	Bill Dismore	08/02/2018	08/02/2018
Status Update	Note To Reviewer	Beverly Toomey	08/01/2018	08/01/2018
Actuarial Final Summary and Opinion Report	Reviewer Note	Bill Dismore	09/03/2020	
RRS	Reviewer Note	Bill Dismore	09/05/2018	

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Disposition

Disposition Date: 09/09/2020

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	24.300%	24.300%	\$191,288	376	\$787,193	33.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Third Party Authorization Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notification Letter	Received & Acknowledged	Yes
Supporting Document	Current Rates	Received & Acknowledged	Yes
Supporting Document	MedAmerica Claim Administration and Processing Documentation	Received & Acknowledged	Yes
Supporting Document	Response to 9-22-2017 objection	Received & Acknowledged	Yes
Supporting Document	Response to 10-1-2017 objection	Received & Acknowledged	Yes
Supporting Document	Response to 10-3-2018 objection	Received & Acknowledged	Yes
Supporting Document (revised)	Files moved from Form Tab 11-28-2018/Revised Versions attached 12-10-2019	Received & Acknowledged	Yes
Supporting Document	Objection Response 04-12-2019	Received & Acknowledged	Yes
Supporting Document	Objection Response 04-16-2019	Received & Acknowledged	Yes
Supporting Document	Objection Response 05-20-2019	Received & Acknowledged	Yes
Supporting Document	Objection Response 09-04-2020	Received & Acknowledged	Yes
Supporting Document	Sample Policyholder Notification Letter	Withdrawn	No

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Files moved from Form Tab 11-28-2018/Revised Versions attached 04-12-2019	Withdrawn	No
Supporting Document	Files moved from Form Tab 11-28-2018	Withdrawn	No
Form (revised)	Withdrawn	Withdrawn	Yes
Form (revised)	Withdrawn	Withdrawn	Yes
Form	RIL-VA-0918	Withdrawn	No
Form	Withdrawn	Withdrawn	No
Form	RIL-VA-0918	Withdrawn	No
Form	RIL-VA-0918	Withdrawn	No
Form	S2RIL-VA-1117	Withdrawn	No
Form	S2RIL-VA-1117	Withdrawn	No
Form	CNF-VA-0918	Withdrawn	No
Form	Withdrawn	Withdrawn	No
Form	CNF-VA-0918	Withdrawn	No
Form	S2CNF-VA-1117	Withdrawn	No
Rate (revised)	2017 LTC Rates - SPL2	Approved	Yes
Rate	2017 LTC Rates - SPL2	Withdrawn	No

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/23/2020
Submitted Date	07/23/2020
Respond By Date	08/31/2020

Dear Beverly Toomey,

Introduction:

The final approval of this filing is contingent upon the approval of a related filing as described below.

Objection 1

Comments: This filing is pending until the policyholder notification forms filed under SERFF # MILL-131285847 are ready for approval. Once the BOI notifies the company the policyholder notification forms are ready for approval, please respond to this objection.

Conclusion:

We shall be glad to reconsider this submission upon receipt of notification that the related filing is ready for approval.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/12/2019
Submitted Date	12/12/2019
Respond By Date	12/19/2019

Dear Beverly Toomey,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- RIL-VA-0918, RIL-VA-0918 (Form)
- CNF-VA-0918, CNF-VA-0918 (Form)

Comments: Please withdrawn these forms from the Form Schedule since these forms were filed for approval under MILL-131285847.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/17/2019
Submitted Date	05/17/2019
Respond By Date	06/16/2019

Dear Beverly Toomey,

Introduction:

MedAmerica Insurance Company

SERFF Tracking No: TRIP-131197689

Form Nos.: RIL-VA-0918 and CNF-VA-0918

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

The forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- RIL-VA-0918 , RIL-VA-0918 (Form)
- CNF-VA-0918, CNF-VA-0918 (Form)

Comments: Form numbers RIL-VA-0918 and CNF-VA-0918 duplicate forms submitted under SERFF Tracking Number MILL-131285847. 14 VAC 5-100-40 1 provides that each form submitted must contain unique form numbers that distinguish the form from all other forms used by the insurer. Please advise the action you wish to take with these forms.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objection noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this Objection Letter is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Elsie Andy

Manager, Forms and Rates

Life and Health Division

Sincerely,

Elsie Andy

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/15/2019
Submitted Date	04/15/2019
Respond By Date	04/29/2019

Dear Beverly Toomey,

Introduction:

One or more forms included within the submission were found to be in non-conformity with statutory, regulatory or administrative requirements as set forth below.

Objection 1

- RIL-VA-0918 , RIL-VA-0918 (Form)

Comments: Please provide "John Doe" versions of the Notice of Premium Increase and the Contingent Non-Forfeiture Benefit Election Form.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/13/2019
Submitted Date	03/13/2019
Respond By Date	04/12/2019

Dear Beverly Toomey,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Pursuant to 14VAC5-200-75 D. 2. c. disclose in the case of a partnership policy that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

Objection 2

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: 1. Pursuant to 14VAC5-200-75 A. 5. a., provide information regarding each premium rate increase on this policy form or similar policy forms over the past 10 years for this Commonwealth or any other state .."

2. Pursuant to 14VAC5-200-75 D., provide at least 75 days notice prior to the implementation of the premium rate schedule increase by the insurer.

Objection 3

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Consider making the second paragraph on page one of the policyholder notification letter variable to allow for a series of rate increases. It is suggested that this be displayed as a table in which the column headers would be, "Date", "Current Rate", "Modal", "Next Bill Date", "% Rate Increase", "New Rate with Increase"

Objection 4

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Please provide a "John Doe" policyholder notification letter which includes a "John Doe" version of the Contingent Non-Forfeiture Benefit Election Form.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

*Sincerely,
Bill Dismore*

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/29/2018
Submitted Date	11/29/2018
Respond By Date	

Dear Beverly Toomey,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

Comments: Form Schedule

Please remove "Statement of Variability Simplicityii Product Line.pdf"; "S2 VA Certificate of Compliance.pdf" and the "S2 VA Readability Compliance Certification.pdf" from the Form Schedule and relocate these documents under the "Supporting Documentation" tab.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the requested information to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned. Thank you.

Sincerely,
Bill Dismore

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/03/2018
Submitted Date	10/03/2018
Respond By Date	

Dear Beverly Toomey,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide a copy of the original actuarial memorandum, including original pricing assumptions, original anticipated loss ratio, and mix of business.

2.Please provide a certification by a qualified actuary as required by 14VAC5-200-153.B.2.

3.For all projections requested in the next question, the baseline should comply with the following:

a.Any limited-pay policies that have reached paid-up status should be removed, both from historical experience and future projections.

b.Do not include shock lapses, benefit reductions, CBUL, or adverse selection.

c.Premiums should be at the Virginia rate level for both historical and projected future.

d.Please use the appropriate average maximum valuation interest rate for accumulation and discounting of this block (issued 2007 to 2014) as specified in 14VAC5-200-153.C.4.

4.Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, separately for policies with/without inflation protection, please provide (in Excel format) the following projections on a nationwide basis:

a.current assumptions and current rates

b.current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

c.current assumptions and current rates, including paid-up policies (if any)

d.current assumptions with the proposed rate increase

e.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

f.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

5.For the subsets of the business split by with/without inflation protection, please provide the active life reserves balance as of the projection date on a nationwide basis.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

*Sincerely,
Bill Dismore*

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/18/2018
Submitted Date	09/18/2018
Respond By Date	

Dear Beverly Toomey,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

Comments: Rate/Rule Schedule - Rate Action Information:

Please provide the previous State Filing Number even though the filing was Disapproved.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

Sincerely,
Bill Dismore

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 10/01/2017
Submitted Date 10/01/2017
Respond By Date

Dear Beverly Toomey,

Introduction:

The following is based on a review of the submitted policyholder notification letter.

Since the policyholder notification letter is required to be filed for review it should be included under the "Form Schedule" section.

Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

The policyholder notification letter states that "The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing." What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?

Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.

Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.

Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholder's right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.

Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.

Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable.

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Prior to resubmitting, the company may wish to review the requirements of 14VAC5-200-75 D and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.

Please let me know if you have any questions.

Bob Grissom
Chief Insurance Market Examiner
Market Regulation
Virginia Bureau of Insurance
804-371-9152

Conclusion:

Sincerely,
Bob Grissom

State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 09/22/2017
Submitted Date 09/22/2017
Respond By Date

Dear Beverly Toomey,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

A preliminary review of the actuarial information in the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information:

- 1) Re-state the nationwide experience using Virginia approved rates.
- 2) Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.
- 3) Please provide an actual-to-expected analysis on each assumption, with expected on both original and current assumption basis.
- 4) Please provide a step-by-step quantification of the impact of the change in each assumption from the original assumptions to the current assumptions.
- 5) Please use the average maximum statutory valuation interest rate for each block of business to accumulate and discount cash flows.
- 6) Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.
- 7) Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale as if no increases had ever been implemented.
- 8) Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.
- 9) Please provide the original targeted pricing loss ratio when the policy(ies) was originally approved; and if applicable, when the current projected loss ratio is less than originally anticipated.
- 10) Please provide a detailed explanation of the data sources and actuarial review performed in setting each assumption, including discussion of any adjustments made to reflect the company's unique business.
- 11) Please provide the reserve basis and justification for the reserve levels provided.
- 12) For the post stability block only, please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

projected to be exhausted.

13) *How does the company plan to comply with 14VAC5-200-153.G.1.*

14) *According to the memorandum, the nationwide experience includes experience of its sister companies. Please revise all exhibits to reflect the nationwide experience and projections based on MedAmerica Insurance Company only.*

The letter will be reviewed by another examiner and any concerns addressed under a separate cover.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

*Sincerely,
Janet Houser*

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 09/04/2020
 Submitted Date 09/04/2020

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 1

Comments: This filing is pending until the policyholder notification forms filed under SERFF # MILL-131285847 are ready for approval. Once the BOI notifies the company the policyholder notification forms are ready for approval, please respond to this objection.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 09-04-2020
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20200723 objection_20200904.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
 Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/12/2019
Submitted Date	12/12/2019

Dear Bill Dismore,

Introduction:

Response 1

Comments:

As requested, I have withdrawn the forms from the Form Schedule Tab.

Related Objection 1

Applies To:

- RIL-VA-0918, RIL-VA-0918 (Form)
- CNF-VA-0918, CNF-VA-0918 (Form)

Comments: Please withdrawn these forms from the Form Schedule since these forms were filed for approval under MILL-131285847.

Changed Items:

No Supporting Documents changed.

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Withdrawn	RIL-VA-0918	POLA	Initial				Date Submitted: 12/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918.pdf	Date Submitted: 12/12/2019 By:
<i>Previous Version</i>								
1	Withdrawn	RIL-VA-0918	POLA	Initial				Date Submitted: 05/22/2019 By:
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.15.19.pdf	Date Submitted: 04/16/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA	Date Submitted: 01/10/2018 By: Dave Krydyski

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Withdrawn	RIL-VA-0918	POLA	Initial				Date Submitted: 12/12/2019 By: Beverly Toomey
							<i>Readability Compliance Certification.pdf</i>	
2	Withdrawn	CNF-VA-0918	POLA	Initial				Date Submitted: 12/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
2	<i>CNF-VA-0918</i>	<i>CNF-VA-0918</i>	<i>POLA</i>	<i>Initial</i>			<i>CNF-VA-0918.pdf</i>	<i>Date Submitted: 12/12/2019 By:</i>
<i>Previous Version</i>								
2	<i>Withdrawn</i>	<i>CNF-VA-0918</i>	<i>POLA</i>	<i>Initial</i>				<i>Date Submitted: 05/22/2019 By:</i>
<i>Previous Version</i>								
2	<i>CNF-VA-0918</i>	<i>CNF-VA-0918</i>	<i>POLA</i>	<i>Initial</i>			<i>CNF-VA-0918.pdf</i>	<i>Date Submitted: 04/12/2019 By: Beverly Toomey</i>
<i>Previous Version</i>								
2	<i>S2CNF-VA-1117</i>	<i>S2CNF-VA-1117</i>	<i>POLA</i>	<i>Initial</i>			<i>S2CNF-VA-1117.pdf</i>	<i>Date Submitted: 01/10/2018 By: Dave Krydynski</i>

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/20/2019
Submitted Date	05/20/2019

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 1

Applies To:

- CNF-VA-0918, CNF-VA-0918 (Form)
- RIL-VA-0918 , RIL-VA-0918 (Form)

Comments: Form numbers RIL-VA-0918 and CNF-VA-0918 duplicate forms submitted under SERFF Tracking Number MILL-131285847. 14 VAC 5-100-40 1 provides that each form submitted must contain unique form numbers that distinguish the form from all other forms used by the insurer. Please advise the action you wish to take with these forms.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 05-20-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 201900517 objection_20190520.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/16/2019
Submitted Date	04/16/2019

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 1

Applies To:

- RIL-VA-0918 , RIL-VA-0918 (Form)

Comments: Please provide "John Doe" versions of the Notice of Premium Increase and the Contingent Non-Forfeiture Benefit Election Form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 04-16-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20190415 objection_20190416.pdf RIL-VA-0918 John Doe Sii 4.15.19.pdf CNF-VA-0918 John Doe Sii 4.15.19.pdf

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.15.19.pdf	Date Submitted: 04/16/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/12/2019
Submitted Date	04/12/2019

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 1

Applies To:

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Pursuant to 14VAC5-200-75 D. 2. c. disclose in the case of a partnership policy that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 04-12-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20190313 objection_20190412.pdf

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response 04-12-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20190313 objection_20190412.pdf
Satisfied - Item:	Files moved from Form Tab 11-28-2018/Revised Versions attached 04-12-2019
Comments:	
Attachment(s):	S2 VA Certificate of Compliance.pdf Statement of Variability Simplicityii Product Line 4.12.19.pdf RIL-VA-0918 Readability Certification 4.12.19.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Files moved from Form Tab 11-28-2018</i>
Comments:	
Attachment(s):	<i>Statement of Variability Simplicityii Product Line.pdf S2 VA Certificate of Compliance.pdf S2 VA Readability Compliance Certification.pdf</i>

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski
2	CNF-VA-0918	CNF-VA-0918	POLA	Initial			CNF-VA-0918.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
2	S2CNF-VA-1117	S2CNF-VA-1117	POLA	Initial			S2CNF-VA-1117.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see our response on the Supporting Documentation Tab.

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Related Objection 2

Applies To:

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: 1. Pursuant to 14VAC5-200-75 A. 5. a., provide information regarding each premium rate increase on this policy form or similar policy forms over the past 10 years for this Commonwealth or any other state .."

2. Pursuant to 14VAC5-200-75 D., provide at lease 75 days notice prior to the implementation of the premium rate schedule increase by the insurer.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate/Rule Schedule items changed.

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response 3

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 3

Applies To:

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Consider making the second paragraph on page one of the policyholder notification letter variable to allow for a series of rate increases. It is suggested that this be displayed as a table in which the column headers would be, "Date", "Current Rate", "Modal", "Next Bill Date", "% Rate Increase", "New Rate with Increase"

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see our response on the Supporting Documentation Tab.

Related Objection 4

Applies To:

- S2RIL-VA-1117, S2RIL-VA-1117 (Form)

Comments: Please provide a "John Doe" policyholder notification letter which includes a "John Doe" version of the Contingent Non-Forfeiture Benefit Election Form.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
Previous Version								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
Previous Version								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/29/2018
Submitted Date	11/29/2018

Dear Bill Dismore,

Introduction:

Response 1

Comments:

As requested, I have removed the files from the Form Schedule Tab and relocated them under the Supporting Documentation Tab.

Related Objection 1

Comments: Form Schedule

Please remove "Statement of Variability Simplicityii Product Line.pdf"; "S2 VA Certificate of Compliance.pdf" and the "S2 VA Readability Compliance Certification.pdf" from the Form Schedule and relocate these documents under the "Supporting Documentation" tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Files moved from Form Tab 11-28-2018
Comments:	
Attachment(s):	Statement of Variability Simplicityii Product Line.pdf S2 VA Certificate of Compliance.pdf S2 VA Readability Compliance Certification.pdf

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	<i>S2RIL-VA-1117</i>	<i>S2RIL-VA-1117</i>	<i>POLA</i>	<i>Initial</i>			<i>S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf</i>	<i>Date Submitted: 01/10/2018 By: Dave Krydynski</i>

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/15/2018
Submitted Date	10/15/2018

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see the attached responses to the 10-3-2018 Objection Letter.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Comments: 1.Please provide a copy of the original actuarial memorandum, including original pricing assumptions, original anticipated loss ratio, and mix of business.

2.Please provide a certification by a qualified actuary as required by 14VAC5-200-153.B.2.

3.For all projections requested in the next question, the baseline should comply with the following:

a.Any limited-pay policies that have reached paid-up status should be removed, both from historical experience and future projections.

b.Do not include shock lapses, benefit reductions, CBUL, or adverse selection.

c.Premiums should be at the Virginia rate level for both historical and projected future.

d.Please use the appropriate average maximum valuation interest rate for accumulation and discounting of this block (issued 2007 to 2014) as specified in 14VAC5-200-153.C.4.

4.Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, separately for policies with/without inflation protection, please provide (in Excel format) the following projections on a nationwide basis:

a.current assumptions and current rates

b.current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

c.current assumptions and current rates, including paid-up policies (if any)

d.current assumptions with the proposed rate increase

e.current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)

f.current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

5.For the subsets of the business split by with/without inflation protection, please provide the active life reserves balance as of the projection date on a nationwide basis.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 10-3-2018 objection
Comments:	
Attachment(s):	MedAmerica_Response to 20181003 objection_20181015.pdf MedAmerica SPL2-336-VA_Original Pricing Actuarial Memorandum_20060901.pdf VA Sii Response Attachments_20181012.pdf Attachments 4a through 4h_20181012.xlsb

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dave Krydynski

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/18/2018
Submitted Date	09/18/2018

Dear Bill Dismore,

Introduction:

Response 1

Comments:

The previous SERFF Tracking #TRIP-130134566 has been added to the Rate Action Information section on the Rate/Rule Schedule Tab.

Related Objection 1

Comments: Rate/Rule Schedule - Rate Action Information:

Please provide the previous State Filing Number even though the filing was Disapproved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	2017 LTC Rates - SPL2	SPL2-336-VA, SPL2-336-VA-0208, S2-COMMR-VA, S2-FACR-VA, S2-SCR-VA, S2-SWR-VA, S2-SVR-VA, S2-ROPR-VA, S2-FROPR-VA, S2-ROBR-VA, S2-SBPR-VA, S2-SBIR-VA, S2-CMP2X-VA, S2-CMP-VA	Revised	Previous State Filing Number: TRIP-130134566 Percent Rate Change Request: 24.3	MedAmerica SPL2-336-VA Rate Sheets_Requested Increase_20170915.pdf,	09/18/2018 By: Beverly Toomey
Previous Version						
1	2017 LTC Rates - SPL2	SPL2-336-VA, SPL2-336-VA-0208, S2-COMMR-VA, S2-FACR-VA, S2-SCR-VA, S2-SWR-VA, S2-SVR-VA, S2-ROPR-VA, S2-FROPR-VA, S2-ROBR-VA, S2-SBPR-VA, S2-SBIR-VA, S2-CMP2X-VA, S2-CMP-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 24.3	MedAmerica SPL2-336-VA Rate Sheets_Requested Increase_20170915.pdf,	09/19/2017 By: Beverly Toomey

Conclusion:

Sincerely,
Beverly Toomey

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/10/2018
Submitted Date	01/10/2018

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see the attached responses to the 9-22-2017 and 10-1-2017 Objection Letters.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 9-22-2017 objection
Comments:	
Attachment(s):	MedAmerica_Response to 20170922 objection_20180110.pdf Attachments 1 through 13 for objection 20170911_20180110.pdf Attachments 1 through 10 for 20170911 objection.xlsx SPL2_VA_MedAmerica only_Actuarial Memorandum Exhibits_20180110.xlsx Attachment 13 updated 20180110.xlsx

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to 9-22-2017 objection
Comments:	
Attachment(s):	MedAmerica_Response to 20170922 objection_20180110.pdf Attachments 1 through 13 for objection 20170911_20180110.pdf Attachments 1 through 10 for 20170911 objection.xlsx SPL2_VA_MedAmerica only_Actuarial Memorandum Exhibits_20180110.xlsx Attachment 13 updated 20180110.xlsx

Satisfied - Item:	Response to 10-1-2017 objection
Comments:	
Attachment(s):	MedAmerica_Response to 201701001 objection_20180110.pdf MAPA VA_summary of ben appr10.19.17.pdf

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski
2	S2CNF-VA-1117	S2CNF-VA-1117	POLA	Initial			S2CNF-VA-1117.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dave Krydynski

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/10/2018
Submitted Date	01/10/2018

Dear Bill Dismore,

Introduction:

Response 1

Comments:

Please see the responses to the 9-22-2017 and 10-1-2017 Objection Letters on the Supporting Documentation tab. The materials are also attached in the response to the 10-1-2017 objection letter item.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dave Krydynski

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
<hr/>					
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Amendment Letter

Submitted Date: 12/12/2019

Comments:

Please note that the template forms were also submitted for approval under MILL-131285847. We will submit a “John Doe” version once the Bureau approves the policyholder letter. Thanks.

Changed Items:

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918.pdf	Date Submitted: 12/12/2019 By:
<i>Previous Version</i>								
1	Withdrawn	RIL-VA-0918	POLA	Initial				Date Submitted: 05/22/2019 By:
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.15.19.pdf	Date Submitted: 04/16/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski
2	CNF-VA-0918	CNF-VA-0918	POLA	Initial			CNF-VA-0918.pdf	Date Submitted: 12/12/2019

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
								By:
<i>Previous Version</i>								
2	Withdrawn	CNF-VA-0918	POLA	Initial				Date Submitted: 05/22/2019 By:
<i>Previous Version</i>								
2	CNF-VA-0918	CNF-VA-0918	POLA	Initial			CNF-VA-0918.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
2	S2CNF-VA-1117	S2CNF-VA-1117	POLA	Initial			S2CNF-VA-1117.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate Schedule Items Changed.

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Supporting Document Schedule Item Changes	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	We will submit a "John Doe" version once the Bureau approves the policyholder letter.
Attachment(s):	
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Notification Letter</i>
Comments:	
Attachment(s):	<i>Custom MedAmerica VA Sii policyholder notification letter.pdf</i>
Satisfied - Item:	Files moved from Form Tab 11-28-2018/Revised Versions attached 12-10-2019
Comments:	
Attachment(s):	Certificate of Compliance 12.10.19.pdf Statement of Variability Simplicityii Product Line 12.10.19.pdf RIL-VA-0918 Readability Certification 4.12.19.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Files moved from Form Tab 11-28-2018/Revised Versions attached 04-12-2019</i>
Comments:	
Attachment(s):	<i>S2 VA Certificate of Compliance.pdf</i> <i>Statement of Variability Simplicityii Product Line 4.12.19.pdf</i> <i>RIL-VA-0918 Readability Certification 4.12.19.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Files moved from Form Tab 11-28-2018</i>
Comments:	
Attachment(s):	<i>Statement of Variability Simplicityii Product Line.pdf</i> <i>S2 VA Certificate of Compliance.pdf</i> <i>S2 VA Readability Compliance Certification.pdf</i>

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
<hr/>					
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Amendment Letter

Submitted Date: 05/22/2019

Comments:

We are withdrawing Forms RIL-VA-0918 and CNF-VA-0918.

Changed Items:

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Withdrawn	RIL-VA-0918	POLA	Initial				Date Submitted: 05/22/2019 By:
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.15.19.pdf	Date Submitted: 04/16/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	RIL-VA-0918	RIL-VA-0918	POLA	Initial			RIL-VA-0918 4.12.19.pdf	Date Submitted: 04/12/2019 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf	Date Submitted: 11/29/2018 By: Beverly Toomey
<i>Previous Version</i>								
1	S2RIL-VA-1117	S2RIL-VA-1117	POLA	Initial			S2RIL-VA-1117.pdf, Statement of Variability Simplicityii Product Line.pdf, S2 VA Certificate of Compliance.pdf, S2 VA Readability Compliance Certification.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski
2	Withdrawn	CNF-VA-0918	POLA	Initial				Date Submitted: 05/22/2019 By:
<i>Previous Version</i>								
2	CNF-VA-0918	CNF-VA-0918	POLA	Initial			CNF-VA-0918.pdf	Date Submitted: 04/12/2019

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
								By: Beverly Toomey
<i>Previous Version</i>								
2	S2CNF-VA-1117	S2CNF-VA-1117	POLA	Initial			S2CNF-VA-1117.pdf	Date Submitted: 01/10/2018 By: Dave Krydynski

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Note To Filer

Created By:

Bill Dismore on 09/03/2020 03:47 PM

Last Edited By:

Bill Dismore

Submitted On:

09/03/2020 03:47 PM

Subject:

Respond to Outstanding Objection

Comments:

This filing is ready for approval. The policyholder letter filed under MILL-131285847 was approved 9/03/2020. Once we receive the response to the objection, we will be able to Approve the rate filing.

Thank you.

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Note To Filer

Created By:

Bill Dismore on 05/22/2019 12:42 PM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:32 AM

Subject:

Withdrawal of Forms RIL-VA-0918 and CNF-VA-0918

Comments:

Thank you for the notification. I have made a note on this filing that the policyholder notification letter and CNF notification are being reviewed under MILL-131285847.

State: Virginia**Filing Company:** MedAmerica Insurance Company**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified**Product Name:** SPL2-336-VA et al**Project Name/Number:** /

Note To Reviewer

Created By:

Beverly Toomey on 05/22/2019 11:24 AM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:32 AM

Subject:

Forms RIL-VA-0918 and CNF-VA-0918 - Withdrawn

Comments:

Forms RIL-VA-0918 and CNF-VA-0918 have been Withdrawn.

State: Virginia **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Note To Filer

Created By:

Bill Dismore on 08/02/2018 06:43 AM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:32 AM

Subject:

Status Update

Comments:

While we hope to continue our review of your filing shortly, we remain in a significant backlog. It is our intent to complete further review as soon as reasonably possible.

Thank you for your patience.

State: Virginia**Filing Company:** MedAmerica Insurance Company**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified**Product Name:** SPL2-336-VA et al**Project Name/Number:** /

Note To Reviewer

Created By:

Beverly Toomey on 08/01/2018 03:12 PM

Last Edited By:

Bill Dismore

Submitted On:

04/02/2020 10:32 AM

Subject:

Status Update

Comments:

We would appreciate it if you would provide us with a status update on this filing. Thank You.

State: Virginia**Filing Company:** MedAmerica Insurance Company**TOI/Sub-TOI:** LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified**Product Name:** SPL2-336-VA et al**Project Name/Number:** /

Reviewer Note

Created By:

Bill Dismore on 09/03/2020 03:28 PM

Last Edited By:

Bill Dismore

Submitted On:

09/09/2020 08:06 AM

Subject:

Actuarial Final Summary and Opinion Report

Comments:

11/19/2019 - Final Summary & Opinion Report



SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

November 11, 2019

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #TRIP-131197689**

At the request of the Virginia SCC Bureau of Insurance (the “Bureau”), I have reviewed the filing for the above captioned submission from **MedAmerica Insurance Company** (the “Company”). This is a filing of revised premium rates pursuant to the requirements of 14VAC5-200-153 for a block of Individual Long Term Care Insurance plans.

Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-153. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, “Long-Term Care Insurance” and Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”. After review of the Company’s submission, I believe that the Company has demonstrated that the request is in compliance with all applicable regulations and recommend that the Bureau approve the rate increase as proposed.

Background

The Company has submitted a request for a 24.3% average rate increase, ranging from 0% to 33% by issue age, for this block of business “due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing.” This policy form was issued from August 2007 through April 2014. This block of business is not available for new issues. As of 12/31/2016, there were 376 policyholders in force with \$787k of annualized premium. The Company filed a similar request in 2015, but did not respond to objections raised by the Bureau at that time. This would be the first rate increase for this policy form.

Requests were sent to the Company for additional information and the Company’s responses clarified issues which arose during the course of my review. The Bureau was involved in all correspondence with the Company.

Analysis

I have reviewed the documentation provided by the Company and their responses to all objections from the Bureau. The policies covered under this filing were issued after the implementation of rate stabilization and I have therefore reviewed according to 14VAC5-200-153.

My approach was to a) review the submitted filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the projections for reasonableness, and e) analyze the current increase and cumulative increase in Virginia relative to other states.

Assumptions

The assumptions used in the filing are best-estimate and do not reflect moderately adverse conditions.

The interest assumption of 3.9% is, according to the Company, the weighted average of the maximum valuation interest rate for contract reserves, which is in accordance with the requirements of 14VAC5-200-153.C.4. The Company originally priced with a 5.25% interest rate and is now assuming 4.5% on investments.

For mortality, the 1994 GAM Static with selection factors and improvement was assumed. The original assumptions did not include selection or improvement.

The lapse rates vary by issue age and duration, with the duration 9+ assumption of 1.0%. Original assumptions had an ultimate rate of 2.0%.

The morbidity assumption is derived from the 2014 Milliman LTCGs with adjustments based on duration, age and coverage type to reflect historical experience of the Company. The original assumptions used the 2004 LTCGs adjusted with available Company experience at the time.

Attribution Analysis

The Company provided projections showing the impact to the lifetime loss ratio of the change in each assumption individually, and for all three combined:

Factor	Impact
Morbidity	-4%
Mortality	24%
Lapse	9%
All	29%

Traditional Loss Ratios

Inflation	Original LR	No Increase			With Increase			From Inception
		Future	Fut/ALR	Lifetime	Future	Fut/ALR	Lifetime	
None	58%	105%	75%	66%	87%	62%	59%	54%
Auto	76%	141%	102%	91%	114%	106%	79%	72%
Total	71%	132%	96%	84%	107%	101%	73%	67%

Note that these traditional loss ratios are presented for informational purposes only since they are not required by 14VAC5-200-153.

Rate Stability Test

The results of the 58/85 test prescribed by 14VAC5-200-153.C.2. are shown below. Note that 14VAC5-200-153 allows for a margin for moderately adverse conditions to be used in 58/85 testing, but the Company is using best-estimate assumptions. I want to note that if a margin of 10% of future claims was used in this analysis, all tests would be passed.

Inflation	Test	Required Claims	Projected Claims	P/F
None	58/85	106,084,293	102,831,621	FAIL
Auto	58/85	301,801,218	385,234,512	PASS
Total	58/85	407,885,511	488,066,132	PASS

Although 14VAC5-200-153.G.2. is not triggered for this increase, I calculated the tests under this stricter requirement for informational purposes only using the greater of 58% or the original pricing loss ratio. Note that the total required claims does not exactly match the sum of the individual pieces due to rounding of the original loss ratio.

Inflation	Test	Required Claims	Projected Claims	P/F
None	58/85	106,605,746	102,831,621	FAIL
Auto	76/85	379,332,151	385,234,512	PASS
Total	71/85	484,986,312	488,066,132	PASS

The rate increase on No Inflation policies would have to be reduced by approximately $\frac{1}{4}$ in order to pass the test.

Texas Method

As requested by the Bureau, I also performed the calculations based on the Texas Method and the results are shown below.

Scenario	Requested	Texas Allowed
None	0%-33%	13%
Auto	0%-33%	27%

Moderately Adverse Experience

While 14VAC5-200-153.B. requires a certification that, “If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated”, it is not entirely clear whether it is appropriate to reestablish the margins for adverse experience at the time of a rate increase for forms which are not currently marketed. In the annual reporting requirements of 14VAC5-200-125, there is a distinction for forms which are currently marketed versus those that are no longer marketed. The expectation is that margins for adverse experience would be reestablished for currently marketed plans, but for policies that are no longer marketed, a best estimate approach is prescribed. As noted above, the tests would all pass if reasonable margins were included.

State Rate Equity

The Company is requesting the same rate increase in each state and following up in states where the full increase was not approved. Because of this strategy, I do not recommend any reduction in the amount of increase based on this analysis.

Rate Increases Varying by Issue Age

While varying the rate increase by issue age is not common, there is some basis for doing so. I have summarized the information provided in Exhibits II-a and II-b below by issue age. This data does not provide a compelling justification for varying the premiums by issue age. Also noted is the failure of issue ages 45-54 versus the original loss ratio.

Issue Age	Lifetime LR		
	Before Increase	After Increase	Original
<40	67%	64%	64%
40-44	75%	71%	71%
45-49	73%	69%	70%
50-54	69%	66%	68%
55-59	67%	64%	64%
60-64	66%	63%	59%
65-69	68%	65%	59%
70-74	68%	66%	56%
75+	69%	69%	48%

Conclusions

The data submitted by the Company shows that the assumptions supporting the calculations are reasonable and that the 58/85 tests are passed with reasonable margins included as per 14VAC5-200-153. In addition, even applying the more strict rules of 14VAC5-200-153.G.2., the requested increase would pass. Considering these facts, I believe that this rate increase is in compliance with applicable regulations.

Reliance and Qualifications

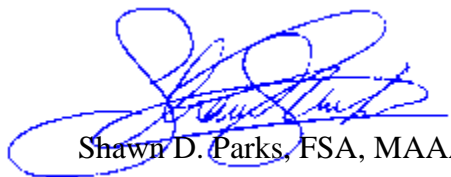
I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me to discuss.

Sincerely,



Shawn D. Parks, FSA, MAAA

SERFF Tracking #: TRIP-131197689

State Tracking #: TRIP-131197689

Company Tracking #: MEDAMERICA 2017 LTC RATE
INCREASE

State: Virginia

Filing Company: MedAmerica Insurance Company

TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified

Product Name: SPL2-336-VA et al

Project Name/Number: /

Reviewer Note

Created By:

Bill Dismore on 09/05/2018 09:07 AM

Last Edited By:

Bill Dismore

Submitted On:

09/03/2020 03:45 PM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: MedAmerica Insurance Company NAIC #69515

SERFF Tracking Number: TRIP-131197689

Effective Date: Upon Approval

Revised Rates

Average Annual Premium Per Member: \$2,094

Average Requested Percentage Rate Change Per Member: 24.342

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 33%

Number of Policy Holders Affected : 376

Plans Affected

(The Form Number and "Product Name")

Form#

"Product Name"(if applicable)

SPL2-336-VA,
SPL2-336-VA-0208

Simplicity ii

The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

Issue Ages Requested Increase

< 40 33%
40-44 32%
45-49 32%
50-54 29%
55-59 26%
60-64 22%
65-69 17%
70-74 13%
75+ 0%

The average rate increase across all ages is 24% in Virginia.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary
Summary of Key Information

Rates are being raised on all policies issued under this policy form to offset anticipated claims that are higher than originally expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated increased costs and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claim history, current age, health status, or any other personal factors.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance (Bureau) and included the necessary actuarial data and other items requested by the Bureau to support the increase.

Long Term Care Insurance Rate Request Summary Part 2 –To Be Completed by Bureau of Insurance

Company Name and NAIC Number: MedAmerica Insurance Company - 69515

SERFF Tracking Number: TRIP-131197689

Disposition: Approved

Approval Date: 9/03/2020

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member: 24.3%

Minimum Requested Percentage Rate Change Per Member: 0.0%

Maximum Requested Percentage Rate Change Per Member: 33.0%

Number of Policy Holders Affected:

Summary of the Bureau of Insurance's review of the rate request:

The Company requested, and the Bureau approved a rate increase of 24.3% for this block of individual long-term care insurance policy forms.

The filing was reviewed by the Bureau's consulting actuary and determined to comply with the requirements for a rate increase set forth in 14VAC5-200-153 of the Virginia Administrative Code for policies issued on October 1, 2003 and later. The review indicated that the anticipated loss ratio, reflecting claims payout, will be 73.3% with the increase, which exceeds the minimum required loss ratio of 65%.

The Company has advised that they do not anticipate requesting a future rate increase on this block unless the actual experience is worse than projected under moderately adverse conditions.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at:

<https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx>

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Withdrawn 06/25/2020	Withdrawn	RIL-VA-0918	POLA	Initial			
2	Withdrawn 06/25/2020	Withdrawn	CNF-VA-0918	POLA	Initial			

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	
SERFF Tracking Number of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	24.300%	24.300%	\$191,288	376	\$787,193	33.000%	0.000%

State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2017 LTC Rates - SPL2	SPL2-336-VA, SPL2-336-VA-0208, S2-COMMR-VA, S2-FACR-VA, S2-SCR-VA, S2-SWR-VA, S2-SVR-VA, S2-ROPR-VA, S2-FROPR-VA, S2-ROBR-VA, S2-SBPR-VA, S2-SBIR-VA, S2-CMP2X-VA, S2-CMP-VA	Revised	Previous State Filing Number: TRIP-130134566 Percent Rate Change Request: 24.3	MedAmerica SPL2-336-VA Rate Sheets_Requested Increase_20170915.pdf,

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **\$100,000**

Lifetime Payment Plan **Indexing: None**

90 day Elimination Period

Married One Insured Rates

Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	117.04	128.74	167.58	184.34
30	122.36	134.60	176.89	194.58
31	129.01	141.91	184.87	203.36
32	136.99	150.69	195.51	215.06
33	143.64	158.00	204.82	225.30
34	152.95	168.25	216.79	238.47
35	160.93	177.02	228.76	251.64
36	170.24	187.26	240.73	264.80
37	180.88	198.97	254.03	279.43
38	191.52	210.67	268.66	295.53
39	202.16	222.38	284.62	313.08
40	212.52	233.77	298.32	328.15
41	225.72	248.29	316.80	348.48
42	238.92	262.81	335.28	368.81
43	253.44	278.78	355.08	390.59
44	269.28	296.21	377.52	415.27
45	286.44	315.08	399.96	439.96
46	304.92	335.41	425.04	467.54
47	323.40	355.74	452.76	498.04
48	344.52	378.97	481.80	529.98
49	366.96	403.66	512.16	563.38
50	381.84	420.02	534.06	587.47
51	407.64	448.40	568.89	625.78
52	434.73	478.20	606.30	666.93
53	463.11	509.42	646.29	710.92
54	494.07	543.48	690.15	759.17
55	516.60	568.26	720.72	792.79
56	556.92	612.61	777.42	855.16
57	595.98	655.58	832.86	916.15
58	637.56	701.32	890.82	979.90
59	681.66	749.83	953.82	1,049.20
60	710.04	781.04	994.30	1,093.73
61	768.60	845.46	1,076.04	1,183.64
62	824.72	907.19	1,154.12	1,269.53
63	893.04	982.34	1,250.50	1,375.55
64	967.46	1,064.21	1,356.64	1,492.30
65	1,017.90	1,119.69	1,422.72	1,564.99
66	1,117.35	1,229.09	1,561.95	1,718.15
67	1,202.76	1,323.04	1,682.46	1,850.71
68	1,295.19	1,424.71	1,811.16	1,992.28
69	1,394.64	1,534.10	1,949.22	2,144.14
70	1,450.92	1,596.01	2,026.09	2,228.70
71	1,596.69	1,756.36	2,228.36	2,451.20
72	1,719.86	1,891.85	2,397.86	2,637.65
73	1,850.94	2,036.03	2,578.66	2,836.53
74	1,987.67	2,186.44	2,768.50	3,045.35
75	2,270.00	2,497.00	3,142.00	3,456.20
76	2,436.00	2,679.60	3,369.00	3,705.90
77	2,607.00	2,867.70	3,604.00	3,964.40
78	2,782.00	3,060.20	3,844.00	4,228.40
79	2,966.00	3,262.60	4,098.00	4,507.80
80	3,250.00	3,575.00	4,482.00	4,930.20
81	3,471.00	3,818.10	4,787.00	5,265.70
82	3,701.00	4,071.10	5,105.00	5,615.50
83	3,937.00	4,330.70	5,434.00	5,977.40
84	4,181.00	4,599.10	5,775.00	6,352.50
85	4,917.00	5,408.70	6,749.00	7,423.90

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	144.97	159.47	234.08	257.49	291.27	320.40	335.16	368.68
30	152.95	168.25	244.72	269.19	307.23	337.95	353.78	389.16
31	162.26	178.49	258.02	283.82	323.19	355.51	369.74	406.71
32	171.57	188.73	273.98	301.38	340.48	374.53	391.02	430.12
33	180.88	198.97	287.28	316.01	359.10	395.01	409.64	450.60
34	191.52	210.67	305.90	336.49	379.05	416.96	433.58	476.94
35	202.16	222.38	321.86	354.05	400.33	440.36	457.52	503.27
36	214.13	235.54	340.48	374.53	422.94	465.23	481.46	529.61
37	226.10	248.71	361.76	397.94	446.88	491.57	508.06	558.87
38	239.40	263.34	383.04	421.34	473.48	520.83	537.32	591.05
39	254.03	279.43	404.32	444.75	500.08	550.09	569.24	626.16
40	266.64	293.30	425.04	467.54	526.68	579.35	596.64	656.30
41	282.48	310.73	451.44	496.58	558.36	614.20	633.60	696.96
42	299.64	329.60	477.84	525.62	591.36	650.50	670.56	737.62
43	318.12	349.93	506.88	557.57	627.00	689.70	710.16	781.18
44	337.92	371.71	538.56	592.42	666.60	733.26	755.04	830.54
45	359.04	394.94	572.88	630.17	707.52	778.27	799.92	879.91
46	381.48	419.63	609.84	670.82	752.40	827.64	850.08	935.09
47	405.24	445.76	646.80	711.48	801.24	881.36	905.52	996.07
48	431.64	474.80	689.04	757.94	852.72	937.99	963.60	1,059.96
49	458.04	503.84	733.92	807.31	908.16	998.98	1,024.32	1,126.75
50	477.30	525.03	763.68	840.05	945.57	1,040.13	1,068.12	1,174.93
51	508.26	559.09	815.28	896.81	1,007.49	1,108.24	1,137.78	1,251.56
52	540.51	594.56	869.46	956.41	1,074.57	1,182.03	1,212.60	1,333.86
53	576.63	634.29	926.22	1,018.84	1,146.81	1,261.49	1,292.58	1,421.84
54	614.04	675.44	988.14	1,086.95	1,224.21	1,346.63	1,380.30	1,518.33
55	640.08	704.09	1,033.20	1,136.52	1,277.64	1,405.40	1,441.44	1,585.58
56	689.22	758.14	1,113.84	1,225.22	1,379.70	1,517.67	1,554.84	1,710.32
57	737.10	810.81	1,191.96	1,311.16	1,475.46	1,623.01	1,665.72	1,832.29
58	787.50	866.25	1,275.12	1,402.63	1,580.04	1,738.04	1,781.64	1,959.80
59	841.68	925.85	1,363.32	1,499.65	1,692.18	1,861.40	1,907.64	2,098.40
60	875.96	963.56	1,420.08	1,562.09	1,762.90	1,939.19	1,988.60	2,187.46
61	946.72	1,041.39	1,537.20	1,690.92	1,908.08	2,098.89	2,152.08	2,367.29
62	1,013.82	1,115.20	1,649.44	1,814.38	2,047.16	2,251.88	2,308.24	2,539.06
63	1,096.78	1,206.46	1,786.08	1,964.69	2,217.96	2,439.76	2,501.00	2,751.10
64	1,187.06	1,305.77	1,934.92	2,128.41	2,405.84	2,646.42	2,713.28	2,984.61
65	1,249.56	1,374.52	2,035.80	2,239.38	2,526.03	2,778.63	2,845.44	3,129.98
66	1,371.24	1,508.36	2,234.70	2,458.17	2,774.07	3,051.48	3,123.90	3,436.29
67	1,475.37	1,622.91	2,405.52	2,646.07	2,988.18	3,287.00	3,364.92	3,701.41
68	1,586.52	1,745.17	2,590.38	2,849.42	3,216.33	3,537.96	3,622.32	3,984.55
69	1,705.86	1,876.45	2,789.28	3,068.21	3,462.03	3,808.23	3,898.44	4,288.28
70	1,775.23	1,952.75	2,901.84	3,192.02	3,602.44	3,962.68	4,052.18	4,457.40
71	1,952.64	2,147.90	3,193.38	3,512.72	3,962.91	4,359.20	4,456.72	4,902.39
72	2,101.80	2,311.98	3,439.72	3,783.69	4,266.88	4,693.57	4,795.72	5,275.29
73	2,261.13	2,487.24	3,701.88	4,072.07	4,588.93	5,047.82	5,157.32	5,673.05
74	2,426.11	2,668.72	3,975.34	4,372.87	4,927.93	5,420.72	5,537.00	6,090.70
75	2,781.00	3,059.10	4,540.00	4,994.00	5,608.00	6,168.80	6,284.00	6,912.40
76	2,982.00	3,280.20	4,872.00	5,359.20	6,017.00	6,618.70	6,738.00	7,411.80
77	3,189.00	3,507.90	5,214.00	5,735.40	6,439.00	7,082.90	7,208.00	7,928.80
78	3,400.00	3,740.00	5,564.00	6,120.40	6,871.00	7,558.10	7,688.00	8,456.80
79	3,620.00	3,982.00	5,932.00	6,525.20	7,326.00	8,058.60	8,196.00	9,015.60
80	3,967.00	4,363.70	6,500.00	7,150.00	8,021.00	8,823.10	8,964.00	9,860.40
81	4,231.00	4,654.10	6,942.00	7,636.20	8,568.00	9,424.80	9,574.00	10,531.40
82	4,505.00	4,955.50	7,402.00	8,142.20	9,139.00	10,052.90	10,210.00	11,231.00
83	4,784.00	5,262.40	7,874.00	8,661.40	9,727.00	10,699.70	10,868.00	11,954.80
84	5,070.00	5,577.00	8,362.00	9,198.20	10,336.00	11,369.60	11,550.00	12,705.00
85	5,980.00	6,578.00	9,834.00	10,817.40	12,114.00	13,325.40	13,498.00	14,847.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	267.33	299.41	351.12	393.25	413.63	463.27	462.84	518.38
30	281.96	315.80	367.08	411.13	434.91	487.10	486.78	545.19
31	296.59	332.18	387.03	433.47	458.85	513.91	512.05	573.50
32	313.88	351.55	410.97	460.29	482.79	540.72	539.98	604.78
33	331.17	370.91	430.92	482.63	509.39	570.52	567.91	636.06
34	349.79	391.76	458.85	513.91	538.65	603.29	599.83	671.81
35	369.74	414.11	482.79	540.72	567.91	636.06	633.08	709.05
36	391.02	437.94	510.72	572.01	601.16	673.30	668.99	749.27
37	414.96	464.76	542.64	607.76	635.74	712.03	706.23	790.98
38	438.90	491.57	574.56	643.51	672.98	753.74	747.46	837.16
39	464.17	519.87	606.48	679.26	711.55	796.94	791.35	886.31
40	488.40	547.01	637.56	714.07	748.44	838.25	831.60	931.39
41	518.76	581.01	677.16	758.42	793.32	888.52	880.44	986.09
42	550.44	616.49	716.76	802.77	842.16	943.22	933.24	1,045.23
43	583.44	653.45	760.32	851.56	893.64	1,000.88	991.32	1,110.28
44	619.08	693.37	807.84	904.78	949.08	1,062.97	1,052.04	1,178.28
45	658.68	737.72	859.32	962.44	1,008.48	1,129.50	1,116.72	1,250.73
46	699.60	783.55	914.76	1,024.53	1,071.84	1,200.46	1,188.00	1,330.56
47	743.16	832.34	970.20	1,086.62	1,140.48	1,277.34	1,263.24	1,414.83
48	790.68	885.56	1,033.56	1,157.59	1,214.40	1,360.13	1,345.08	1,506.49
49	842.16	943.22	1,100.88	1,232.99	1,293.60	1,448.83	1,432.20	1,604.06
50	875.91	981.02	1,145.52	1,282.98	1,346.76	1,508.37	1,491.24	1,670.19
51	932.67	1,044.59	1,222.92	1,369.67	1,435.77	1,608.06	1,589.28	1,779.99
52	994.59	1,113.94	1,304.19	1,460.69	1,531.23	1,714.98	1,695.06	1,898.47
53	1,060.38	1,187.63	1,389.33	1,556.05	1,633.14	1,829.12	1,808.58	2,025.61
54	1,130.04	1,265.64	1,482.21	1,660.08	1,744.08	1,953.37	1,932.42	2,164.31
55	1,178.10	1,319.47	1,549.80	1,735.78	1,820.70	2,039.18	2,016.00	2,257.92
56	1,271.34	1,423.90	1,670.76	1,871.25	1,964.34	2,200.06	2,176.02	2,437.14
57	1,358.28	1,521.27	1,787.94	2,002.49	2,101.68	2,353.88	2,328.48	2,607.90
58	1,451.52	1,625.70	1,912.68	2,142.20	2,250.36	2,520.40	2,493.54	2,792.76
59	1,553.58	1,740.01	2,044.98	2,290.38	2,409.12	2,698.21	2,671.20	2,991.74
60	1,616.50	1,810.48	2,130.12	2,385.73	2,510.76	2,812.05	2,782.82	3,116.76
61	1,748.26	1,958.05	2,305.80	2,582.50	2,716.94	3,042.97	3,012.18	3,373.64
62	1,872.70	2,097.42	2,474.16	2,771.06	2,914.58	3,264.33	3,230.56	3,618.23
63	2,027.64	2,270.96	2,679.12	3,000.61	3,158.58	3,537.61	3,501.40	3,921.57
64	2,197.22	2,460.89	2,902.38	3,250.67	3,424.54	3,835.48	3,796.64	4,252.24
65	2,310.75	2,588.04	3,053.70	3,420.14	3,597.75	4,029.48	3,986.19	4,464.53
66	2,536.56	2,840.95	3,352.05	3,754.30	3,951.09	4,425.22	4,378.14	4,903.52
67	2,729.61	3,057.16	3,608.28	4,041.27	4,255.29	4,765.92	4,713.93	5,279.60
68	2,937.87	3,290.41	3,885.57	4,351.84	4,581.72	5,131.53	5,075.46	5,684.52
69	3,161.34	3,540.70	4,183.92	4,685.99	4,931.55	5,523.34	5,462.73	6,118.26
70	3,288.30	3,682.90	4,352.76	4,875.09	5,131.33	5,747.09	5,682.77	6,364.70
71	3,619.39	4,053.72	4,790.07	5,364.88	5,646.61	6,324.20	6,251.16	7,001.30
72	3,897.37	4,365.05	5,159.58	5,778.73	6,080.53	6,810.19	6,729.15	7,536.65
73	4,192.30	4,695.38	5,552.82	6,219.16	6,541.57	7,326.56	7,237.65	8,106.17
74	4,501.92	5,042.15	5,963.01	6,678.57	7,026.34	7,869.50	7,771.01	8,703.53
75	5,153.00	5,771.36	6,810.00	7,627.20	8,005.00	8,965.60	8,834.00	9,894.08
76	5,529.00	6,192.48	7,308.00	8,184.96	8,590.00	9,620.80	9,477.00	10,614.24
77	5,915.00	6,624.80	7,821.00	8,759.52	9,194.00	10,297.28	10,141.00	11,357.92
78	6,308.00	7,064.96	8,346.00	9,347.52	9,811.00	10,988.32	10,821.00	12,119.52
79	6,720.00	7,526.40	8,898.00	9,965.76	10,461.00	11,716.32	11,537.00	12,921.44
80	7,366.00	8,249.92	9,750.00	10,920.00	11,458.00	12,832.96	12,628.00	14,143.36
81	7,861.00	8,804.32	10,413.00	11,662.56	12,240.00	13,708.80	13,491.00	15,109.92
82	8,374.00	9,378.88	11,103.00	12,435.36	13,056.00	14,622.72	14,390.00	16,116.80
83	8,899.00	9,966.88	11,811.00	13,228.32	13,895.00	15,562.40	15,318.00	17,156.16
84	9,441.00	10,573.92	12,543.00	14,048.16	14,765.00	16,536.80	16,280.00	18,233.60
85	11,123.00	12,457.76	14,751.00	16,521.12	17,326.00	19,405.12	19,063.00	21,350.56

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	410.97	460.29	508.06	569.03	585.20	655.42	647.71	725.44
30	433.58	485.61	535.99	600.31	611.80	685.22	682.29	764.16
31	457.52	512.42	565.25	633.08	645.05	722.46	719.53	805.87
32	482.79	540.72	597.17	668.83	684.95	767.14	758.10	849.07
33	510.72	572.01	630.42	706.07	718.20	804.38	800.66	896.74
34	538.65	603.29	666.33	746.29	764.75	856.52	844.55	945.90
35	570.57	639.04	703.57	788.00	804.65	901.21	892.43	999.52
36	603.82	676.28	744.80	834.18	851.20	953.34	944.30	1,057.62
37	638.40	715.01	788.69	883.33	904.40	1,012.93	998.83	1,118.69
38	675.64	756.72	835.24	935.47	957.60	1,072.51	1,057.35	1,184.23
39	715.54	801.40	884.45	990.58	1,010.80	1,132.10	1,119.86	1,254.24
40	753.72	844.17	930.60	1,042.27	1,062.60	1,190.11	1,177.44	1,318.73
41	798.60	894.43	986.04	1,104.36	1,128.60	1,264.03	1,247.40	1,397.09
42	847.44	949.13	1,046.76	1,172.37	1,194.60	1,337.95	1,323.96	1,482.84
43	898.92	1,006.79	1,110.12	1,243.33	1,267.20	1,419.26	1,404.48	1,573.02
44	954.36	1,068.88	1,178.76	1,320.21	1,346.40	1,507.97	1,491.60	1,670.59
45	1,013.76	1,135.41	1,252.68	1,403.00	1,432.20	1,604.06	1,585.32	1,775.56
46	1,077.12	1,206.37	1,331.88	1,491.71	1,524.60	1,707.55	1,685.64	1,887.92
47	1,144.44	1,281.77	1,416.36	1,586.32	1,617.00	1,811.04	1,793.88	2,009.15
48	1,218.36	1,364.56	1,507.44	1,688.33	1,722.60	1,929.31	1,908.72	2,137.77
49	1,296.24	1,451.79	1,603.80	1,796.26	1,834.80	2,054.98	2,032.80	2,276.74
50	1,348.05	1,509.82	1,670.55	1,871.02	1,909.20	2,138.30	2,118.18	2,372.36
51	1,435.77	1,608.06	1,778.91	1,992.38	2,038.20	2,282.78	2,256.21	2,526.96
52	1,529.94	1,713.53	1,896.30	2,123.86	2,173.65	2,434.49	2,405.85	2,694.55
53	1,630.56	1,826.23	2,021.43	2,264.00	2,315.55	2,593.42	2,567.10	2,875.15
54	1,737.63	1,946.15	2,156.88	2,415.71	2,470.35	2,766.79	2,741.25	3,070.20
55	1,811.88	2,029.31	2,250.36	2,520.40	2,583.00	2,892.96	2,860.20	3,203.42
56	1,953.00	2,187.36	2,426.76	2,717.97	2,784.60	3,118.75	3,087.00	3,457.44
57	2,086.56	2,336.95	2,594.34	2,905.66	2,979.90	3,337.49	3,302.46	3,698.76
58	2,230.20	2,497.82	2,774.52	3,107.46	3,187.80	3,570.34	3,534.30	3,958.42
59	2,385.18	2,671.40	2,969.82	3,326.20	3,408.30	3,817.30	3,785.04	4,239.24
60	2,481.48	2,779.26	3,091.48	3,462.46	3,550.20	3,976.22	3,943.04	4,416.20
61	2,682.78	3,004.71	3,344.02	3,745.30	3,843.00	4,304.16	4,267.56	4,779.67
62	2,874.32	3,219.24	3,584.36	4,014.48	4,123.60	4,618.43	4,576.22	5,125.37
63	3,111.00	3,484.32	3,882.04	4,347.88	4,465.20	5,001.02	4,959.30	5,554.42
64	3,370.86	3,775.36	4,206.56	4,711.35	4,837.30	5,417.78	5,376.54	6,021.72
65	3,546.27	3,971.82	4,424.94	4,955.93	5,089.50	5,700.24	5,649.93	6,327.92
66	3,891.42	4,358.39	4,857.84	5,440.78	5,586.75	6,257.16	6,205.68	6,950.36
67	4,186.26	4,688.61	5,229.90	5,857.49	6,013.80	6,735.46	6,681.87	7,483.69
68	4,504.50	5,045.04	5,628.87	6,304.33	6,475.95	7,253.06	7,194.33	8,057.65
69	4,846.14	5,427.68	6,058.26	6,785.25	6,973.20	7,809.98	7,745.40	8,674.85
70	5,040.93	5,645.84	6,304.27	7,060.78	7,254.60	8,125.15	8,058.03	9,024.99
71	5,548.30	6,214.10	6,939.33	7,772.05	7,983.45	8,941.46	8,868.24	9,932.43
72	5,972.05	6,688.70	7,473.82	8,370.68	8,599.30	9,631.22	9,550.76	10,696.85
73	6,424.05	7,194.94	8,042.21	9,007.28	9,254.70	10,365.26	10,276.22	11,509.37
74	6,897.52	7,725.22	8,637.72	9,674.25	9,938.35	11,130.95	11,036.71	12,361.12
75	7,898.00	8,845.76	9,880.00	11,065.60	11,350.00	12,712.00	12,583.00	14,092.96
76	8,473.00	9,489.76	10,604.00	11,876.48	12,180.00	13,641.60	13,504.00	15,124.48
77	9,062.00	10,149.44	11,348.00	12,709.76	13,035.00	14,599.20	14,453.00	16,187.36
78	9,663.00	10,822.56	12,106.00	13,558.72	13,910.00	15,579.20	15,423.00	17,273.76
79	10,292.00	11,527.04	12,902.00	14,450.24	14,830.00	16,609.60	16,443.00	18,416.16
80	11,279.00	12,632.48	14,143.00	15,840.16	16,250.00	18,200.00	18,013.00	20,174.56
81	12,034.00	13,478.08	15,100.00	16,912.00	17,355.00	19,437.60	19,241.00	21,549.92
82	12,816.00	14,353.92	16,095.00	18,026.40	18,505.00	20,725.60	20,520.00	22,982.40
83	13,615.00	15,248.80	17,114.00	19,167.68	19,685.00	22,047.20	21,836.00	24,456.32
84	14,438.00	16,170.56	18,166.00	20,345.92	20,905.00	23,413.60	23,199.00	25,982.88
85	17,014.00	19,055.68	21,394.00	23,961.28	24,585.00	27,535.20	27,243.00	30,512.16

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	601.16	685.32	724.85	826.33	821.94	937.01	1,016.12	1,158.38
30	634.41	723.23	764.75	871.82	867.16	988.56	1,071.98	1,222.06
31	668.99	762.65	811.30	924.88	915.04	1,043.15	1,130.50	1,288.77
32	706.23	805.10	857.85	977.95	965.58	1,100.76	1,194.34	1,361.55
33	746.13	850.59	904.40	1,031.02	1,021.44	1,164.44	1,260.84	1,437.36
34	788.69	899.11	957.60	1,091.66	1,077.30	1,228.12	1,332.66	1,519.23
35	835.24	952.17	1,010.80	1,152.31	1,141.14	1,300.90	1,407.14	1,604.14
36	883.12	1,006.76	1,070.65	1,220.54	1,207.64	1,376.71	1,489.60	1,698.14
37	934.99	1,065.89	1,130.50	1,288.77	1,276.80	1,455.55	1,577.38	1,798.21
38	989.52	1,128.05	1,197.00	1,364.58	1,351.28	1,540.46	1,670.48	1,904.35
39	1,048.04	1,194.77	1,270.15	1,447.97	1,431.08	1,631.43	1,768.90	2,016.55
40	1,102.20	1,256.51	1,333.20	1,519.85	1,507.44	1,718.48	1,861.20	2,121.77
41	1,168.20	1,331.75	1,412.40	1,610.14	1,597.20	1,820.81	1,972.08	2,248.17
42	1,239.48	1,413.01	1,498.20	1,707.95	1,694.88	1,932.16	2,093.52	2,386.61
43	1,314.72	1,498.78	1,590.60	1,813.28	1,797.84	2,049.54	2,220.24	2,531.07
44	1,395.24	1,590.57	1,689.60	1,926.14	1,908.72	2,175.94	2,357.52	2,687.57
45	1,481.04	1,688.39	1,795.20	2,046.53	2,027.52	2,311.37	2,505.36	2,856.11
46	1,573.44	1,793.72	1,907.40	2,174.44	2,154.24	2,455.83	2,663.76	3,036.69
47	1,671.12	1,905.08	2,026.20	2,309.87	2,288.88	2,609.32	2,832.72	3,229.30
48	1,776.72	2,025.46	2,158.20	2,460.35	2,436.72	2,777.86	3,014.88	3,436.96
49	1,890.24	2,154.87	2,290.20	2,610.83	2,592.48	2,955.43	3,207.60	3,656.66
50	1,965.96	2,241.19	2,386.50	2,720.61	2,696.10	3,073.55	3,341.10	3,808.85
51	2,092.38	2,385.31	2,541.30	2,897.08	2,871.54	3,273.56	3,557.82	4,055.91
52	2,226.54	2,538.26	2,702.55	3,080.91	3,059.88	3,488.26	3,792.60	4,323.56
53	2,371.02	2,702.96	2,883.15	3,286.79	3,261.12	3,717.68	4,042.86	4,608.86
54	2,527.11	2,880.91	3,070.20	3,500.03	3,475.26	3,961.80	4,313.76	4,917.69
55	2,632.14	3,000.64	3,200.40	3,648.46	3,623.76	4,131.09	4,500.72	5,130.82
56	2,835.00	3,231.90	3,446.10	3,928.55	3,906.00	4,452.84	4,853.52	5,533.01
57	3,026.52	3,450.23	3,685.50	4,201.47	4,173.12	4,757.36	5,188.68	5,915.10
58	3,233.16	3,685.80	3,937.50	4,488.75	4,460.40	5,084.86	5,549.04	6,325.91
59	3,454.92	3,938.61	4,208.40	4,797.58	4,770.36	5,438.21	5,939.64	6,771.19
60	3,591.68	4,094.52	4,379.80	4,992.97	4,962.96	5,657.77	6,182.96	7,048.57
61	3,880.82	4,424.13	4,733.60	5,396.30	5,365.56	6,116.74	6,688.04	7,624.37
62	4,154.10	4,735.67	5,069.10	5,778.77	5,748.64	6,553.45	7,168.72	8,172.34
63	4,493.26	5,122.32	5,483.90	6,251.65	6,222.00	7,093.08	7,764.08	8,851.05
64	4,864.14	5,545.12	5,935.30	6,766.24	6,741.72	7,685.56	8,413.12	9,590.96
65	5,119.92	5,836.71	6,247.80	7,122.49	7,092.54	8,085.50	8,849.88	10,088.86
66	5,616.00	6,402.24	6,856.20	7,816.07	7,782.84	8,872.44	9,715.68	11,075.88
67	6,037.20	6,882.41	7,376.85	8,409.61	8,372.52	9,544.67	10,459.80	11,924.17
68	6,491.16	7,399.92	7,932.60	9,043.16	9,009.00	10,270.26	11,257.74	12,833.82
69	6,980.22	7,957.45	8,529.30	9,723.40	9,692.28	11,049.20	12,116.52	13,812.83
70	7,256.86	8,272.82	8,876.15	10,118.81	10,081.86	11,493.32	12,608.54	14,373.74
71	7,983.45	9,101.13	9,763.20	11,130.05	11,096.60	12,650.12	13,878.66	15,821.67
72	8,590.26	9,792.90	10,509.00	11,980.26	11,944.10	13,616.27	14,947.64	17,040.31
73	9,235.49	10,528.46	11,305.65	12,888.44	12,848.10	14,646.83	16,084.42	18,336.24
74	9,908.97	11,296.23	12,130.55	13,828.83	13,795.04	15,726.35	17,275.44	19,694.00
75	11,358.00	12,948.12	13,905.00	15,851.70	15,796.00	18,007.44	19,760.00	22,526.40
76	12,179.00	13,884.06	14,910.00	16,997.40	16,946.00	19,318.44	21,208.00	24,177.12
77	13,018.00	14,840.52	15,945.00	18,177.30	18,124.00	20,661.36	22,696.00	25,873.44
78	13,872.00	15,814.08	17,000.00	19,380.00	19,326.00	22,031.64	24,212.00	27,601.68
79	14,764.00	16,830.96	18,100.00	20,634.00	20,584.00	23,465.76	25,804.00	29,416.56
80	16,177.00	18,441.78	19,835.00	22,611.90	22,558.00	25,716.12	28,286.00	32,246.04
81	17,247.00	19,661.58	21,155.00	24,116.70	24,068.00	27,437.52	30,200.00	34,428.00
82	18,353.00	20,922.42	22,525.00	25,678.50	25,632.00	29,220.48	32,190.00	36,696.60
83	19,480.00	22,207.20	23,920.00	27,268.80	27,230.00	31,042.20	34,228.00	39,019.92
84	20,638.00	23,527.32	25,350.00	28,899.00	28,876.00	32,918.64	36,332.00	41,418.48
85	24,341.00	27,748.74	29,900.00	34,086.00	34,028.00	38,791.92	42,788.00	48,778.32

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

Annual Premiums				
	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Facility Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	296.59	326.25	395.01	434.51
30	311.22	342.34	414.96	456.46
31	327.18	359.90	436.24	479.86
32	344.47	378.92	457.52	503.27
33	361.76	397.94	481.46	529.61
34	380.38	418.42	505.40	555.94
35	400.33	440.36	530.67	583.74
36	420.28	462.31	558.60	614.46
37	441.56	485.72	586.53	645.18
38	464.17	510.59	617.12	678.83
39	488.11	536.92	649.04	713.94
40	509.52	560.47	677.16	744.88
41	535.92	589.51	712.80	784.08
42	563.64	620.00	749.76	824.74
43	592.68	651.95	788.04	866.84
44	624.36	686.80	830.28	913.31
45	657.36	723.10	873.84	961.22
46	691.68	760.85	920.04	1,012.04
47	727.32	800.05	967.56	1,064.32
48	765.60	842.16	1,020.36	1,122.40
49	806.52	887.17	1,074.48	1,181.93
50	830.76	913.84	1,106.82	1,217.50
51	874.62	962.08	1,166.16	1,282.78
52	921.06	1,013.17	1,229.37	1,352.31
53	970.08	1,067.09	1,295.16	1,424.68
54	1,022.97	1,125.27	1,366.11	1,502.72
55	1,053.36	1,158.70	1,407.42	1,548.16
56	1,120.14	1,232.15	1,498.14	1,647.95
57	1,181.88	1,300.07	1,581.30	1,739.43
58	1,246.14	1,370.75	1,669.50	1,836.45
59	1,315.44	1,446.98	1,762.74	1,939.01
60	1,350.54	1,485.59	1,810.48	1,991.53
61	1,438.38	1,582.22	1,930.04	2,123.04
62	1,520.12	1,672.13	2,039.84	2,243.82
63	1,620.16	1,782.18	2,174.04	2,391.44
64	1,727.52	1,900.27	2,318.00	2,549.80
65	1,773.72	1,951.09	2,377.44	2,615.18
66	1,912.95	2,104.25	2,563.47	2,819.82
67	2,025.27	2,227.80	2,713.23	2,984.55
68	2,143.44	2,357.78	2,872.35	3,159.59
69	2,267.46	2,494.21	3,037.32	3,341.05
70	2,316.50	2,548.15	3,101.85	3,412.04
71	2,498.43	2,748.27	3,342.54	3,676.79
72	2,641.94	2,906.13	3,532.38	3,885.62
73	2,791.10	3,070.21	3,729.00	4,101.90
74	2,942.52	3,236.77	3,931.27	4,324.40
75	3,271.00	3,598.10	4,341.00	4,775.10
76	3,447.00	3,791.70	4,572.00	5,029.20
77	3,623.00	3,985.30	4,804.00	5,284.40
78	3,798.00	4,177.80	5,036.00	5,539.60
79	3,977.00	4,374.70	5,273.00	5,800.30
80	4,269.00	4,695.90	5,650.00	6,215.00
81	4,476.00	4,923.60	5,923.00	6,515.30
82	4,684.00	5,152.40	6,200.00	6,820.00
83	4,890.00	5,379.00	6,478.00	7,125.80
84	5,099.00	5,608.90	6,758.00	7,433.80
85	5,838.00	6,421.80	7,688.00	8,456.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	395.01	434.51	593.18	652.50	711.55	782.71	790.02	869.02
30	414.96	456.46	622.44	684.68	747.46	822.21	829.92	912.91
31	436.24	479.86	654.36	719.80	786.03	864.63	872.48	959.73
32	458.85	504.74	688.94	757.83	825.93	908.52	915.04	1,006.54
33	481.46	529.61	723.52	795.87	867.16	953.88	962.92	1,059.21
34	506.73	557.40	760.76	836.84	911.05	1,002.16	1,010.80	1,111.88
35	532.00	585.20	800.66	880.73	958.93	1,054.82	1,061.34	1,167.47
36	558.60	614.46	840.56	924.62	1,006.81	1,107.49	1,117.20	1,228.92
37	586.53	645.18	883.12	971.43	1,058.68	1,164.55	1,173.06	1,290.37
38	617.12	678.83	928.34	1,021.17	1,113.21	1,224.53	1,234.24	1,357.66
39	647.71	712.48	976.22	1,073.84	1,171.73	1,288.90	1,298.08	1,427.89
40	675.84	743.42	1,019.04	1,120.94	1,222.32	1,344.55	1,354.32	1,489.75
41	710.16	781.18	1,071.84	1,179.02	1,285.68	1,414.25	1,425.60	1,568.16
42	745.80	820.38	1,127.28	1,240.01	1,353.00	1,488.30	1,499.52	1,649.47
43	784.08	862.49	1,185.36	1,303.90	1,424.28	1,566.71	1,576.08	1,733.69
44	823.68	906.05	1,248.72	1,373.59	1,498.20	1,648.02	1,660.56	1,826.62
45	865.92	952.51	1,314.72	1,446.19	1,577.40	1,735.14	1,747.68	1,922.45
46	910.80	1,001.88	1,383.36	1,521.70	1,660.56	1,826.62	1,840.08	2,024.09
47	958.32	1,054.15	1,454.64	1,600.10	1,749.00	1,923.90	1,935.12	2,128.63
48	1,007.16	1,107.88	1,531.20	1,684.32	1,841.40	2,025.54	2,040.72	2,244.79
49	1,059.96	1,165.96	1,613.04	1,774.34	1,940.40	2,134.44	2,148.96	2,363.86
50	1,088.76	1,197.64	1,661.52	1,827.67	1,998.21	2,198.03	2,213.64	2,435.00
51	1,145.52	1,260.07	1,749.24	1,924.16	2,105.28	2,315.81	2,332.32	2,565.55
52	1,204.86	1,325.35	1,842.12	2,026.33	2,218.80	2,440.68	2,458.74	2,704.61
53	1,268.07	1,394.88	1,940.16	2,134.18	2,338.77	2,572.65	2,590.32	2,849.35
54	1,333.86	1,467.25	2,045.94	2,250.53	2,466.48	2,713.13	2,732.22	3,005.44
55	1,372.14	1,509.35	2,106.72	2,317.39	2,540.16	2,794.18	2,814.84	3,096.32
56	1,456.56	1,602.22	2,240.28	2,464.31	2,702.70	2,972.97	2,996.28	3,295.91
57	1,534.68	1,688.15	2,363.76	2,600.14	2,852.64	3,137.90	3,162.60	3,478.86
58	1,616.58	1,778.24	2,492.28	2,741.51	3,011.40	3,312.54	3,339.00	3,672.90
59	1,704.78	1,875.26	2,630.88	2,893.97	3,180.24	3,498.26	3,525.48	3,878.03
60	1,748.26	1,923.09	2,701.08	2,971.19	3,265.94	3,592.53	3,620.96	3,983.06
61	1,859.28	2,045.21	2,876.76	3,164.44	3,480.66	3,828.73	3,860.08	4,246.09
62	1,961.76	2,157.94	3,040.24	3,344.26	3,678.30	4,046.13	4,079.68	4,487.65
63	2,088.64	2,297.50	3,240.32	3,564.35	3,921.08	4,313.19	4,348.08	4,782.89
64	2,224.06	2,446.47	3,455.04	3,800.54	4,180.94	4,599.03	4,636.00	5,099.60
65	2,287.35	2,516.09	3,547.44	3,902.18	4,291.56	4,720.72	4,754.88	5,230.37
66	2,464.02	2,710.42	3,825.90	4,208.49	4,626.18	5,088.80	5,126.94	5,639.63
67	2,605.59	2,866.15	4,050.54	4,455.59	4,898.79	5,388.67	5,426.46	5,969.11
68	2,755.35	3,030.89	4,286.88	4,715.57	5,185.44	5,703.98	5,744.70	6,319.17
69	2,913.30	3,204.63	4,534.92	4,988.41	5,486.13	6,034.74	6,074.64	6,682.10
70	2,974.16	3,271.58	4,633.00	5,096.30	5,603.67	6,164.04	6,203.70	6,824.07
71	3,206.94	3,527.63	4,996.86	5,496.55	6,040.98	6,645.08	6,685.08	7,353.59
72	3,387.74	3,726.51	5,283.88	5,812.27	6,385.63	7,024.19	7,064.76	7,771.24
73	3,576.45	3,934.10	5,582.20	6,140.42	6,743.84	7,418.22	7,458.00	8,203.80
74	3,767.42	4,144.16	5,885.04	6,473.54	7,109.96	7,820.96	7,862.54	8,648.79
75	4,208.00	4,628.80	6,542.00	7,196.20	7,873.00	8,660.30	8,682.00	9,550.20
76	4,432.00	4,875.20	6,894.00	7,583.40	8,295.00	9,124.50	9,144.00	10,058.40
77	4,654.00	5,119.40	7,246.00	7,970.60	8,719.00	9,590.90	9,608.00	10,568.80
78	4,872.00	5,359.20	7,596.00	8,355.60	9,141.00	10,055.10	10,072.00	11,079.20
79	5,095.00	5,604.50	7,954.00	8,749.40	9,574.00	10,531.40	10,546.00	11,600.60
80	5,470.00	6,017.00	8,538.00	9,391.80	10,268.00	11,294.80	11,300.00	12,430.00
81	5,725.00	6,297.50	8,952.00	9,847.20	10,766.00	11,842.60	11,846.00	13,030.60
82	5,980.00	6,578.00	9,368.00	10,304.80	11,271.00	12,398.10	12,400.00	13,640.00
83	6,231.00	6,854.10	9,780.00	10,758.00	11,774.00	12,951.40	12,956.00	14,251.60
84	6,481.00	7,129.10	10,198.00	11,217.80	12,283.00	13,511.30	13,516.00	14,867.60
85	7,449.00	8,193.90	11,676.00	12,843.60	14,014.00	15,415.40	15,376.00	16,913.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	706.23	790.98	889.77	996.54	1,022.77	1,145.50	1,115.87	1,249.77
30	742.14	831.20	933.66	1,045.70	1,073.31	1,202.11	1,171.73	1,312.34
31	779.38	872.91	981.54	1,099.32	1,127.84	1,263.18	1,231.58	1,379.37
32	819.28	917.59	1,033.41	1,157.42	1,185.03	1,327.23	1,294.09	1,449.38
33	860.51	963.77	1,085.28	1,215.51	1,246.21	1,395.76	1,359.26	1,522.37
34	904.40	1,012.93	1,141.14	1,278.08	1,310.05	1,467.26	1,428.42	1,599.83
35	949.62	1,063.57	1,200.99	1,345.11	1,376.55	1,541.74	1,501.57	1,681.76
36	998.83	1,118.69	1,260.84	1,412.14	1,447.04	1,620.68	1,578.71	1,768.16
37	1,049.37	1,175.29	1,324.68	1,483.64	1,521.52	1,704.10	1,659.84	1,859.02
38	1,102.57	1,234.88	1,392.51	1,559.61	1,599.99	1,791.99	1,744.96	1,954.36
39	1,159.76	1,298.93	1,464.33	1,640.05	1,682.45	1,884.34	1,835.40	2,055.65
40	1,209.12	1,354.21	1,528.56	1,711.99	1,756.92	1,967.75	1,915.32	2,145.16
41	1,271.16	1,423.70	1,607.76	1,800.69	1,848.00	2,069.76	2,015.64	2,257.52
42	1,337.16	1,497.62	1,690.92	1,893.83	1,944.36	2,177.68	2,119.92	2,374.31
43	1,405.80	1,574.50	1,778.04	1,991.40	2,046.00	2,291.52	2,230.80	2,498.50
44	1,478.40	1,655.81	1,873.08	2,097.85	2,152.92	2,411.27	2,348.28	2,630.07
45	1,553.64	1,740.08	1,972.08	2,208.73	2,266.44	2,538.41	2,471.04	2,767.56
46	1,634.16	1,830.26	2,075.04	2,324.04	2,385.24	2,671.47	2,601.72	2,913.93
47	1,719.96	1,926.36	2,181.96	2,443.80	2,511.96	2,813.40	2,740.32	3,069.16
48	1,809.72	2,026.89	2,296.80	2,572.42	2,645.28	2,962.71	2,886.84	3,233.26
49	1,903.44	2,131.85	2,419.56	2,709.91	2,786.52	3,120.90	3,041.28	3,406.23
50	1,958.22	2,193.21	2,492.28	2,791.35	2,870.25	3,214.68	3,132.12	3,507.97
51	2,061.42	2,308.79	2,623.86	2,938.72	3,023.76	3,386.61	3,299.82	3,695.80
52	2,169.78	2,430.15	2,763.18	3,094.76	3,186.30	3,568.66	3,477.84	3,895.18
53	2,283.30	2,557.30	2,910.24	3,259.47	3,357.87	3,760.81	3,666.18	4,106.12
54	2,404.56	2,693.11	3,068.91	3,437.18	3,539.76	3,964.53	3,866.13	4,330.07
55	2,474.64	2,771.60	3,160.08	3,539.29	3,646.44	4,084.01	3,982.86	4,460.80
56	2,629.62	2,945.17	3,360.42	3,763.67	3,879.54	4,345.08	4,238.64	4,747.28
57	2,772.00	3,104.64	3,545.64	3,971.12	4,093.74	4,584.99	4,474.26	5,011.17
58	2,921.94	3,272.57	3,738.42	4,187.03	4,321.80	4,840.42	4,722.48	5,289.18
59	3,081.96	3,451.80	3,946.32	4,419.88	4,562.46	5,109.96	4,987.08	5,585.53
60	3,162.24	3,541.71	4,051.62	4,537.81	4,687.24	5,249.71	5,124.00	5,738.88
61	3,365.98	3,769.90	4,315.14	4,832.96	4,993.46	5,592.68	5,460.72	6,116.01
62	3,553.86	3,980.32	4,560.36	5,107.60	5,276.50	5,909.68	5,770.60	6,463.07
63	3,785.66	4,239.94	4,860.48	5,443.74	5,625.42	6,300.47	6,152.46	6,890.76
64	4,033.32	4,517.32	5,182.56	5,804.47	5,998.74	6,718.59	6,559.94	7,347.13
65	4,146.48	4,644.06	5,321.16	5,959.70	6,158.88	6,897.95	6,732.18	7,540.04
66	4,468.23	5,004.42	5,738.85	6,427.51	6,639.75	7,436.52	7,257.51	8,128.41
67	4,727.97	5,295.33	6,075.81	6,804.91	7,030.53	7,874.19	7,684.56	8,606.71
68	5,002.92	5,603.27	6,430.32	7,201.96	7,442.37	8,335.45	8,133.84	9,109.90
69	5,290.74	5,925.63	6,802.38	7,618.67	7,874.10	8,818.99	8,605.35	9,637.99
70	5,404.79	6,053.36	6,949.50	7,783.44	8,044.47	9,009.81	8,789.14	9,843.84
71	5,828.54	6,527.96	7,495.29	8,394.72	8,673.88	9,714.75	9,473.92	10,610.79
72	6,160.76	6,900.05	7,925.82	8,876.92	9,169.95	10,270.34	10,012.93	11,214.48
73	6,505.41	7,286.06	8,373.30	9,378.10	9,684.10	10,846.19	10,573.41	11,842.22
74	6,856.84	7,679.66	8,827.56	9,886.87	10,211.81	11,437.23	11,146.32	12,483.88
75	7,646.00	8,563.52	9,813.00	10,990.56	11,322.00	12,680.64	12,330.00	13,809.60
76	8,056.00	9,022.72	10,341.00	11,581.92	11,931.00	13,362.72	12,990.00	14,548.80
77	8,464.00	9,479.68	10,869.00	12,173.28	12,542.00	14,047.04	13,653.00	15,291.36
78	8,868.00	9,932.16	11,394.00	12,761.28	13,151.00	14,729.12	14,314.00	16,031.68
79	9,279.00	10,392.48	11,931.00	13,362.72	13,773.00	15,425.76	14,992.00	16,791.04
80	9,963.00	11,158.56	12,807.00	14,343.84	14,777.00	16,550.24	16,076.00	18,005.12
81	10,435.00	11,687.20	13,428.00	15,039.36	15,495.00	17,354.40	16,856.00	18,878.72
82	10,910.00	12,219.20	14,052.00	15,738.24	16,221.00	18,167.52	17,647.00	19,764.64
83	11,379.00	12,744.48	14,670.00	16,430.40	16,945.00	18,978.40	18,438.00	20,650.56
84	11,848.00	13,269.76	15,297.00	17,132.64	17,675.00	19,796.00	19,236.00	21,544.32
85	13,599.00	15,230.88	17,514.00	19,615.68	20,192.00	22,615.04	21,927.00	24,558.24

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	1,098.58	1,230.41	1,323.35	1,482.15	1,482.95	1,660.90	1,618.61	1,812.84
30	1,153.11	1,291.48	1,391.18	1,558.12	1,556.10	1,742.83	1,701.07	1,905.20
31	1,211.63	1,357.03	1,461.67	1,637.07	1,635.90	1,832.21	1,787.52	2,002.02
32	1,272.81	1,425.55	1,536.15	1,720.49	1,722.35	1,929.03	1,877.96	2,103.32
33	1,337.98	1,498.54	1,613.29	1,806.88	1,808.80	2,025.86	1,973.72	2,210.57
34	1,405.81	1,574.51	1,695.75	1,899.24	1,901.90	2,130.13	2,074.80	2,323.78
35	1,477.63	1,654.95	1,782.20	1,996.06	2,001.65	2,241.85	2,181.20	2,442.94
36	1,552.11	1,738.36	1,873.97	2,098.85	2,101.40	2,353.57	2,292.92	2,568.07
37	1,630.58	1,826.25	1,969.73	2,206.10	2,207.80	2,472.74	2,411.29	2,700.64
38	1,714.37	1,920.09	2,070.81	2,319.31	2,320.85	2,599.35	2,534.98	2,839.18
39	1,800.82	2,016.92	2,177.21	2,438.48	2,440.55	2,733.42	2,666.65	2,986.65
40	1,878.36	2,103.76	2,271.72	2,544.33	2,547.60	2,853.31	2,783.88	3,117.95
41	1,974.72	2,211.69	2,387.88	2,674.43	2,679.60	3,001.15	2,927.76	3,279.09
42	2,076.36	2,325.52	2,511.96	2,813.40	2,818.20	3,156.38	3,079.56	3,449.11
43	2,181.96	2,443.80	2,641.32	2,958.28	2,963.40	3,319.01	3,240.60	3,629.47
44	2,294.16	2,569.46	2,778.60	3,112.03	3,121.80	3,496.42	3,409.56	3,818.71
45	2,412.96	2,702.52	2,922.48	3,273.18	3,286.80	3,681.22	3,589.08	4,019.77
46	2,537.04	2,841.48	3,074.28	3,443.19	3,458.40	3,873.41	3,777.84	4,231.18
47	2,667.72	2,987.85	3,235.32	3,623.56	3,636.60	4,072.99	3,977.16	4,454.42
48	2,806.32	3,143.08	3,405.60	3,814.27	3,828.00	4,287.36	4,188.36	4,690.96
49	2,952.84	3,307.18	3,583.80	4,013.86	4,032.60	4,516.51	4,411.44	4,940.81
50	3,036.66	3,401.06	3,688.11	4,130.68	4,153.80	4,652.26	4,542.09	5,087.14
51	3,195.33	3,578.77	3,882.90	4,348.85	4,373.10	4,897.87	4,784.61	5,358.76
52	3,361.74	3,765.15	4,088.01	4,578.57	4,605.30	5,157.94	5,041.32	5,646.28
53	3,538.47	3,963.09	4,304.73	4,821.30	4,850.40	5,432.45	5,312.22	5,949.69
54	3,725.52	4,172.58	4,535.64	5,079.92	5,114.85	5,728.63	5,599.89	6,271.88
55	3,832.92	4,292.87	4,668.30	5,228.50	5,266.80	5,898.82	5,768.28	6,460.47
56	4,071.06	4,559.59	4,961.88	5,557.31	5,600.70	6,272.78	6,136.20	6,872.54
57	4,290.30	4,805.14	5,232.78	5,860.71	5,909.40	6,618.53	6,473.88	7,250.75
58	4,522.14	5,064.80	5,518.80	6,181.06	6,230.70	6,978.38	6,832.98	7,652.94
59	4,769.10	5,341.39	5,822.46	6,521.16	6,577.20	7,366.46	7,213.50	8,079.12
60	4,892.20	5,479.26	5,976.78	6,693.99	6,752.70	7,563.02	7,409.06	8,298.15
61	5,206.96	5,831.80	6,364.74	7,128.51	7,191.90	8,054.93	7,893.40	8,840.61
62	5,494.88	6,154.27	6,720.98	7,527.50	7,600.60	8,512.67	8,338.70	9,339.34
63	5,852.34	6,554.62	7,161.40	8,020.77	8,100.80	9,072.90	8,890.14	9,956.96
64	6,234.20	6,982.30	7,633.54	8,549.56	8,637.60	9,674.11	9,479.40	10,616.93
65	6,409.26	7,178.37	7,844.85	8,786.23	8,868.60	9,932.83	9,733.23	10,901.22
66	6,905.34	7,733.98	8,455.59	9,470.26	9,564.75	10,712.52	10,493.73	11,752.98
67	7,306.65	8,183.45	8,950.50	10,024.56	10,126.35	11,341.51	11,111.49	12,444.87
68	7,727.85	8,655.19	9,472.32	10,609.00	10,717.20	12,003.26	11,760.84	13,172.14
69	8,172.45	9,153.14	10,021.05	11,223.58	11,337.30	12,697.78	12,444.12	13,937.41
70	8,346.18	9,347.72	10,237.80	11,466.34	11,582.50	12,972.40	12,713.63	14,239.27
71	8,999.32	10,079.24	11,042.36	12,367.44	12,492.15	13,991.21	13,709.16	15,354.26
72	9,511.21	10,652.56	11,675.16	13,076.18	13,209.70	14,794.86	14,493.38	16,232.59
73	10,041.18	11,246.12	12,331.69	13,811.49	13,955.50	15,630.16	15,308.11	17,145.08
74	10,581.32	11,851.08	13,001.78	14,561.99	14,712.60	16,478.11	16,140.92	18,077.83
75	11,808.00	13,224.96	14,484.00	16,222.08	16,355.00	18,317.60	17,913.00	20,062.56
76	12,438.00	13,930.56	15,265.00	17,096.80	17,235.00	19,303.20	18,876.00	21,141.12
77	13,065.00	14,632.80	16,044.00	17,969.28	18,115.00	20,288.80	19,843.00	22,224.16
78	13,685.00	15,327.20	16,816.00	18,833.92	18,990.00	21,268.80	20,804.00	23,300.48
79	14,315.00	16,032.80	17,604.00	19,716.48	19,885.00	22,271.20	21,787.00	24,401.44
80	15,369.00	17,213.28	18,903.00	21,171.36	21,345.00	23,906.40	23,379.00	26,184.48
81	16,093.00	18,024.16	19,810.00	22,187.20	22,380.00	25,065.60	24,512.00	27,453.44
82	16,819.00	18,837.28	20,724.00	23,210.88	23,420.00	26,230.40	25,658.00	28,736.96
83	17,535.00	19,639.20	21,628.00	24,223.36	24,450.00	27,384.00	26,799.00	30,014.88
84	18,249.00	20,438.88	22,535.00	25,239.20	25,495.00	28,554.40	27,949.00	31,302.88
85	20,954.00	23,468.48	25,850.00	28,952.00	29,190.00	32,692.80	31,954.00	35,788.48

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

		Annual Premiums						
Facility Monthly Cash Benefit		\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000
Community Monthly Cash Benefit		\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000
Issue Age								
18-29		1,665.16	1,898.28	1,975.05	2,251.56	2,197.16	2,504.76	2,646.70
30		1,748.95	1,993.80	2,074.80	2,365.27	2,306.22	2,629.09	2,782.36
31		1,836.73	2,093.87	2,181.20	2,486.57	2,423.26	2,762.52	2,923.34
32		1,928.50	2,198.49	2,294.25	2,615.45	2,545.62	2,902.01	3,072.30
33		2,025.59	2,309.17	2,407.30	2,744.32	2,675.96	3,050.59	3,226.58
34		2,128.00	2,425.92	2,533.65	2,888.36	2,811.62	3,205.25	3,391.50
35		2,235.73	2,548.73	2,660.00	3,032.40	2,955.26	3,369.00	3,564.40
36		2,347.45	2,676.09	2,793.00	3,184.02	3,104.22	3,538.81	3,747.94
37		2,465.82	2,811.03	2,932.65	3,343.22	3,261.16	3,717.72	3,939.46
38		2,590.84	2,953.56	3,085.60	3,517.58	3,428.74	3,908.76	4,141.62
39		2,721.18	3,102.15	3,238.55	3,691.95	3,601.64	4,105.87	4,354.42
40		2,836.68	3,233.82	3,379.20	3,852.29	3,756.72	4,282.66	4,543.44
41		2,980.56	3,397.84	3,550.80	4,047.91	3,949.44	4,502.36	4,775.76
42		3,131.04	3,569.39	3,729.00	4,251.06	4,152.72	4,734.10	5,023.92
43		3,289.44	3,749.96	3,920.40	4,469.26	4,363.92	4,974.87	5,282.64
44		3,455.76	3,939.57	4,118.40	4,694.98	4,588.32	5,230.68	5,557.20
45		3,631.32	4,139.70	4,329.60	4,935.74	4,825.92	5,501.55	5,844.96
46		3,816.12	4,350.38	4,554.00	5,191.56	5,074.08	5,784.45	6,148.56
47		4,010.16	4,571.58	4,791.60	5,462.42	5,335.44	6,082.40	6,470.64
48		4,214.76	4,804.83	5,035.80	5,740.81	5,612.64	6,398.41	6,811.20
49		4,431.24	5,051.61	5,299.80	6,041.77	5,905.68	6,732.48	7,167.60
50		4,553.70	5,191.22	5,443.80	6,205.93	6,073.32	6,923.58	7,376.22
51		4,787.19	5,457.40	5,727.60	6,529.46	6,390.66	7,285.35	7,765.80
52		5,032.29	5,736.81	6,024.30	6,867.70	6,723.48	7,664.77	8,176.02
53		5,292.87	6,033.87	6,340.35	7,228.00	7,076.94	8,067.71	8,609.46
54		5,566.35	6,345.64	6,669.30	7,603.00	7,451.04	8,494.19	9,071.28
55		5,720.40	6,521.26	6,860.70	7,821.20	7,665.84	8,739.06	9,336.60
56		6,073.20	6,923.45	7,282.80	8,302.39	8,142.12	9,282.02	9,923.76
57		6,393.24	7,288.29	7,673.40	8,747.68	8,580.60	9,781.88	10,465.56
58		6,732.18	7,674.69	8,082.90	9,214.51	9,044.28	10,310.48	11,037.60
59		7,092.54	8,085.50	8,523.90	9,717.25	9,538.20	10,873.55	11,644.92
60		7,269.98	8,287.78	8,741.30	9,965.08	9,784.40	11,154.22	11,953.56
61		7,729.92	8,812.11	9,296.40	10,597.90	10,413.92	11,871.87	12,729.48
62		8,150.82	9,291.93	9,808.80	11,182.03	10,989.76	12,528.33	13,441.96
63		8,672.98	9,887.20	10,443.20	11,905.25	11,704.68	13,343.34	14,322.80
64		9,231.74	10,524.18	11,120.30	12,677.14	12,468.40	14,213.98	15,267.08
65		9,495.72	10,825.12	11,436.75	13,037.90	12,818.52	14,613.11	15,689.70
66		10,224.63	11,656.08	12,320.10	14,044.91	13,810.68	15,744.18	16,911.18
67		10,809.63	12,322.98	13,027.95	14,851.86	14,613.30	16,659.16	17,901.00
68		11,425.05	13,024.56	13,776.75	15,705.50	15,455.70	17,619.50	18,944.64
69		12,073.23	13,763.48	14,566.50	16,605.81	16,344.90	18,633.19	20,042.10
70		12,321.52	14,046.53	14,870.80	16,952.71	16,692.36	19,029.29	20,475.60
71		13,278.63	15,137.64	16,034.70	18,279.56	17,998.64	20,518.45	22,084.72
72		14,023.30	15,986.56	16,938.70	19,310.12	19,022.42	21,685.56	23,350.32
73		14,793.96	16,865.11	17,882.25	20,385.77	20,082.36	22,893.89	24,663.38
74		15,578.18	17,759.13	18,837.10	21,474.29	21,162.64	24,125.41	26,003.56
75		17,414.00	19,851.96	21,040.00	23,985.60	23,616.00	26,922.24	28,968.00
76		18,329.00	20,895.06	22,160.00	25,262.40	24,876.00	28,358.64	30,530.00
77		19,237.00	21,930.18	23,270.00	26,527.80	26,130.00	29,788.20	32,088.00
78		20,131.00	22,949.34	24,360.00	27,770.40	27,370.00	31,201.80	33,632.00
79		21,036.00	23,981.04	25,475.00	29,041.50	28,630.00	32,638.20	35,208.00
80		22,579.00	25,740.06	27,350.00	31,179.00	30,738.00	35,041.32	37,806.00
81		23,618.00	26,924.52	28,625.00	32,632.50	32,186.00	36,692.04	39,620.00
82		24,655.00	28,106.70	29,900.00	34,086.00	33,638.00	38,347.32	41,448.00
83		25,671.00	29,264.94	31,155.00	35,516.70	35,070.00	39,979.80	43,256.00
84		26,680.00	30,415.20	32,405.00	36,941.70	36,498.00	41,607.72	45,070.00
85		30,674.00	34,968.36	37,245.00	42,459.30	41,908.00	47,775.12	51,700.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	235.41	258.95	367.08	403.79	450.87	495.96	510.72	561.79
30	250.04	275.04	388.36	427.20	477.47	525.22	539.98	593.98
31	264.67	291.14	412.30	453.53	504.07	554.48	569.24	626.16
32	280.63	308.69	436.24	479.86	534.66	588.13	601.16	661.28
33	296.59	326.25	462.84	509.12	565.25	621.78	635.74	699.31
34	313.88	345.27	489.44	538.38	599.83	659.81	672.98	740.28
35	333.83	367.21	518.70	570.57	634.41	697.85	712.88	784.17
36	353.78	389.16	550.62	605.68	672.98	740.28	755.44	830.98
37	375.06	412.57	585.20	643.72	714.21	785.63	803.32	883.65
38	397.67	437.44	619.78	681.76	758.10	833.91	851.20	936.32
39	422.94	465.23	659.68	725.65	804.65	885.12	901.74	991.91
40	444.84	489.32	694.32	763.75	848.76	933.64	950.40	1,045.44
41	472.56	519.82	739.20	813.12	901.56	991.72	1,011.12	1,112.23
42	502.92	553.21	784.08	862.49	958.32	1,054.15	1,074.48	1,181.93
43	533.28	586.61	834.24	917.66	1,019.04	1,120.94	1,140.48	1,254.53
44	567.60	624.36	887.04	975.74	1,083.72	1,192.09	1,214.40	1,335.84
45	603.24	663.56	945.12	1,039.63	1,153.68	1,269.05	1,293.60	1,422.96
46	641.52	705.67	1,005.84	1,106.42	1,228.92	1,351.81	1,375.44	1,512.98
47	682.44	750.68	1,069.20	1,176.12	1,308.12	1,438.93	1,465.20	1,611.72
48	727.32	800.05	1,140.48	1,254.53	1,395.24	1,534.76	1,562.88	1,719.17
49	773.52	850.87	1,217.04	1,338.74	1,487.64	1,636.40	1,665.84	1,832.42
50	806.25	886.88	1,266.78	1,393.46	1,550.58	1,705.64	1,736.34	1,909.97
51	857.85	943.64	1,351.92	1,487.11	1,653.78	1,819.16	1,852.44	2,037.68
52	914.61	1,006.07	1,439.64	1,583.60	1,764.72	1,941.19	1,976.28	2,173.91
53	973.95	1,071.35	1,537.68	1,691.45	1,883.40	2,071.74	2,110.44	2,321.48
54	1,038.45	1,142.30	1,640.88	1,804.97	2,012.40	2,213.64	2,254.92	2,480.41
55	1,081.08	1,189.19	1,711.08	1,882.19	2,099.16	2,309.08	2,353.68	2,589.05
56	1,164.24	1,280.66	1,844.64	2,029.10	2,264.22	2,490.64	2,537.64	2,791.40
57	1,242.36	1,366.60	1,970.64	2,167.70	2,420.46	2,662.51	2,714.04	2,985.44
58	1,326.78	1,459.46	2,106.72	2,317.39	2,590.56	2,849.62	2,903.04	3,193.34
59	1,417.50	1,559.25	2,255.40	2,480.94	2,773.26	3,050.59	3,107.16	3,417.88
60	1,474.98	1,622.48	2,349.72	2,584.69	2,888.96	3,177.86	3,237.88	3,561.67
61	1,593.32	1,752.65	2,537.60	2,791.36	3,121.98	3,434.18	3,496.52	3,846.17
62	1,706.78	1,877.46	2,720.60	2,992.66	3,345.24	3,679.76	3,747.84	4,122.62
63	1,847.08	2,031.79	2,942.64	3,236.90	3,617.30	3,979.03	4,050.40	4,455.44
64	1,998.36	2,198.20	3,181.76	3,499.94	3,910.10	4,301.11	4,377.36	4,815.10
65	2,095.47	2,305.02	3,325.14	3,657.65	4,077.45	4,485.20	4,558.32	5,014.15
66	2,289.69	2,518.66	3,634.02	3,997.42	4,451.85	4,897.04	4,972.50	5,469.75
67	2,457.00	2,702.70	3,896.10	4,285.71	4,770.09	5,247.10	5,325.84	5,858.42
68	2,634.84	2,898.32	4,174.56	4,592.02	5,107.05	5,617.76	5,697.90	6,267.69
69	2,822.04	3,104.24	4,467.06	4,913.77	5,460.39	6,006.43	6,088.68	6,697.55
70	2,916.53	3,208.18	4,614.92	5,076.41	5,634.18	6,197.60	6,276.02	6,903.62
71	3,180.95	3,499.05	5,026.24	5,528.86	6,129.12	6,742.03	6,822.94	7,505.23
72	3,396.78	3,736.46	5,362.98	5,899.28	6,532.53	7,185.78	7,265.90	7,992.49
73	3,620.52	3,982.57	5,711.02	6,282.12	6,951.76	7,646.94	7,724.68	8,497.15
74	3,846.52	4,231.17	6,065.84	6,672.42	7,376.64	8,114.30	8,192.50	9,011.75
75	4,330.00	4,763.00	6,786.00	7,464.60	8,213.00	9,034.30	9,092.00	10,001.20
76	4,586.00	5,044.60	7,186.00	7,904.60	8,689.00	9,557.90	9,610.00	10,571.00
77	4,839.00	5,322.90	7,580.00	8,338.00	9,160.00	10,076.00	10,122.00	11,134.20
78	5,084.00	5,592.40	7,968.00	8,764.80	9,623.00	10,585.30	10,628.00	11,690.80
79	5,327.00	5,859.70	8,354.00	9,189.40	10,087.00	11,095.70	11,134.00	12,247.40
80	5,721.00	6,293.10	8,964.00	9,860.40	10,809.00	11,889.90	11,916.00	13,107.60
81	5,986.00	6,584.60	9,390.00	10,329.00	11,318.00	12,449.80	12,470.00	13,717.00
82	6,246.00	6,870.60	9,810.00	10,791.00	11,824.00	13,006.40	13,024.00	14,326.40
83	6,496.00	7,145.60	10,220.00	11,242.00	12,321.00	13,553.10	13,568.00	14,924.80
84	6,741.00	7,415.10	10,626.00	11,688.60	12,814.00	14,095.40	14,110.00	15,521.00
85	7,714.00	8,485.40	12,108.00	13,318.80	14,547.00	16,001.70	15,970.00	17,567.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	428.26	479.65	550.62	616.69	643.72	720.97	711.55	796.94
30	453.53	507.95	582.54	652.44	680.96	762.68	751.45	841.62
31	480.13	537.75	618.45	692.66	719.53	805.87	795.34	890.78
32	508.06	569.03	654.36	732.88	762.09	853.54	841.89	942.92
33	538.65	603.29	694.26	777.57	807.31	904.19	891.10	998.03
34	570.57	639.04	734.16	822.26	855.19	957.81	942.97	1,056.13
35	605.15	677.77	778.05	871.42	907.06	1,015.91	1,000.16	1,120.18
36	642.39	719.48	825.93	925.04	961.59	1,076.98	1,060.01	1,187.21
37	680.96	762.68	877.80	983.14	1,020.11	1,142.52	1,123.85	1,258.71
38	722.19	808.85	929.67	1,041.23	1,082.62	1,212.53	1,193.01	1,336.17
39	767.41	859.50	989.52	1,108.26	1,150.45	1,288.50	1,266.16	1,418.10
40	807.84	904.78	1,041.48	1,166.46	1,211.76	1,357.17	1,334.52	1,494.66
41	858.00	960.96	1,108.80	1,241.86	1,288.32	1,442.92	1,417.68	1,587.80
42	912.12	1,021.57	1,176.12	1,317.25	1,368.84	1,533.10	1,507.44	1,688.33
43	968.88	1,085.15	1,251.36	1,401.52	1,455.96	1,630.68	1,602.48	1,794.78
44	1,030.92	1,154.63	1,330.56	1,490.23	1,548.36	1,734.16	1,705.44	1,910.09
45	1,096.92	1,228.55	1,417.68	1,587.80	1,648.68	1,846.52	1,815.00	2,032.80
46	1,166.88	1,306.91	1,508.76	1,689.81	1,755.60	1,966.27	1,932.48	2,164.38
47	1,242.12	1,391.17	1,603.80	1,796.26	1,870.44	2,094.89	2,059.20	2,306.30
48	1,322.64	1,481.36	1,710.72	1,916.01	1,993.20	2,232.38	2,195.16	2,458.58
49	1,408.44	1,577.45	1,825.56	2,044.63	2,125.20	2,380.22	2,340.36	2,621.20
50	1,466.73	1,642.74	1,900.17	2,128.19	2,216.22	2,482.17	2,439.39	2,732.12
51	1,563.48	1,751.10	2,027.88	2,271.23	2,363.28	2,646.87	2,601.93	2,914.16
52	1,665.39	1,865.24	2,159.46	2,418.60	2,520.66	2,823.14	2,777.37	3,110.65
53	1,776.33	1,989.49	2,306.52	2,583.30	2,690.94	3,013.85	2,964.42	3,320.15
54	1,893.72	2,120.97	2,461.32	2,756.68	2,874.12	3,219.01	3,166.95	3,546.98
55	1,974.42	2,211.35	2,566.62	2,874.61	2,998.80	3,358.66	3,304.98	3,701.58
56	2,125.62	2,380.69	2,766.96	3,099.00	3,233.16	3,621.14	3,563.28	3,990.87
57	2,270.52	2,542.98	2,955.96	3,310.68	3,457.44	3,872.33	3,811.50	4,268.88
58	2,425.50	2,716.56	3,160.08	3,539.29	3,698.10	4,141.87	4,078.62	4,568.05
59	2,594.34	2,905.66	3,383.10	3,789.07	3,958.92	4,433.99	4,367.16	4,891.22
60	2,699.86	3,023.84	3,524.58	3,947.53	4,123.60	4,618.43	4,549.38	5,095.31
61	2,917.02	3,267.06	3,806.40	4,263.17	4,456.66	4,991.46	4,915.38	5,505.23
62	3,125.64	3,500.72	4,080.90	4,570.61	4,776.30	5,349.46	5,267.96	5,900.12
63	3,381.84	3,787.66	4,413.96	4,943.64	5,165.48	5,785.34	5,694.96	6,378.36
64	3,658.78	4,097.83	4,772.64	5,345.36	5,585.16	6,255.38	6,156.12	6,894.85
65	3,830.58	4,290.25	4,987.71	5,586.24	5,827.77	6,527.10	6,416.28	7,186.23
66	4,186.26	4,688.61	5,451.03	6,105.15	6,363.63	7,127.27	7,003.62	7,844.05
67	4,491.63	5,030.63	5,844.15	6,545.45	6,821.10	7,639.63	7,503.21	8,403.60
68	4,814.55	5,392.30	6,261.84	7,013.26	7,304.31	8,180.83	8,030.88	8,994.59
69	5,156.19	5,774.93	6,700.59	7,504.66	7,813.26	8,750.85	8,585.46	9,615.72
70	5,329.08	5,968.57	6,922.38	7,753.07	8,063.68	9,031.32	8,855.81	9,918.51
71	5,809.33	6,506.45	7,539.36	8,444.08	8,775.58	9,828.65	9,630.99	10,786.71
72	6,202.57	6,946.88	8,044.47	9,009.81	9,357.53	10,480.43	10,262.66	11,494.18
73	6,610.50	7,403.76	8,566.53	9,594.51	9,960.95	11,156.26	10,916.93	12,226.96
74	7,025.21	7,868.24	9,098.76	10,190.61	10,573.41	11,842.22	11,582.50	12,972.40
75	7,889.00	8,835.68	10,179.00	11,400.48	11,791.00	13,205.92	12,880.00	14,425.60
76	8,357.00	9,359.84	10,779.00	12,072.48	12,478.00	13,975.36	13,622.00	15,256.64
77	8,818.00	9,876.16	11,370.00	12,734.40	13,160.00	14,739.20	14,359.00	16,082.08
78	9,269.00	10,381.28	11,952.00	13,386.24	13,828.00	15,487.36	15,082.00	16,891.84
79	9,717.00	10,883.04	12,531.00	14,034.72	14,497.00	16,236.64	15,807.00	17,703.84
80	10,434.00	11,686.08	13,446.00	15,059.52	15,543.00	17,408.16	16,933.00	18,964.96
81	10,924.00	12,234.88	14,085.00	15,775.20	16,279.00	18,232.48	17,730.00	19,857.60
82	11,405.00	12,773.60	14,715.00	16,480.80	17,009.00	19,050.08	18,522.00	20,744.64
83	11,872.00	13,296.64	15,330.00	17,169.60	17,723.00	19,849.76	19,300.00	21,616.00
84	12,331.00	13,810.72	15,939.00	17,851.68	18,433.00	20,644.96	20,074.00	22,482.88
85	14,090.00	15,780.80	18,162.00	20,341.44	20,955.00	23,469.60	22,765.00	25,496.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		661.01	740.33	809.97	907.17	917.70	1,027.82	1,013.46	1,135.08
30		699.58	783.53	857.85	960.79	970.90	1,087.41	1,071.98	1,200.62
31		740.81	829.71	907.06	1,015.91	1,030.75	1,154.44	1,134.49	1,270.63
32		786.03	880.35	961.59	1,076.98	1,090.60	1,221.47	1,202.32	1,346.60
33		832.58	932.49	1,018.78	1,141.03	1,157.10	1,295.95	1,272.81	1,425.55
34		881.79	987.60	1,079.96	1,209.56	1,223.60	1,370.43	1,348.62	1,510.45
35		934.99	1,047.19	1,145.13	1,282.55	1,296.75	1,452.36	1,429.75	1,601.32
36		992.18	1,111.24	1,214.29	1,360.00	1,376.55	1,541.74	1,517.53	1,699.63
37		1,052.03	1,178.27	1,288.77	1,443.42	1,463.00	1,638.56	1,609.30	1,802.42
38		1,117.20	1,251.26	1,367.24	1,531.31	1,549.45	1,735.38	1,707.72	1,912.65
39		1,185.03	1,327.23	1,452.36	1,626.64	1,649.20	1,847.10	1,814.12	2,031.81
40		1,248.72	1,398.57	1,529.88	1,713.47	1,735.80	1,944.10	1,911.36	2,140.72
41		1,326.60	1,485.79	1,624.92	1,819.91	1,848.00	2,069.76	2,031.48	2,275.26
42		1,409.76	1,578.93	1,726.56	1,933.75	1,960.20	2,195.42	2,159.52	2,418.66
43		1,498.20	1,677.98	1,836.12	2,056.45	2,085.60	2,335.87	2,295.48	2,570.94
44		1,591.92	1,782.95	1,952.28	2,186.55	2,217.60	2,483.71	2,443.32	2,736.52
45		1,693.56	1,896.79	2,077.68	2,327.00	2,362.80	2,646.34	2,600.40	2,912.45
46		1,801.80	2,018.02	2,211.00	2,476.32	2,514.60	2,816.35	2,768.04	3,100.20
47		1,917.96	2,148.12	2,353.56	2,635.99	2,673.00	2,993.76	2,948.88	3,302.75
48		2,042.04	2,287.08	2,508.00	2,808.96	2,851.20	3,193.34	3,142.92	3,520.07
49		2,174.04	2,434.92	2,671.68	2,992.28	3,042.60	3,407.71	3,350.16	3,752.18
50		2,263.95	2,535.62	2,783.82	3,117.88	3,166.95	3,546.98	3,492.03	3,911.07
51		2,412.30	2,701.78	2,965.71	3,321.60	3,379.80	3,785.38	3,724.23	4,171.14
52		2,569.68	2,878.04	3,161.79	3,541.20	3,599.10	4,030.99	3,973.20	4,449.98
53		2,738.67	3,067.31	3,372.06	3,776.71	3,844.20	4,305.50	4,240.23	4,749.06
54		2,920.56	3,271.03	3,599.10	4,030.99	4,102.20	4,594.46	4,527.90	5,071.25
55		3,044.16	3,409.46	3,752.28	4,202.55	4,277.70	4,791.02	4,723.74	5,290.59
56		3,277.26	3,670.53	4,040.82	4,525.72	4,611.60	5,164.99	5,091.66	5,702.66
57		3,499.02	3,918.90	4,318.02	4,836.18	4,926.60	5,517.79	5,443.20	6,096.38
58		3,737.16	4,185.62	4,615.38	5,169.23	5,266.80	5,898.82	5,822.46	6,521.16
59		3,995.46	4,474.92	4,936.68	5,529.08	5,638.50	6,315.12	6,231.96	6,979.80
60		4,158.98	4,658.06	5,139.86	5,756.64	5,874.30	6,579.22	6,491.62	7,270.61
61		4,492.04	5,031.08	5,553.44	6,219.85	6,344.00	7,105.28	7,015.00	7,856.80
62		4,814.12	5,391.81	5,952.38	6,666.67	6,801.50	7,617.68	7,518.86	8,421.12
63		5,206.96	5,831.80	6,439.16	7,211.86	7,356.60	8,239.39	8,131.30	9,107.06
64		5,632.74	6,308.67	6,966.20	7,802.14	7,954.40	8,908.93	8,792.54	9,847.64
65		5,901.48	6,609.66	7,289.10	8,163.79	8,312.85	9,310.39	9,180.99	10,282.71
66		6,450.21	7,224.24	7,965.36	8,921.20	9,085.05	10,175.26	10,025.73	11,228.82
67		6,919.38	7,749.71	8,544.51	9,569.85	9,740.25	10,909.08	10,747.62	12,037.33
68		7,417.80	8,307.94	9,157.59	10,256.50	10,436.40	11,688.77	11,511.63	12,893.03
69		7,945.47	8,898.93	9,806.94	10,983.77	11,167.65	12,507.77	12,316.59	13,794.58
70		8,211.71	9,197.12	10,132.71	11,348.64	11,537.30	12,921.78	12,714.76	14,240.53
71		8,951.86	10,026.08	11,043.49	12,368.71	12,565.60	14,073.47	13,841.37	15,502.33
72		9,558.67	10,705.71	11,790.42	13,205.27	13,407.45	15,016.34	14,762.32	16,533.80
73		10,189.21	11,411.92	12,564.47	14,072.21	14,277.55	15,990.86	15,717.17	17,603.23
74		10,826.53	12,125.71	13,350.95	14,953.06	15,164.60	16,984.35	16,687.84	18,690.38
75		12,170.00	13,630.40	14,975.00	16,772.00	16,965.00	19,000.80	18,629.00	20,864.48
76		12,890.00	14,436.80	15,863.00	17,766.56	17,965.00	20,120.80	19,718.00	22,084.16
77		13,601.00	15,233.12	16,741.00	18,749.92	18,950.00	21,224.00	20,797.00	23,292.64
78		14,294.00	16,009.28	17,600.00	19,712.00	19,920.00	22,310.40	21,856.00	24,478.72
79		14,982.00	16,779.84	18,455.00	20,669.60	20,885.00	23,391.20	22,914.00	25,663.68
80		16,088.00	18,018.56	19,816.00	22,193.92	22,410.00	25,099.20	24,575.00	27,524.00
81		16,839.00	18,859.68	20,754.00	23,244.48	23,475.00	26,292.00	25,738.00	28,826.56
82		17,576.00	19,685.12	21,679.00	24,280.48	24,525.00	27,468.00	26,891.00	30,117.92
83		18,289.00	20,483.68	22,578.00	25,287.36	25,550.00	28,616.00	28,019.00	31,381.28
84		18,988.00	21,266.56	23,465.00	26,280.80	26,565.00	29,752.80	29,138.00	32,634.56
85		21,706.00	24,310.72	26,793.00	30,008.16	30,270.00	33,902.40	33,153.00	37,131.36

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

		Annual Premiums						
Facility Monthly Cash Benefit		\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000
Community Monthly Cash Benefit		\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000
Issue Age								
18-29	980.21	1,117.44	1,177.05	1,341.84	1,322.02	1,507.10	1,619.94	1,846.73
30	1,038.73	1,184.15	1,250.20	1,425.23	1,399.16	1,595.04	1,715.70	1,955.90
31	1,099.91	1,253.90	1,323.35	1,508.62	1,481.62	1,689.05	1,814.12	2,068.10
32	1,165.08	1,328.19	1,403.15	1,599.59	1,572.06	1,792.15	1,923.18	2,192.43
33	1,234.24	1,407.03	1,482.95	1,690.56	1,665.16	1,898.28	2,037.56	2,322.82
34	1,308.72	1,491.94	1,569.40	1,789.12	1,763.58	2,010.48	2,159.92	2,462.31
35	1,387.19	1,581.40	1,669.15	1,902.83	1,869.98	2,131.78	2,290.26	2,610.90
36	1,470.98	1,676.92	1,768.90	2,016.55	1,984.36	2,262.17	2,428.58	2,768.58
37	1,560.09	1,778.50	1,875.30	2,137.84	2,104.06	2,398.63	2,577.54	2,938.40
38	1,655.85	1,887.67	1,988.35	2,266.72	2,234.40	2,547.22	2,734.48	3,117.31
39	1,758.26	2,004.42	2,114.70	2,410.76	2,370.06	2,701.87	2,904.72	3,311.38
40	1,851.96	2,111.23	2,224.20	2,535.59	2,497.44	2,847.08	3,059.76	3,488.13
41	1,965.48	2,240.65	2,362.80	2,693.59	2,653.20	3,024.65	3,249.84	3,704.82
42	2,088.24	2,380.59	2,514.60	2,866.64	2,819.52	3,214.25	3,453.12	3,936.56
43	2,217.60	2,528.06	2,666.40	3,039.70	2,996.40	3,415.90	3,672.24	4,186.35
44	2,357.52	2,687.57	2,838.00	3,235.32	3,183.84	3,629.58	3,904.56	4,451.20
45	2,506.68	2,857.62	3,016.20	3,438.47	3,387.12	3,861.32	4,155.36	4,737.11
46	2,665.08	3,038.19	3,207.60	3,656.66	3,603.60	4,108.10	4,422.00	5,041.08
47	2,835.36	3,232.31	3,412.20	3,889.91	3,835.92	4,372.95	4,707.12	5,366.12
48	3,017.52	3,439.97	3,636.60	4,145.72	4,084.08	4,655.85	5,016.00	5,718.24
49	3,211.56	3,661.18	3,867.60	4,409.06	4,348.08	4,956.81	5,343.36	6,091.43
50	3,342.39	3,810.32	4,031.25	4,595.63	4,527.90	5,161.81	5,567.64	6,347.11
51	3,557.82	4,055.91	4,289.25	4,889.75	4,824.60	5,500.04	5,931.42	6,761.82
52	3,788.73	4,319.15	4,573.05	5,213.28	5,139.36	5,858.87	6,323.58	7,208.88
53	4,035.12	4,600.04	4,869.75	5,551.52	5,477.34	6,244.17	6,744.12	7,688.30
54	4,299.57	4,901.51	5,192.25	5,919.17	5,841.12	6,658.88	7,198.20	8,205.95
55	4,478.04	5,104.97	5,405.40	6,162.16	6,088.32	6,940.68	7,504.56	8,555.20
56	4,815.72	5,489.92	5,821.20	6,636.17	6,554.52	7,472.15	8,081.64	9,213.07
57	5,138.28	5,857.64	6,211.80	7,081.45	6,998.04	7,977.77	8,636.04	9,845.09
58	5,484.78	6,252.65	6,633.90	7,562.65	7,474.32	8,520.72	9,230.76	10,523.07
59	5,859.00	6,679.26	7,087.50	8,079.75	7,990.92	9,109.65	9,873.36	11,255.63
60	6,095.12	6,948.44	7,374.90	8,407.39	8,317.96	9,482.47	10,279.72	11,718.88
61	6,580.68	7,501.98	7,966.60	9,081.92	8,984.08	10,241.85	11,106.88	12,661.84
62	7,047.94	8,034.65	8,533.90	9,728.65	9,628.24	10,976.19	11,904.76	13,571.43
63	7,622.56	8,689.72	9,235.40	10,528.36	10,413.92	11,871.87	12,878.32	14,681.28
64	8,244.76	9,399.03	9,991.80	11,390.65	11,265.48	12,842.65	13,932.40	15,882.94
65	8,653.32	9,864.78	10,477.35	11,944.18	11,802.96	13,455.37	14,578.20	16,619.15
66	9,458.28	10,782.44	11,448.45	13,051.23	12,900.42	14,706.48	15,930.72	18,161.02
67	10,147.41	11,568.05	12,285.00	14,004.90	13,838.76	15,776.19	17,089.02	19,481.48
68	10,878.66	12,401.67	13,174.20	15,018.59	14,835.60	16,912.58	18,315.18	20,879.31
69	11,652.03	13,283.31	14,110.20	16,085.63	15,890.94	18,115.67	19,613.88	22,359.82
70	12,044.67	13,730.92	14,582.65	16,624.22	16,423.42	18,722.70	20,265.42	23,102.58
71	13,132.86	14,971.46	15,904.75	18,131.42	17,903.72	20,410.24	22,086.98	25,179.16
72	14,022.17	15,985.27	16,983.90	19,361.65	19,117.34	21,793.77	23,580.84	26,882.16
73	14,945.38	17,037.73	18,102.60	20,636.96	20,378.42	23,231.40	25,128.94	28,646.99
74	15,877.63	18,100.50	19,232.60	21,925.16	21,653.06	24,684.49	26,701.90	30,440.17
75	17,889.00	20,393.46	21,650.00	24,681.00	24,340.00	27,747.60	29,950.00	34,143.00
76	18,944.00	21,596.16	22,930.00	26,140.20	25,780.00	29,389.20	31,726.00	36,167.64
77	19,979.00	22,776.06	24,195.00	27,582.30	27,202.00	31,010.28	33,482.00	38,169.48
78	20,985.00	23,922.90	25,420.00	28,978.80	28,588.00	32,590.32	35,200.00	40,128.00
79	21,979.00	25,056.06	26,635.00	30,363.90	29,964.00	34,158.96	36,910.00	42,077.40
80	23,601.00	26,905.14	28,605.00	32,609.70	32,176.00	36,680.64	39,632.00	45,180.48
81	24,682.00	28,137.48	29,930.00	34,120.20	33,678.00	38,392.92	41,508.00	47,319.12
82	25,737.00	29,340.18	31,230.00	35,602.20	35,152.00	40,073.28	43,358.00	49,428.12
83	26,750.00	30,495.00	32,480.00	37,027.20	36,578.00	41,698.92	45,156.00	51,477.84
84	27,739.00	31,622.46	33,705.00	38,423.70	37,976.00	43,292.64	46,930.00	53,500.20
85	31,753.00	36,198.42	38,570.00	43,969.80	43,412.00	49,489.68	53,586.00	61,088.04

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit		\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age									
18-29		1,139.81	1,253.79	1,752.94	1,928.23	2,120.02	2,332.02	2,354.10	2,589.51
30		1,166.41	1,283.05	1,795.50	1,975.05	2,170.56	2,387.62	2,409.96	2,650.96
31		1,194.34	1,313.77	1,838.06	2,021.87	2,222.43	2,444.67	2,468.48	2,715.33
32		1,223.60	1,345.96	1,883.28	2,071.61	2,276.96	2,504.66	2,527.00	2,779.70
33		1,252.86	1,378.15	1,928.50	2,121.35	2,332.82	2,566.10	2,590.84	2,849.92
34		1,283.45	1,411.80	1,976.38	2,174.02	2,390.01	2,629.01	2,652.02	2,917.22
35		1,315.37	1,446.91	2,026.92	2,229.61	2,448.53	2,693.38	2,718.52	2,990.37
36		1,347.29	1,482.02	2,077.46	2,285.21	2,509.71	2,760.68	2,785.02	3,063.52
37		1,380.54	1,518.59	2,128.00	2,340.80	2,573.55	2,830.91	2,856.84	3,142.52
38		1,415.12	1,556.63	2,181.20	2,399.32	2,638.72	2,902.59	2,928.66	3,221.53
39		1,451.03	1,596.13	2,237.06	2,460.77	2,706.55	2,977.21	3,003.14	3,303.45
40		1,477.08	1,624.79	2,278.32	2,506.15	2,754.84	3,030.32	3,057.12	3,362.83
41		1,515.36	1,666.90	2,339.04	2,572.94	2,827.44	3,110.18	3,138.96	3,452.86
42		1,554.96	1,710.46	2,399.76	2,639.74	2,902.68	3,192.95	3,220.80	3,542.88
43		1,595.88	1,755.47	2,463.12	2,709.43	2,980.56	3,278.62	3,307.92	3,638.71
44		1,638.12	1,801.93	2,531.76	2,784.94	3,061.08	3,367.19	3,397.68	3,737.45
45		1,683.00	1,851.30	2,600.40	2,860.44	3,145.56	3,460.12	3,492.72	3,841.99
46		1,729.20	1,902.12	2,671.68	2,938.85	3,234.00	3,557.40	3,590.40	3,949.44
47		1,776.72	1,954.39	2,748.24	3,023.06	3,325.08	3,657.59	3,690.72	4,059.79
48		1,826.88	2,009.57	2,827.44	3,110.18	3,421.44	3,763.58	3,798.96	4,178.86
49		1,879.68	2,067.65	2,909.28	3,200.21	3,521.76	3,873.94	3,909.84	4,300.82
50		1,889.85	2,078.84	2,928.30	3,221.13	3,544.92	3,899.41	3,934.50	4,327.95
51		1,945.32	2,139.85	3,016.02	3,317.62	3,650.70	4,015.77	4,053.18	4,458.50
52		2,003.37	2,203.71	3,106.32	3,416.95	3,762.93	4,139.22	4,177.02	4,594.72
53		2,064.00	2,270.40	3,204.36	3,524.80	3,881.61	4,269.77	4,308.60	4,739.46
54		2,128.50	2,341.35	3,304.98	3,635.48	4,004.16	4,404.58	4,445.34	4,889.87
55		2,144.52	2,358.97	3,331.44	3,664.58	4,038.30	4,442.13	4,485.60	4,934.16
56		2,231.46	2,454.61	3,470.04	3,817.04	4,208.40	4,629.24	4,672.08	5,139.29
57		2,305.80	2,536.38	3,588.48	3,947.33	4,350.78	4,785.86	4,830.84	5,313.92
58		2,382.66	2,620.93	3,711.96	4,083.16	4,500.72	4,950.79	4,997.16	5,496.88
59		2,464.56	2,711.02	3,840.48	4,224.53	4,659.48	5,125.43	5,176.08	5,693.69
60		2,481.48	2,729.63	3,869.84	4,256.82	4,697.00	5,166.70	5,214.28	5,735.71
61		2,592.50	2,851.75	4,045.52	4,450.07	4,910.50	5,401.55	5,453.40	5,998.74
62		2,687.66	2,956.43	4,196.80	4,616.48	5,094.72	5,604.19	5,658.36	6,224.20
63		2,812.10	3,093.31	4,394.44	4,833.88	5,335.06	5,868.57	5,924.32	6,516.75
64		2,945.08	3,239.59	4,606.72	5,067.39	5,591.26	6,150.39	6,207.36	6,828.10
65		2,962.44	3,258.68	4,628.52	5,091.37	5,612.49	6,173.74	6,226.74	6,849.41
66		3,141.45	3,455.60	4,909.32	5,400.25	5,951.79	6,546.97	6,601.14	7,261.25
67		3,272.49	3,599.74	5,115.24	5,626.76	6,202.17	6,822.39	6,879.60	7,567.56
68		3,409.38	3,750.32	5,332.86	5,866.15	6,464.25	7,110.68	7,167.42	7,884.16
69		3,553.29	3,908.62	5,559.84	6,115.82	6,739.20	7,413.12	7,471.62	8,218.78
70		3,577.58	3,935.34	5,600.28	6,160.31	6,787.91	7,466.70	7,521.28	8,273.41
71		3,805.84	4,186.42	5,959.62	6,555.58	7,217.31	7,939.04	7,995.88	8,795.47
72		3,970.82	4,367.90	6,219.52	6,841.47	7,530.32	8,283.35	8,339.40	9,173.34
73		4,140.32	4,554.35	6,488.46	7,137.31	7,853.50	8,638.85	8,694.22	9,563.64
74		4,312.08	4,743.29	6,761.92	7,438.11	8,183.46	9,001.81	9,055.82	9,961.40
75		4,744.00	5,218.40	7,400.00	8,140.00	8,921.00	9,813.10	9,846.00	10,830.60
76		4,946.00	5,440.60	7,718.00	8,489.80	9,303.00	10,233.30	10,262.00	11,288.20
77		5,145.00	5,659.50	8,036.00	8,839.60	9,683.00	10,651.30	10,678.00	11,745.80
78		5,340.00	5,874.00	8,348.00	9,182.80	10,060.00	11,066.00	11,090.00	12,199.00
79		5,537.00	6,090.70	8,668.00	9,534.80	10,445.00	11,489.50	11,512.00	12,663.20
80		5,893.00	6,482.30	9,222.00	10,144.20	11,102.00	12,212.20	12,224.00	13,446.40
81		6,122.00	6,734.20	9,592.00	10,551.20	11,550.00	12,705.00	12,714.00	13,985.40
82		6,351.00	6,986.10	9,966.00	10,962.60	12,003.00	13,203.30	13,212.00	14,533.20
83		6,575.00	7,232.50	10,338.00	11,371.80	12,455.00	13,700.50	13,710.00	15,081.00
84		6,798.00	7,477.80	10,712.00	11,783.20	12,912.00	14,203.20	14,212.00	15,633.20
85		7,754.00	8,529.40	12,170.00	13,387.00	14,616.00	16,077.60	16,042.00	17,646.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	
Issue Age									
18-29	2,057.51	2,304.41	2,629.41	2,944.94	3,040.38	3,405.23	3,326.33	3,725.49	
30	2,106.72	2,359.53	2,693.25	3,016.44	3,113.53	3,487.15	3,406.13	3,814.87	
31	2,157.26	2,416.13	2,757.09	3,087.94	3,189.34	3,572.06	3,488.59	3,907.22	
32	2,209.13	2,474.23	2,824.92	3,163.91	3,266.48	3,658.46	3,572.38	4,001.07	
33	2,263.66	2,535.30	2,892.75	3,239.88	3,344.95	3,746.34	3,658.83	4,097.89	
34	2,318.19	2,596.37	2,964.57	3,320.32	3,427.41	3,838.70	3,749.27	4,199.18	
35	2,375.38	2,660.43	3,040.38	3,405.23	3,512.53	3,934.03	3,842.37	4,303.45	
36	2,435.23	2,727.46	3,116.19	3,490.13	3,600.31	4,032.35	3,938.13	4,410.71	
37	2,495.08	2,794.49	3,192.00	3,575.04	3,690.75	4,133.64	4,036.55	4,520.94	
38	2,558.92	2,865.99	3,271.80	3,664.42	3,785.18	4,239.40	4,138.96	4,635.64	
39	2,624.09	2,938.98	3,355.59	3,758.26	3,882.27	4,348.14	4,245.36	4,754.80	
40	2,670.36	2,990.80	3,417.48	3,827.58	3,952.08	4,426.33	4,323.00	4,841.76	
41	2,740.32	3,069.16	3,508.56	3,929.59	4,056.36	4,543.12	4,436.52	4,968.90	
42	2,811.60	3,148.99	3,599.64	4,031.60	4,163.28	4,662.87	4,554.00	5,100.48	
43	2,886.84	3,233.26	3,694.68	4,138.04	4,275.48	4,788.54	4,675.44	5,236.49	
44	2,964.72	3,320.49	3,797.64	4,253.36	4,391.64	4,918.64	4,803.48	5,379.90	
45	3,045.24	3,410.67	3,900.60	4,368.67	4,511.76	5,053.17	4,935.48	5,527.74	
46	3,128.40	3,503.81	4,007.52	4,488.42	4,638.48	5,195.10	5,074.08	5,682.97	
47	3,215.52	3,601.38	4,122.36	4,617.04	4,770.48	5,342.94	5,217.96	5,844.12	
48	3,307.92	3,704.87	4,241.16	4,750.10	4,907.76	5,496.69	5,368.44	6,012.65	
49	3,402.96	3,811.32	4,363.92	4,887.59	5,051.64	5,657.84	5,526.84	6,190.06	
50	3,423.66	3,834.50	4,392.45	4,919.54	5,083.89	5,693.96	5,562.48	6,229.98	
51	3,524.28	3,947.19	4,524.03	5,066.91	5,236.11	5,864.44	5,730.18	6,417.80	
52	3,630.06	4,065.67	4,659.48	5,218.62	5,397.36	6,045.04	5,905.62	6,614.29	
53	3,742.29	4,191.36	4,806.54	5,383.32	5,565.06	6,232.87	6,091.38	6,822.35	
54	3,858.39	4,321.40	4,957.47	5,552.37	5,743.08	6,432.25	6,284.88	7,039.07	
55	3,889.62	4,356.37	4,997.16	5,596.82	5,790.96	6,485.88	6,339.06	7,099.75	
56	4,049.64	4,535.60	5,205.06	5,829.67	6,034.14	6,758.24	6,604.92	7,397.51	
57	4,184.46	4,686.60	5,382.72	6,028.65	6,238.26	6,986.85	6,829.20	7,648.70	
58	4,326.84	4,846.06	5,567.94	6,236.09	6,453.72	7,228.17	7,066.08	7,914.01	
59	4,476.78	5,013.99	5,760.72	6,452.01	6,680.52	7,482.18	7,315.56	8,193.43	
60	4,509.12	5,050.21	5,804.76	6,501.33	6,733.18	7,541.16	7,372.46	8,257.16	
61	4,712.86	5,278.40	6,068.28	6,796.47	7,040.62	7,885.49	7,709.18	8,634.28	
62	4,886.10	5,472.43	6,295.20	7,050.62	7,304.14	8,180.64	7,998.32	8,958.12	
63	5,115.46	5,729.32	6,591.66	7,382.66	7,648.18	8,565.96	8,375.30	9,380.34	
64	5,358.24	6,001.23	6,910.08	7,739.29	8,015.40	8,977.25	8,776.68	9,829.88	
65	5,387.85	6,034.39	6,942.78	7,775.91	8,048.43	9,014.24	8,807.76	9,864.69	
66	5,714.28	6,399.99	7,363.98	8,247.66	8,536.32	9,560.68	9,340.11	10,460.92	
67	5,952.96	6,667.32	7,672.86	8,593.60	8,896.68	9,964.28	9,733.23	10,901.22	
68	6,204.51	6,949.05	7,999.29	8,959.20	9,273.42	10,386.23	10,145.07	11,362.48	
69	6,467.76	7,243.89	8,339.76	9,340.53	9,667.71	10,827.84	10,575.63	11,844.71	
70	6,515.58	7,297.45	8,400.42	9,408.47	9,738.34	10,906.94	10,650.25	11,928.28	
71	6,931.42	7,763.19	8,939.43	10,012.16	10,357.58	11,600.49	11,322.60	12,681.31	
72	7,233.13	8,101.11	9,329.28	10,448.79	10,807.32	12,104.20	11,811.89	13,229.32	
73	7,545.01	8,450.41	9,732.69	10,900.61	11,272.88	12,625.63	12,318.13	13,796.31	
74	7,861.41	8,804.78	10,142.88	11,360.03	11,747.48	13,157.18	12,833.41	14,373.42	
75	8,633.00	9,668.96	11,100.00	12,432.00	12,825.00	14,364.00	13,976.00	15,653.12	
76	9,003.00	10,083.36	11,577.00	12,966.24	13,375.00	14,980.00	14,572.00	16,320.64	
77	9,370.00	10,494.40	12,054.00	13,500.48	13,924.00	15,594.88	15,167.00	16,987.04	
78	9,730.00	10,897.60	12,522.00	14,024.64	14,467.00	16,203.04	15,757.00	17,647.84	
79	10,096.00	11,307.52	13,002.00	14,562.24	15,022.00	16,824.64	16,360.00	18,323.20	
80	10,745.00	12,034.40	13,833.00	15,492.96	15,973.00	17,889.76	17,385.00	19,471.20	
81	11,170.00	12,510.40	14,388.00	16,114.56	16,619.00	18,613.28	18,086.00	20,256.32	
82	11,596.00	12,987.52	14,949.00	16,742.88	17,272.00	19,344.64	18,798.00	21,053.76	
83	12,016.00	13,457.92	15,507.00	17,367.84	17,921.00	20,071.52	19,506.00	21,846.72	
84	12,436.00	13,928.32	16,068.00	17,996.16	18,577.00	20,806.24	20,224.00	22,650.88	
85	14,165.00	15,864.80	18,255.00	20,445.60	21,057.00	23,583.84	22,872.00	25,616.64	

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		3,186.68	3,569.08	3,884.93	4,351.12	4,382.35	4,908.23	4,807.95	5,384.90
30		3,262.49	3,653.99	3,976.70	4,453.90	4,488.75	5,027.40	4,922.33	5,513.01
31		3,340.96	3,741.88	4,072.46	4,561.16	4,595.15	5,146.57	5,040.70	5,645.58
32		3,420.76	3,831.25	4,170.88	4,671.39	4,708.20	5,273.18	5,163.06	5,782.63
33		3,504.55	3,925.10	4,273.29	4,786.08	4,821.25	5,399.80	5,289.41	5,924.14
34		3,589.67	4,020.43	4,377.03	4,902.27	4,940.95	5,533.86	5,418.42	6,068.63
35		3,677.45	4,118.74	4,486.09	5,024.42	5,067.30	5,675.38	5,552.75	6,219.08
36		3,769.22	4,221.53	4,597.81	5,149.55	5,193.65	5,816.89	5,691.07	6,374.00
37		3,863.65	4,327.29	4,712.19	5,277.65	5,320.00	5,958.40	5,834.71	6,534.88
38		3,960.74	4,436.03	4,831.89	5,411.72	5,453.00	6,107.36	5,982.34	6,700.22
39		4,061.82	4,549.24	4,955.58	5,550.25	5,592.65	6,263.77	6,136.62	6,873.01
40		4,134.24	4,630.35	5,043.72	5,648.97	5,695.80	6,379.30	6,247.56	6,997.27
41		4,241.16	4,750.10	5,175.72	5,796.81	5,847.60	6,549.31	6,411.24	7,180.59
42		4,352.04	4,874.28	5,311.68	5,949.08	5,999.40	6,719.33	6,581.52	7,371.30
43		4,466.88	5,002.91	5,452.92	6,107.27	6,157.80	6,896.74	6,757.08	7,567.93
44		4,587.00	5,137.44	5,600.76	6,272.85	6,329.40	7,088.93	6,940.56	7,773.43
45		4,711.08	5,276.41	5,753.88	6,444.35	6,501.00	7,281.12	7,131.96	7,987.80
46		4,840.44	5,421.29	5,912.28	6,621.75	6,679.20	7,480.70	7,329.96	8,209.56
47		4,976.40	5,573.57	6,078.60	6,808.03	6,870.60	7,695.07	7,538.52	8,443.14
48		5,116.32	5,730.28	6,251.52	7,001.70	7,068.60	7,916.83	7,755.00	8,685.60
49		5,264.16	5,895.86	6,433.68	7,205.72	7,273.20	8,145.98	7,982.04	8,939.88
50		5,294.16	5,929.46	6,473.22	7,250.01	7,320.75	8,199.24	8,032.83	8,996.77
51		5,450.25	6,104.28	6,665.43	7,465.28	7,540.05	8,444.86	8,274.06	9,266.95
52		5,614.08	6,287.77	6,866.67	7,690.67	7,765.80	8,697.70	8,526.90	9,550.13
53		5,785.65	6,479.93	7,078.23	7,927.62	8,010.90	8,972.21	8,792.64	9,847.76
54		5,964.96	6,680.76	7,301.40	8,177.57	8,262.45	9,253.94	9,072.57	10,161.28
55		6,011.46	6,732.84	7,359.66	8,242.82	8,328.60	9,328.03	9,147.60	10,245.31
56		6,259.68	7,010.84	7,665.84	8,585.74	8,675.10	9,716.11	9,530.64	10,674.32
57		6,466.32	7,242.28	7,921.62	8,872.21	8,971.20	10,047.74	9,853.20	11,035.58
58		6,685.56	7,487.83	8,192.52	9,175.62	9,279.90	10,393.49	10,192.14	11,415.20
59		6,916.14	7,746.08	8,478.54	9,495.96	9,601.20	10,753.34	10,551.24	11,817.39
60		6,964.98	7,800.78	8,541.22	9,566.17	9,674.60	10,835.55	10,633.52	11,909.54
61		7,278.52	8,151.94	8,929.18	10,000.68	10,113.80	11,327.46	11,117.86	12,452.00
62		7,545.70	8,451.18	9,259.80	10,370.98	10,492.00	11,751.04	11,533.88	12,917.95
63		7,898.28	8,846.07	9,695.34	10,858.78	10,986.10	12,304.43	12,078.00	13,527.36
64		8,272.82	9,265.56	10,158.94	11,378.01	11,516.80	12,898.82	12,656.28	14,175.03
65		8,319.87	9,318.25	10,211.76	11,437.17	11,571.30	12,959.86	12,710.88	14,236.19
66		8,822.97	9,881.73	10,830.69	12,130.37	12,273.30	13,746.10	13,481.91	15,099.74
67		9,191.52	10,294.50	11,286.99	12,641.43	12,788.10	14,322.67	14,050.53	15,736.59
68		9,577.62	10,726.93	11,764.35	13,176.07	13,332.15	14,932.01	14,646.06	16,403.59
69		9,982.44	11,180.33	12,266.28	13,738.23	13,899.60	15,567.55	15,269.67	17,102.03
70		10,054.74	11,261.31	12,358.81	13,841.87	14,000.70	15,680.78	15,382.69	17,228.61
71		10,696.58	11,980.17	13,149.81	14,727.79	14,899.05	16,686.94	16,361.27	18,324.62
72		11,161.01	12,500.33	13,724.98	15,371.98	15,548.80	17,414.66	17,074.30	19,123.22
73		11,640.13	13,036.95	14,319.36	16,037.68	16,221.15	18,167.69	17,811.06	19,948.39
74		12,126.03	13,581.15	14,922.78	16,713.51	16,904.80	18,933.38	18,561.38	20,788.75
75		13,326.00	14,925.12	16,369.00	18,333.28	18,500.00	20,720.00	20,280.00	22,713.60
76		13,895.00	15,562.40	17,075.00	19,124.00	19,295.00	21,610.40	21,151.00	23,689.12
77		14,459.00	16,194.08	17,776.00	19,909.12	20,090.00	22,500.80	22,020.00	24,662.40
78		15,011.00	16,812.32	18,465.00	20,680.80	20,870.00	23,374.40	22,877.00	25,622.24
79		15,571.00	17,439.52	19,167.00	21,467.04	21,670.00	24,270.40	23,753.00	26,603.36
80		16,571.00	18,559.52	20,400.00	22,848.00	23,055.00	25,821.60	25,262.00	28,293.44
81		17,222.00	19,288.64	21,217.00	23,763.04	23,980.00	26,857.60	26,282.00	29,435.84
82		17,873.00	20,017.76	22,038.00	24,682.56	24,915.00	27,904.80	27,312.00	30,589.44
83		18,512.00	20,733.44	22,848.00	25,589.76	25,845.00	28,946.40	28,336.00	31,736.32
84		19,151.00	21,449.12	23,663.00	26,502.56	26,780.00	29,993.60	29,369.00	32,893.28
85		21,823.00	24,441.76	26,935.00	30,167.20	30,425.00	34,076.00	33,317.00	37,315.04

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums						
Facility Monthly Cash Benefit		\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000
Community Monthly Cash Benefit		\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000
Issue Age								
18-29		4,752.09	5,417.38	5,699.05	6,496.92	6,373.36	7,265.63	7,769.86
30		4,865.14	5,546.26	5,832.05	6,648.54	6,524.98	7,438.48	7,953.40
31		4,982.18	5,679.69	5,971.70	6,807.74	6,681.92	7,617.39	8,144.92
32		5,101.88	5,816.14	6,118.00	6,974.52	6,841.52	7,799.33	8,341.76
33		5,224.24	5,955.63	6,264.30	7,141.30	7,009.10	7,990.37	8,546.58
34		5,351.92	6,101.19	6,417.25	7,315.67	7,179.34	8,184.45	8,754.06
35		5,482.26	6,249.78	6,576.85	7,497.61	7,354.90	8,384.59	8,972.18
36		5,617.92	6,404.43	6,736.45	7,679.55	7,538.44	8,593.82	9,195.62
37		5,757.57	6,563.63	6,902.70	7,869.08	7,727.30	8,809.12	9,424.38
38		5,901.21	6,727.38	7,075.60	8,066.18	7,921.48	9,030.49	9,663.78
39		6,050.17	6,897.19	7,255.15	8,270.87	8,123.64	9,260.95	9,911.16
40		6,157.80	7,019.89	7,385.40	8,419.36	8,268.48	9,426.07	10,087.44
41		6,316.20	7,200.47	7,576.80	8,637.55	8,482.32	9,669.84	10,351.44
42		6,479.88	7,387.06	7,774.80	8,863.27	8,704.08	9,922.65	10,623.36
43		6,648.84	7,579.68	7,979.40	9,096.52	8,933.76	10,184.49	10,905.84
44		6,825.72	7,781.32	8,190.60	9,337.28	9,174.00	10,458.36	11,201.52
45		7,009.20	7,990.49	8,415.00	9,593.10	9,422.16	10,741.26	11,507.76
46		7,199.28	8,207.18	8,646.00	9,856.44	9,680.88	11,036.20	11,824.56
47		7,398.60	8,434.40	8,883.60	10,127.30	9,952.80	11,346.19	12,157.20
48		7,604.52	8,669.15	9,134.40	10,413.22	10,232.64	11,665.21	12,503.04
49		7,821.00	8,915.94	9,398.40	10,714.18	10,528.32	12,002.28	12,867.36
50		7,863.84	8,964.78	9,449.25	10,772.15	10,588.32	12,070.68	12,946.44
51		8,092.17	9,225.07	9,726.60	11,088.32	10,900.50	12,426.57	13,330.86
52		8,332.11	9,498.61	10,016.85	11,419.21	11,228.16	12,800.10	13,733.34
53		8,582.37	9,783.90	10,320.00	11,764.80	11,571.30	13,191.28	14,156.46
54		8,844.24	10,082.43	10,642.50	12,132.45	11,929.92	13,600.11	14,602.80
55		8,908.20	10,155.35	10,722.60	12,223.76	12,022.92	13,706.13	14,719.32
56		9,271.08	10,569.03	11,157.30	12,719.32	12,519.36	14,272.07	15,331.68
57		9,573.48	10,913.77	11,529.00	13,143.06	12,932.64	14,743.21	15,843.24
58		9,891.00	11,275.74	11,913.30	13,581.16	13,371.12	15,243.08	16,385.04
59		10,227.42	11,659.26	12,322.80	14,047.99	13,832.28	15,768.80	16,957.08
60		10,294.36	11,735.57	12,407.40	14,144.44	13,929.96	15,880.15	17,082.44
61		10,751.86	12,257.12	12,962.50	14,777.25	14,557.04	16,595.03	17,858.36
62		11,141.04	12,700.79	13,438.30	15,319.66	15,091.40	17,204.20	18,519.60
63		11,654.66	13,286.31	14,060.50	16,028.97	15,796.56	18,008.08	19,390.68
64		12,201.22	13,909.39	14,725.40	16,786.96	16,545.64	18,862.03	20,317.88
65		12,279.15	13,998.23	14,812.20	16,885.91	16,639.74	18,969.30	20,423.52
66		13,015.08	14,837.19	15,707.25	17,906.27	17,645.94	20,116.37	21,661.38
67		13,552.11	15,449.41	16,362.45	18,653.19	18,383.04	20,956.67	22,573.98
68		14,113.71	16,089.63	17,046.90	19,433.47	19,155.24	21,836.97	23,528.70
69		14,703.39	16,761.86	17,766.45	20,253.75	19,964.88	22,759.96	24,532.56
70		14,801.87	16,874.13	17,887.90	20,392.21	20,109.48	22,924.81	24,717.62
71		15,742.03	17,945.91	19,029.20	21,693.29	21,393.16	24,388.20	26,299.62
72		16,416.64	18,714.97	19,854.10	22,633.67	22,322.02	25,447.10	27,449.96
73		17,112.72	19,508.50	20,701.60	23,599.82	23,280.26	26,539.50	28,638.72
74		17,815.58	20,309.76	21,560.40	24,578.86	24,252.06	27,647.35	29,845.56
75		19,614.00	22,359.96	23,720.00	27,040.80	26,652.00	30,383.28	32,738.00
76		20,440.00	23,301.60	24,730.00	28,192.20	27,790.00	31,680.60	34,150.00
77		21,253.00	24,228.42	25,725.00	29,326.50	28,918.00	32,966.52	35,552.00
78		22,047.00	25,133.58	26,700.00	30,438.00	30,022.00	34,225.08	36,930.00
79		22,849.00	26,047.86	27,685.00	31,560.90	31,142.00	35,501.88	38,334.00
80		24,313.00	27,716.82	29,465.00	33,590.10	33,142.00	37,781.88	40,800.00
81		25,245.00	28,779.30	30,610.00	34,895.40	34,444.00	39,266.16	42,434.00
82		26,172.00	29,836.08	31,755.00	36,200.70	35,746.00	40,750.44	44,076.00
83		27,077.00	30,867.78	32,875.00	37,477.50	37,024.00	42,207.36	45,696.00
84		27,976.00	31,892.64	33,990.00	38,748.60	38,302.00	43,664.28	47,326.00
85		31,922.00	36,391.08	38,770.00	44,197.80	43,646.00	49,756.44	53,870.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	436.24	479.86	680.96	749.06	828.59	911.45	928.34	1,021.17
30	454.86	500.35	707.56	778.32	861.84	948.02	965.58	1,062.14
31	472.15	519.37	734.16	807.58	896.42	986.06	1,002.82	1,103.10
32	490.77	539.85	763.42	839.76	932.33	1,025.56	1,042.72	1,146.99
33	510.72	561.79	795.34	874.87	969.57	1,066.53	1,085.28	1,193.81
34	532.00	585.20	827.26	909.99	1,008.14	1,108.95	1,127.84	1,240.62
35	553.28	608.61	861.84	948.02	1,049.37	1,154.31	1,173.06	1,290.37
36	575.89	633.48	896.42	986.06	1,091.93	1,201.12	1,220.94	1,343.03
37	599.83	659.81	933.66	1,027.03	1,137.15	1,250.87	1,271.48	1,398.63
38	623.77	686.15	973.56	1,070.92	1,183.70	1,302.07	1,324.68	1,457.15
39	650.37	715.41	1,013.46	1,114.81	1,234.24	1,357.66	1,377.88	1,515.67
40	671.88	739.07	1,048.08	1,152.89	1,275.12	1,402.63	1,425.60	1,568.16
41	699.60	769.56	1,092.96	1,202.26	1,329.24	1,462.16	1,486.32	1,634.95
42	729.96	802.96	1,137.84	1,251.62	1,386.00	1,524.60	1,547.04	1,701.74
43	760.32	836.35	1,188.00	1,306.80	1,445.40	1,589.94	1,615.68	1,777.25
44	792.00	871.20	1,238.16	1,361.98	1,508.76	1,659.64	1,684.32	1,852.75
45	826.32	908.95	1,290.96	1,420.06	1,573.44	1,730.78	1,758.24	1,934.06
46	861.96	948.16	1,349.04	1,483.94	1,643.40	1,807.74	1,834.80	2,018.28
47	900.24	990.26	1,407.12	1,547.83	1,716.00	1,887.60	1,916.64	2,108.30
48	938.52	1,032.37	1,470.48	1,617.53	1,793.88	1,973.27	2,001.12	2,201.23
49	980.76	1,078.84	1,536.48	1,690.13	1,874.40	2,061.84	2,093.52	2,302.87
50	1,001.04	1,101.14	1,571.22	1,728.34	1,915.65	2,107.22	2,138.82	2,352.70
51	1,046.19	1,150.81	1,643.46	1,807.81	2,003.37	2,203.71	2,236.86	2,460.55
52	1,092.63	1,201.89	1,718.28	1,890.11	2,097.54	2,307.29	2,342.64	2,576.90
53	1,142.94	1,257.23	1,798.26	1,978.09	2,195.58	2,415.14	2,451.00	2,696.10
54	1,195.83	1,315.41	1,883.40	2,071.74	2,300.07	2,530.08	2,567.10	2,823.81
55	1,222.20	1,344.42	1,927.80	2,120.58	2,354.94	2,590.43	2,628.36	2,891.20
56	1,291.50	1,420.65	2,036.16	2,239.78	2,489.76	2,738.74	2,782.08	3,060.29
57	1,353.24	1,488.56	2,136.96	2,350.66	2,613.24	2,874.56	2,918.16	3,209.98
58	1,418.76	1,560.64	2,242.80	2,467.08	2,744.28	3,018.71	3,064.32	3,370.75
59	1,488.06	1,636.87	2,356.20	2,591.82	2,882.88	3,171.17	3,220.56	3,542.62
60	1,518.90	1,670.79	2,408.28	2,649.11	2,946.30	3,240.93	3,291.56	3,620.72
61	1,610.40	1,771.44	2,552.24	2,807.46	3,125.64	3,438.20	3,491.64	3,840.80
62	1,692.14	1,861.35	2,686.44	2,955.08	3,289.12	3,618.03	3,674.64	4,042.10
63	1,794.62	1,974.08	2,852.36	3,137.60	3,492.86	3,842.15	3,901.56	4,291.72
64	1,904.42	2,094.86	3,030.48	3,333.53	3,711.24	4,082.36	4,145.56	4,560.12
65	1,952.73	2,148.00	3,102.84	3,413.12	3,796.65	4,176.32	4,237.74	4,661.51
66	2,097.81	2,307.59	3,334.50	3,667.95	4,082.13	4,490.34	4,555.98	5,011.58
67	2,214.81	2,436.29	3,521.70	3,873.87	4,312.62	4,743.88	4,811.04	5,292.14
68	2,337.66	2,571.43	3,720.60	4,092.66	4,554.81	5,010.29	5,082.48	5,590.73
69	2,467.53	2,714.28	3,931.20	4,324.32	4,811.04	5,292.14	5,367.96	5,904.76
70	2,516.51	2,768.16	4,011.50	4,412.65	4,909.85	5,400.84	5,475.98	6,023.58
71	2,710.87	2,981.96	4,323.38	4,755.72	5,288.40	5,817.24	5,894.08	6,483.49
72	2,863.42	3,149.76	4,567.46	5,024.21	5,586.72	6,145.39	6,226.30	6,848.93
73	3,022.75	3,325.03	4,825.10	5,307.61	5,898.60	6,488.46	6,572.08	7,229.29
74	3,185.47	3,504.02	5,087.26	5,595.99	6,220.65	6,842.72	6,929.16	7,622.08
75	3,556.00	3,911.60	5,658.00	6,223.80	6,894.00	7,583.40	7,658.00	8,423.80
76	3,748.00	4,122.80	5,968.00	6,564.80	7,269.00	7,995.90	8,072.00	8,879.20
77	3,940.00	4,334.00	6,280.00	6,908.00	7,649.00	8,413.90	8,492.00	9,341.20
78	4,131.00	4,544.10	6,590.00	7,249.00	8,029.00	8,831.90	8,912.00	9,803.20
79	4,326.00	4,758.60	6,912.00	7,603.20	8,421.00	9,263.10	9,346.00	10,280.60
80	4,655.00	5,120.50	7,436.00	8,179.60	9,053.00	9,958.30	10,038.00	11,041.80
81	4,883.00	5,371.30	7,812.00	8,593.20	9,513.00	10,464.30	10,546.00	11,600.60
82	5,113.00	5,624.30	8,194.00	9,013.40	9,982.00	10,980.20	11,066.00	12,172.60
83	5,342.00	5,876.20	8,576.00	9,433.60	10,455.00	11,500.50	11,592.00	12,751.20
84	5,572.00	6,129.20	8,966.00	9,862.60	10,937.00	12,030.70	12,126.00	13,338.60
85	6,424.00	7,066.40	10,306.00	11,336.60	12,530.00	13,783.00	13,856.00	15,241.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	792.68	887.80	1,021.44	1,144.01	1,185.03	1,327.23	1,303.40	1,459.81
30	823.27	922.06	1,061.34	1,188.70	1,231.58	1,379.37	1,355.27	1,517.90
31	856.52	959.30	1,101.24	1,233.39	1,280.79	1,434.48	1,408.47	1,577.49
32	891.10	998.03	1,145.13	1,282.55	1,332.66	1,492.58	1,465.66	1,641.54
33	927.01	1,038.25	1,193.01	1,336.17	1,385.86	1,552.16	1,524.18	1,707.08
34	964.25	1,079.96	1,240.89	1,389.80	1,443.05	1,616.22	1,585.36	1,775.60
35	1,004.15	1,124.65	1,292.76	1,447.89	1,501.57	1,681.76	1,650.53	1,848.59
36	1,045.38	1,170.83	1,344.63	1,505.99	1,562.75	1,750.28	1,717.03	1,923.07
37	1,087.94	1,218.49	1,400.49	1,568.55	1,626.59	1,821.78	1,787.52	2,002.02
38	1,133.16	1,269.14	1,460.34	1,635.58	1,694.42	1,897.75	1,862.00	2,085.44
39	1,179.71	1,321.28	1,520.19	1,702.61	1,764.91	1,976.70	1,939.14	2,171.84
40	1,219.68	1,366.04	1,572.12	1,760.77	1,825.56	2,044.63	2,005.08	2,245.69
41	1,271.16	1,423.70	1,639.44	1,836.17	1,902.12	2,130.37	2,089.56	2,340.31
42	1,325.28	1,484.31	1,706.76	1,911.57	1,983.96	2,222.04	2,179.32	2,440.84
43	1,380.72	1,546.41	1,782.00	1,995.84	2,068.44	2,316.65	2,273.04	2,545.80
44	1,440.12	1,612.93	1,857.24	2,080.11	2,158.20	2,417.18	2,370.72	2,655.21
45	1,502.16	1,682.42	1,936.44	2,168.81	2,251.92	2,522.15	2,473.68	2,770.52
46	1,568.16	1,756.34	2,023.56	2,266.39	2,350.92	2,633.03	2,583.24	2,893.23
47	1,636.80	1,833.22	2,110.68	2,363.96	2,456.52	2,751.30	2,698.08	3,021.85
48	1,708.08	1,913.05	2,205.72	2,470.41	2,566.08	2,874.01	2,819.52	3,157.86
49	1,784.64	1,998.80	2,304.72	2,581.29	2,682.24	3,004.11	2,947.56	3,301.27
50	1,822.77	2,041.50	2,356.83	2,639.65	2,741.25	3,070.20	3,012.15	3,373.61
51	1,905.33	2,133.97	2,465.19	2,761.01	2,867.67	3,211.79	3,150.18	3,528.20
52	1,991.76	2,230.77	2,577.42	2,886.71	3,000.54	3,360.60	3,297.24	3,692.91
53	2,083.35	2,333.35	2,697.39	3,021.08	3,141.15	3,518.09	3,452.04	3,866.28
54	2,180.10	2,441.71	2,825.10	3,164.11	3,289.50	3,684.24	3,617.16	4,051.22
55	2,230.20	2,497.82	2,891.70	3,238.70	3,367.98	3,772.14	3,703.14	4,147.52
56	2,356.20	2,638.94	3,054.24	3,420.75	3,562.02	3,989.46	3,916.08	4,386.01
57	2,470.86	2,767.36	3,205.44	3,590.09	3,737.16	4,185.62	4,110.12	4,603.33
58	2,591.82	2,902.84	3,364.20	3,767.90	3,923.64	4,394.48	4,315.50	4,833.36
59	2,720.34	3,046.78	3,534.30	3,958.42	4,121.46	4,616.04	4,533.48	5,077.50
60	2,777.94	3,111.29	3,612.42	4,045.91	4,213.88	4,719.55	4,634.78	5,190.95
61	2,945.08	3,298.49	3,828.36	4,287.76	4,468.86	5,005.12	4,916.60	5,506.59
62	3,096.36	3,467.92	4,029.66	4,513.22	4,703.10	5,267.47	5,174.02	5,794.90
63	3,285.46	3,679.72	4,278.54	4,791.96	4,993.46	5,592.68	5,494.88	6,154.27
64	3,489.20	3,907.90	4,545.72	5,091.21	5,307.00	5,943.84	5,838.92	6,539.59
65	3,575.52	4,004.58	4,654.26	5,212.77	5,429.97	6,081.57	5,971.68	6,688.28
66	3,842.28	4,303.35	5,001.75	5,601.96	5,838.30	6,538.90	6,420.96	7,191.48
67	4,057.56	4,544.47	5,282.55	5,916.46	6,168.24	6,908.43	6,782.49	7,596.39
68	4,284.54	4,798.68	5,580.90	6,250.61	6,515.73	7,297.62	7,163.91	8,023.58
69	4,524.39	5,067.32	5,896.80	6,604.42	6,881.94	7,707.77	7,566.39	8,474.36
70	4,616.05	5,169.98	6,017.25	6,739.32	7,024.08	7,866.97	7,721.29	8,647.84
71	4,974.26	5,571.17	6,485.07	7,263.28	7,566.48	8,474.46	8,314.54	9,312.28
72	5,255.63	5,886.31	6,851.19	7,673.33	7,994.75	8,954.12	8,783.49	9,837.51
73	5,549.43	6,215.36	7,237.65	8,106.17	8,443.36	9,456.56	9,273.91	10,386.78
74	5,850.01	6,552.01	7,630.89	8,546.60	8,904.40	9,972.93	9,777.89	10,951.24
75	6,524.00	7,306.88	8,487.00	9,505.44	9,880.00	11,065.60	10,826.00	12,125.12
76	6,879.00	7,704.48	8,952.00	10,026.24	10,419.00	11,669.28	11,414.00	12,783.68
77	7,235.00	8,103.20	9,420.00	10,550.40	10,964.00	12,279.68	12,010.00	13,451.20
78	7,589.00	8,499.68	9,885.00	11,071.20	11,509.00	12,890.08	12,607.00	14,119.84
79	7,953.00	8,907.36	10,368.00	11,612.16	12,072.00	13,520.64	13,224.00	14,810.88
80	8,558.00	9,584.96	11,154.00	12,492.48	12,983.00	14,540.96	14,212.00	15,917.44
81	8,983.00	10,060.96	11,718.00	13,124.16	13,642.00	15,279.04	14,934.00	16,726.08
82	9,414.00	10,543.68	12,291.00	13,765.92	14,315.00	16,032.80	15,673.00	17,553.76
83	9,843.00	11,024.16	12,864.00	14,407.68	14,992.00	16,791.04	16,417.00	18,387.04
84	10,277.00	11,510.24	13,449.00	15,062.88	15,681.00	17,562.72	17,176.00	19,237.12
85	11,836.00	13,256.32	15,459.00	17,314.08	17,986.00	20,144.32	19,662.00	22,021.44

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		1,224.93	1,371.92	1,498.91	1,678.78	1,702.40	1,906.69	1,869.98	2,094.38
30		1,274.14	1,427.04	1,558.76	1,745.81	1,768.90	1,981.17	1,944.46	2,177.80
31		1,324.68	1,483.64	1,621.27	1,815.82	1,835.40	2,055.65	2,021.60	2,264.19
32		1,377.88	1,543.23	1,686.44	1,888.81	1,908.55	2,137.58	2,102.73	2,355.06
33		1,433.74	1,605.79	1,754.27	1,964.78	1,988.35	2,226.95	2,187.85	2,450.39
34		1,492.26	1,671.33	1,826.09	2,045.22	2,068.15	2,316.33	2,276.96	2,550.20
35		1,552.11	1,738.36	1,900.57	2,128.64	2,154.60	2,413.15	2,368.73	2,652.98
36		1,615.95	1,809.86	1,977.71	2,215.04	2,241.05	2,509.98	2,465.82	2,761.72
37		1,682.45	1,884.34	2,060.17	2,307.39	2,334.15	2,614.25	2,568.23	2,876.42
38		1,751.61	1,961.80	2,145.29	2,402.72	2,433.90	2,725.97	2,674.63	2,995.59
39		1,823.43	2,042.24	2,234.40	2,502.53	2,533.65	2,837.69	2,786.35	3,120.71
40		1,884.96	2,111.16	2,310.00	2,587.20	2,620.20	2,934.62	2,881.56	3,227.35
41		1,964.16	2,199.86	2,406.36	2,695.12	2,732.40	3,060.29	3,003.00	3,363.36
42		2,047.32	2,293.00	2,509.32	2,810.44	2,844.60	3,185.95	3,131.04	3,506.76
43		2,134.44	2,390.57	2,616.24	2,930.19	2,970.00	3,326.40	3,264.36	3,656.08
44		2,225.52	2,492.58	2,728.44	3,055.85	3,095.40	3,466.85	3,405.60	3,814.27
45		2,320.56	2,599.03	2,845.92	3,187.43	3,227.40	3,614.69	3,553.44	3,979.85
46		2,420.88	2,711.39	2,970.00	3,326.40	3,372.60	3,777.31	3,710.52	4,155.78
47		2,526.48	2,829.66	3,100.68	3,472.76	3,517.80	3,939.94	3,874.20	4,339.10
48		2,638.68	2,955.32	3,239.28	3,627.99	3,676.20	4,117.34	4,048.44	4,534.25
49		2,756.16	3,086.90	3,384.48	3,790.62	3,841.20	4,302.14	4,230.60	4,738.27
50		2,813.49	3,151.11	3,457.20	3,872.06	3,928.05	4,399.42	4,324.08	4,842.97
51		2,939.91	3,292.70	3,613.29	4,046.88	4,108.65	4,601.69	4,521.45	5,064.02
52		3,074.07	3,442.96	3,779.70	4,233.26	4,295.70	4,811.18	4,731.72	5,299.53
53		3,214.68	3,600.44	3,953.85	4,428.31	4,495.65	5,035.13	4,953.60	5,548.03
54		3,364.32	3,768.04	4,139.61	4,636.36	4,708.50	5,273.52	5,187.09	5,809.54
55		3,439.80	3,852.58	4,234.86	4,743.04	4,819.50	5,397.84	5,309.64	5,946.80
56		3,635.10	4,071.31	4,476.78	5,013.99	5,090.40	5,701.25	5,614.56	6,288.31
57		3,810.24	4,267.47	4,693.50	5,256.72	5,342.40	5,983.49	5,891.76	6,598.77
58		3,995.46	4,474.92	4,925.34	5,516.38	5,607.00	6,279.84	6,184.08	6,926.17
59		4,192.02	4,695.06	5,171.04	5,791.56	5,890.50	6,597.36	6,495.30	7,274.74
60		4,282.20	4,796.06	5,282.60	5,916.51	6,020.70	6,743.18	6,640.46	7,437.32
61		4,537.18	5,081.64	5,601.02	6,273.14	6,380.60	7,146.27	7,043.06	7,888.23
62		4,770.20	5,342.62	5,890.16	6,596.98	6,716.10	7,522.03	7,409.06	8,298.15
63		5,061.78	5,669.19	6,253.72	7,004.17	7,130.90	7,986.61	7,869.00	8,813.28
64		5,374.10	6,018.99	6,642.90	7,440.05	7,576.20	8,485.34	8,360.66	9,363.94
65		5,507.19	6,168.05	6,804.72	7,621.29	7,757.10	8,687.95	8,557.38	9,584.27
66		5,917.86	6,628.00	7,314.84	8,192.62	8,336.25	9,336.60	9,199.71	10,303.68
67		6,246.63	6,996.23	7,724.34	8,651.26	8,804.25	9,860.76	9,719.19	10,885.49
68		6,595.29	7,386.72	8,158.41	9,137.42	9,301.50	10,417.68	10,265.58	11,497.45
69		6,963.84	7,799.50	8,617.05	9,651.10	9,828.00	11,007.36	10,844.73	12,146.10
70		7,105.44	7,958.09	8,794.79	9,850.16	10,028.75	11,232.20	11,068.35	12,396.55
71		7,653.49	8,571.91	9,477.31	10,614.59	10,808.45	12,105.46	11,923.76	13,354.61
72		8,086.28	9,056.63	10,015.19	11,217.01	11,418.65	12,788.89	12,600.63	14,112.71
73		8,536.02	9,560.34	10,577.93	11,847.28	12,062.75	13,510.28	13,306.88	14,903.71
74		8,998.19	10,077.97	11,155.36	12,494.00	12,718.15	14,244.33	14,033.47	15,717.49
75		10,039.00	11,243.68	12,429.00	13,920.48	14,145.00	15,842.40	15,583.00	17,452.96
76		10,584.00	11,854.08	13,108.00	14,680.96	14,920.00	16,710.40	16,434.00	18,406.08
77		11,129.00	12,464.48	13,791.00	15,445.92	15,700.00	17,584.00	17,293.00	19,368.16
78		11,672.00	13,072.64	14,473.00	16,209.76	16,475.00	18,452.00	18,152.00	20,330.24
79		12,228.00	13,695.36	15,173.00	16,993.76	17,280.00	19,353.60	19,039.00	21,323.68
80		13,157.00	14,735.84	16,329.00	18,288.48	18,590.00	20,820.80	20,477.00	22,934.24
81		13,806.00	15,462.72	17,148.00	19,205.76	19,530.00	21,873.60	21,515.00	24,096.80
82		14,464.00	16,199.68	17,980.00	20,137.60	20,485.00	22,943.20	22,573.00	25,281.76
83		15,118.00	16,932.16	18,812.00	21,069.44	21,440.00	24,012.80	23,637.00	26,473.44
84		15,778.00	17,671.36	19,655.00	22,013.60	22,415.00	25,104.80	24,718.00	27,684.16
85		18,175.00	20,356.00	22,625.00	25,340.00	25,765.00	28,856.80	28,373.00	31,777.76

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,818.11	2,072.65	2,181.20	2,486.57	2,449.86	2,792.84	2,997.82	3,417.51
30	1,889.93	2,154.52	2,274.30	2,592.70	2,548.28	2,905.04	3,117.52	3,553.97
31	1,965.74	2,240.94	2,360.75	2,691.26	2,649.36	3,020.27	3,242.54	3,696.50
32	2,044.21	2,330.40	2,453.85	2,797.39	2,755.76	3,141.57	3,372.88	3,845.08
33	2,125.34	2,422.89	2,553.60	2,911.10	2,867.48	3,268.93	3,508.54	3,999.74
34	2,211.79	2,521.44	2,660.00	3,032.40	2,984.52	3,402.35	3,652.18	4,163.49
35	2,300.90	2,623.03	2,766.40	3,153.70	3,104.22	3,538.81	3,801.14	4,333.30
36	2,395.33	2,730.68	2,879.45	3,282.57	3,231.90	3,684.37	3,955.42	4,509.18
37	2,492.42	2,841.36	2,999.15	3,419.03	3,364.90	3,835.99	4,120.34	4,697.19
38	2,594.83	2,958.11	3,118.85	3,555.49	3,503.22	3,993.67	4,290.58	4,891.26
39	2,701.23	3,079.40	3,251.85	3,707.11	3,646.86	4,157.42	4,468.80	5,094.43
40	2,791.80	3,182.65	3,359.40	3,829.72	3,769.92	4,297.71	4,620.00	5,266.80
41	2,907.96	3,315.07	3,498.00	3,987.72	3,928.32	4,478.28	4,812.72	5,486.50
42	3,029.40	3,453.52	3,649.80	4,160.77	4,094.64	4,667.89	5,018.64	5,721.25
43	3,157.44	3,599.48	3,801.60	4,333.82	4,268.88	4,866.52	5,232.48	5,965.03
44	3,290.76	3,751.47	3,960.00	4,514.40	4,451.04	5,074.19	5,456.88	6,220.84
45	3,430.68	3,910.98	4,131.60	4,710.02	4,641.12	5,290.88	5,691.84	6,488.70
46	3,578.52	4,079.51	4,309.80	4,913.17	4,841.76	5,519.61	5,940.00	6,771.60
47	3,732.96	4,255.57	4,501.20	5,131.37	5,052.96	5,760.37	6,201.36	7,069.55
48	3,895.32	4,440.66	4,692.60	5,349.56	5,277.36	6,016.19	6,478.56	7,385.56
49	4,066.92	4,636.29	4,903.80	5,590.33	5,512.32	6,284.04	6,768.96	7,716.61
50	4,151.22	4,732.39	5,005.20	5,705.93	5,626.98	6,414.76	6,914.40	7,882.42
51	4,334.40	4,941.22	5,230.95	5,963.28	5,879.82	6,702.99	7,226.58	8,238.30
52	4,529.19	5,163.28	5,463.15	6,227.99	6,148.14	7,008.88	7,559.40	8,617.72
53	4,734.30	5,397.10	5,714.70	6,514.76	6,429.36	7,329.47	7,907.70	9,014.78
54	4,949.73	5,642.69	5,979.15	6,816.23	6,728.64	7,670.65	8,279.22	9,438.31
55	5,058.90	5,767.15	6,111.00	6,966.54	6,879.60	7,842.74	8,469.72	9,655.48
56	5,341.14	6,088.90	6,457.50	7,361.55	7,270.20	8,288.03	8,953.56	10,207.06
57	5,595.66	6,379.05	6,766.20	7,713.47	7,620.48	8,687.35	9,387.00	10,701.18
58	5,864.04	6,685.01	7,093.80	8,086.93	7,990.92	9,109.65	9,850.68	11,229.78
59	6,148.80	7,009.63	7,440.30	8,481.94	8,384.04	9,557.81	10,342.08	11,789.97
60	6,275.68	7,154.28	7,594.50	8,657.73	8,564.40	9,763.42	10,565.20	12,044.33
61	6,646.56	7,577.08	8,052.00	9,179.28	9,074.36	10,344.77	11,202.04	12,770.33
62	6,982.06	7,959.55	8,460.70	9,645.20	9,540.40	10,876.06	11,780.32	13,429.56
63	7,402.96	8,439.37	8,973.10	10,229.33	10,123.56	11,540.86	12,507.44	14,258.48
64	7,855.58	8,955.36	9,522.10	10,855.19	10,748.20	12,252.95	13,285.80	15,145.81
65	8,054.28	9,181.88	9,763.65	11,130.56	11,014.38	12,556.39	13,609.44	15,514.76
66	8,650.98	9,862.12	10,489.05	11,957.52	11,835.72	13,492.72	14,629.68	16,677.84
67	9,127.17	10,404.97	11,074.05	12,624.42	12,493.26	14,242.32	15,448.68	17,611.50
68	9,629.10	10,977.17	11,688.30	13,324.66	13,190.58	15,037.26	16,316.82	18,601.17
69	10,160.28	11,582.72	12,337.65	14,064.92	13,927.68	15,877.56	17,234.10	19,646.87
70	10,362.10	11,812.79	12,582.55	14,344.11	14,210.88	16,200.40	17,589.58	20,052.12
71	11,157.62	12,719.69	13,554.35	15,451.96	15,306.98	17,449.96	18,954.62	21,608.27
72	11,780.25	13,429.49	14,317.10	16,321.49	16,172.56	18,436.72	20,030.38	22,834.63
73	12,428.87	14,168.91	15,113.75	17,229.68	17,072.04	19,462.13	21,155.86	24,117.68
74	13,093.31	14,926.37	15,927.35	18,157.18	17,996.38	20,515.87	22,310.72	25,434.22
75	14,628.00	16,675.92	17,780.00	20,269.20	20,078.00	22,888.92	24,858.00	28,338.12
76	15,411.00	17,568.54	18,740.00	21,363.60	21,168.00	24,131.52	26,216.00	29,886.24
77	16,193.00	18,460.02	19,700.00	22,458.00	22,258.00	25,374.12	27,582.00	31,443.48
78	16,969.00	19,344.66	20,655.00	23,546.70	23,344.00	26,612.16	28,946.00	32,998.44
79	17,762.00	20,248.68	21,630.00	24,658.20	24,456.00	27,879.84	30,346.00	34,594.44
80	19,107.00	21,781.98	23,275.00	26,533.50	26,314.00	29,997.96	32,658.00	37,230.12
81	20,031.00	22,835.34	24,415.00	27,833.10	27,612.00	31,477.68	34,296.00	39,097.44
82	20,964.00	23,898.96	25,565.00	29,144.10	28,928.00	32,977.92	35,960.00	40,994.40
83	21,888.00	24,952.32	26,710.00	30,449.40	30,236.00	34,469.04	37,624.00	42,891.36
84	22,815.00	26,009.10	27,860.00	31,760.40	31,556.00	35,973.84	39,310.00	44,813.40
85	26,308.00	29,991.12	32,120.00	36,616.80	36,350.00	41,439.00	45,250.00	51,585.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: None
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums			
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	102.41	112.65	147.63	162.39
30	107.73	118.50	155.61	171.17
31	114.38	125.82	163.59	179.95
32	121.03	133.13	172.90	190.19
33	127.68	140.45	182.21	200.43
34	134.33	147.76	191.52	210.67
35	142.31	156.54	202.16	222.38
36	150.29	165.32	214.13	235.54
37	159.60	175.56	226.10	248.71
38	168.91	185.80	239.40	263.34
39	178.22	196.04	254.03	279.43
40	187.44	206.18	266.64	293.30
41	199.32	219.25	283.80	312.18
42	211.20	232.32	300.96	331.06
43	224.40	246.84	319.44	351.38
44	237.60	261.36	339.24	373.16
45	253.44	278.78	360.36	396.40
46	269.28	296.21	382.80	421.08
47	286.44	315.08	407.88	448.67
48	304.92	335.41	434.28	477.71
49	323.40	355.74	463.32	509.65
50	336.69	370.36	482.46	530.71
51	358.62	394.48	514.71	566.18
52	383.13	421.44	549.54	604.49
53	407.64	448.40	586.95	645.65
54	434.73	478.20	626.94	689.63
55	453.60	498.96	655.20	720.72
56	488.88	537.77	708.12	778.93
57	522.90	575.19	758.52	834.37
58	559.44	615.38	812.70	893.97
59	598.50	658.35	870.66	957.73
60	622.20	684.42	907.68	998.45
61	673.44	740.78	983.32	1,081.65
62	722.24	794.46	1,056.52	1,162.17
63	782.02	860.22	1,145.58	1,260.14
64	846.68	931.35	1,243.18	1,367.50
65	890.37	979.41	1,303.38	1,433.72
66	978.12	1,075.93	1,432.08	1,575.29
67	1,051.83	1,157.01	1,543.23	1,697.55
68	1,132.56	1,245.82	1,662.57	1,828.83
69	1,217.97	1,339.77	1,791.27	1,970.40
70	1,267.86	1,394.65	1,864.50	2,050.95
71	1,395.55	1,535.11	2,052.08	2,257.29
72	1,501.77	1,651.95	2,211.41	2,432.55
73	1,615.90	1,777.49	2,379.78	2,617.76
74	1,735.68	1,909.25	2,558.32	2,814.15
75	1,988.00	2,186.80	2,901.00	3,191.10
76	2,133.00	2,346.30	3,116.00	3,427.60
77	2,282.00	2,510.20	3,338.00	3,671.80
78	2,433.00	2,676.30	3,565.00	3,921.50
79	2,592.00	2,851.20	3,805.00	4,185.50
80	2,842.00	3,126.20	4,162.00	4,578.20
81	3,032.00	3,335.20	4,448.00	4,892.80
82	3,230.00	3,553.00	4,746.00	5,220.60
83	3,432.00	3,775.20	5,053.00	5,558.30
84	3,640.00	4,004.00	5,371.00	5,908.10
85	4,290.00	4,719.00	6,274.00	6,901.40

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	117.04	128.74	204.82	225.30	260.68	286.75	295.26	324.79
30	123.69	136.06	215.46	237.01	273.98	301.38	311.22	342.34
31	130.34	143.37	228.76	251.64	288.61	317.47	327.18	359.90
32	136.99	150.69	242.06	266.27	304.57	335.03	345.80	380.38
33	144.97	159.47	255.36	280.90	321.86	354.05	364.42	400.86
34	152.95	168.25	268.66	295.53	340.48	374.53	383.04	421.34
35	162.26	178.49	284.62	313.08	359.10	395.01	404.32	444.75
36	171.57	188.73	300.58	330.64	380.38	418.42	428.26	471.09
37	180.88	198.97	319.20	351.12	402.99	443.29	452.20	497.42
38	191.52	210.67	337.82	371.60	425.60	468.16	478.80	526.68
39	203.49	223.84	356.44	392.08	450.87	495.96	508.06	558.87
40	213.84	235.22	374.88	412.37	475.20	522.72	533.28	586.61
41	225.72	248.29	398.64	438.50	502.92	553.21	567.60	624.36
42	240.24	264.26	422.40	464.64	534.60	588.06	601.92	662.11
43	254.76	280.24	448.80	493.68	567.60	624.36	638.88	702.77
44	270.60	297.66	475.20	522.72	601.92	662.11	678.48	746.33
45	286.44	315.08	506.88	557.57	640.20	704.22	720.72	792.79
46	304.92	335.41	538.56	592.42	681.12	749.23	765.60	842.16
47	323.40	355.74	572.88	630.17	724.68	797.15	815.76	897.34
48	343.20	377.52	609.84	670.82	770.88	847.97	868.56	955.42
49	365.64	402.20	646.80	711.48	821.04	903.14	926.64	1,019.30
50	379.26	417.19	673.38	740.72	855.27	940.80	964.92	1,061.41
51	403.77	444.15	717.24	788.96	912.03	1,003.23	1,029.42	1,132.36
52	429.57	472.53	766.26	842.89	972.66	1,069.93	1,099.08	1,208.99
53	457.95	503.75	815.28	896.81	1,038.45	1,142.30	1,173.90	1,291.29
54	487.62	536.38	869.46	956.41	1,108.11	1,218.92	1,253.88	1,379.27
55	507.78	558.56	907.20	997.92	1,156.68	1,272.35	1,310.40	1,441.44
56	546.84	601.52	977.76	1,075.54	1,248.66	1,373.53	1,416.24	1,557.86
57	583.38	641.72	1,045.80	1,150.38	1,336.86	1,470.55	1,517.04	1,668.74
58	622.44	684.68	1,118.88	1,230.77	1,431.36	1,574.50	1,625.40	1,787.94
59	665.28	731.81	1,197.00	1,316.70	1,533.42	1,686.76	1,741.32	1,915.45
60	691.74	760.91	1,244.40	1,368.84	1,596.98	1,756.68	1,815.36	1,996.90
61	746.64	821.30	1,346.88	1,481.57	1,728.74	1,901.61	1,966.64	2,163.30
62	799.10	879.01	1,444.48	1,588.93	1,855.62	2,041.18	2,113.04	2,324.34
63	863.76	950.14	1,564.04	1,720.44	2,010.56	2,211.62	2,291.16	2,520.28
64	934.52	1,027.97	1,693.36	1,862.70	2,181.36	2,399.50	2,486.36	2,735.00
65	983.97	1,082.37	1,780.74	1,958.81	2,290.86	2,519.95	2,606.76	2,867.44
66	1,078.74	1,186.61	1,956.24	2,151.86	2,516.67	2,768.34	2,864.16	3,150.58
67	1,159.47	1,275.42	2,103.66	2,314.03	2,710.89	2,981.98	3,086.46	3,395.11
68	1,246.05	1,370.66	2,265.12	2,491.63	2,919.15	3,211.07	3,325.14	3,657.65
69	1,339.65	1,473.62	2,435.94	2,679.53	3,143.79	3,458.17	3,582.54	3,940.79
70	1,392.16	1,531.38	2,535.72	2,789.29	3,272.48	3,599.73	3,729.00	4,101.90
71	1,531.15	1,684.27	2,791.10	3,070.21	3,602.44	3,962.68	4,104.16	4,514.58
72	1,647.54	1,812.29	3,003.54	3,303.89	3,880.42	4,268.46	4,422.82	4,865.10
73	1,770.71	1,947.78	3,231.80	3,554.98	4,176.48	4,594.13	4,759.56	5,235.52
74	1,898.40	2,088.24	3,471.36	3,818.50	4,488.36	4,937.20	5,116.64	5,628.30
75	2,177.00	2,394.70	3,976.00	4,373.60	5,117.00	5,628.70	5,802.00	6,382.20
76	2,333.00	2,566.30	4,266.00	4,692.60	5,494.00	6,043.40	6,232.00	6,855.20
77	2,493.00	2,742.30	4,564.00	5,020.40	5,884.00	6,472.40	6,676.00	7,343.60
78	2,656.00	2,921.60	4,866.00	5,352.60	6,282.00	6,910.20	7,130.00	7,843.00
79	2,825.00	3,107.50	5,184.00	5,702.40	6,701.00	7,371.10	7,610.00	8,371.00
80	3,095.00	3,404.50	5,684.00	6,252.40	7,340.00	8,074.00	8,324.00	9,156.40
81	3,299.00	3,628.90	6,064.00	6,670.40	7,842.00	8,626.20	8,896.00	9,785.60
82	3,509.00	3,859.90	6,460.00	7,106.00	8,365.00	9,201.50	9,492.00	10,441.20
83	3,724.00	4,096.40	6,864.00	7,550.40	8,902.00	9,792.20	10,106.00	11,116.60
84	3,944.00	4,338.40	7,280.00	8,008.00	9,458.00	10,403.80	10,742.00	11,816.20
85	4,651.00	5,116.10	8,580.00	9,438.00	11,106.00	12,216.60	12,548.00	13,802.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	222.11	248.76	307.23	344.10	365.75	409.64	413.63	463.27
30	234.08	262.17	323.19	361.97	385.70	431.98	434.91	487.10
31	247.38	277.07	343.14	384.32	406.98	455.82	458.85	513.91
32	260.68	291.96	363.09	406.66	429.59	481.14	484.12	542.21
33	275.31	308.35	383.04	429.00	453.53	507.95	510.72	572.01
34	291.27	326.22	402.99	451.35	478.80	536.26	539.98	604.78
35	308.56	345.59	426.93	478.16	506.73	567.54	570.57	639.04
36	325.85	364.95	450.87	504.97	534.66	598.82	602.49	674.79
37	345.80	387.30	478.80	536.26	566.58	634.57	638.40	715.01
38	365.75	409.64	506.73	567.54	599.83	671.81	675.64	756.72
39	387.03	433.47	534.66	598.82	634.41	710.54	715.54	801.40
40	406.56	455.35	562.32	629.80	667.92	748.07	752.40	842.69
41	431.64	483.44	597.96	669.72	707.52	792.42	798.60	894.43
42	456.72	511.53	633.60	709.63	751.08	841.21	847.44	949.13
43	484.44	542.57	673.20	753.98	797.28	892.95	898.92	1,006.79
44	514.80	576.58	712.80	798.34	846.12	947.65	955.68	1,070.36
45	546.48	612.06	760.32	851.56	898.92	1,006.79	1,015.08	1,136.89
46	580.80	650.50	807.84	904.78	955.68	1,070.36	1,079.76	1,209.33
47	616.44	690.41	859.32	962.44	1,016.40	1,138.37	1,149.72	1,287.69
48	656.04	734.76	914.76	1,024.53	1,082.40	1,212.29	1,223.64	1,370.48
49	696.96	780.60	970.20	1,086.62	1,152.36	1,290.64	1,304.16	1,460.66
50	724.98	811.98	1,010.07	1,131.28	1,199.70	1,343.66	1,359.66	1,522.82
51	771.42	863.99	1,075.86	1,204.96	1,278.39	1,431.80	1,449.96	1,623.96
52	820.44	918.89	1,149.39	1,287.32	1,363.53	1,527.15	1,546.71	1,732.32
1	874.62	979.57	1,222.92	1,369.67	1,453.83	1,628.29	1,651.20	1,849.34
2	931.38	1,043.15	1,304.19	1,460.69	1,551.87	1,738.09	1,764.72	1,976.49
3	970.20	1,086.62	1,360.80	1,524.10	1,619.10	1,813.39	1,843.38	2,064.59
4	1,044.54	1,169.88	1,466.64	1,642.64	1,747.62	1,957.33	1,990.80	2,229.70
5	1,115.10	1,248.91	1,568.70	1,756.94	1,868.58	2,092.81	2,130.66	2,386.34
6	1,191.96	1,335.00	1,678.32	1,879.72	1,999.62	2,239.57	2,284.38	2,558.51
7	1,273.86	1,426.72	1,795.50	2,010.96	2,140.74	2,397.63	2,448.18	2,741.96
8	1,323.70	1,482.54	1,866.60	2,090.59	2,230.16	2,497.78	2,552.24	2,858.57
9	1,429.84	1,601.42	2,020.32	2,262.76	2,413.16	2,702.74	2,764.52	3,096.26
10	1,531.10	1,714.83	2,166.72	2,426.73	2,587.62	2,898.13	2,968.26	3,324.45
11	1,655.54	1,854.20	2,346.06	2,627.59	2,804.78	3,141.35	3,218.36	3,604.56
12	1,792.18	2,007.24	2,540.04	2,844.84	3,040.24	3,405.07	3,492.86	3,912.00
13	1,886.04	2,112.36	2,671.11	2,991.64	3,194.10	3,577.39	3,665.61	4,105.48
14	2,068.56	2,316.79	2,934.36	3,286.48	3,507.66	3,928.58	4,029.48	4,513.02
15	2,224.17	2,491.07	3,155.49	3,534.15	3,776.76	4,229.97	4,341.87	4,862.89
16	2,391.48	2,678.46	3,397.68	3,805.40	4,066.92	4,554.95	4,677.66	5,238.98
17	2,570.49	2,878.95	3,653.91	4,092.38	4,378.14	4,903.52	5,039.19	5,643.89
18	2,672.45	2,993.14	3,803.58	4,260.01	4,556.16	5,102.90	5,245.46	5,874.92
19	2,940.26	3,293.09	4,186.65	4,689.05	5,016.07	5,618.00	5,775.43	6,468.48
20	3,162.87	3,542.41	4,505.31	5,045.95	5,402.53	6,050.83	6,221.78	6,968.39
21	3,400.17	3,808.19	4,847.70	5,429.42	5,814.98	6,512.78	6,697.51	7,501.21
22	3,648.77	4,086.62	5,207.04	5,831.88	6,246.64	6,996.24	7,196.97	8,060.61
23	4,179.00	4,680.48	5,964.00	6,679.68	7,126.00	7,981.12	8,192.00	9,175.04
24	4,481.00	5,018.72	6,399.00	7,166.88	7,651.00	8,569.12	8,798.00	9,853.76
25	4,790.00	5,364.80	6,846.00	7,667.52	8,192.00	9,175.04	9,422.00	10,552.64
26	5,104.00	5,716.48	7,299.00	8,174.88	8,745.00	9,794.40	10,062.00	11,269.44
27	5,432.00	6,083.84	7,776.00	8,709.12	9,326.00	10,445.12	10,735.00	12,023.20
28	5,950.00	6,664.00	8,526.00	9,549.12	10,215.00	11,440.80	11,753.00	13,163.36
29	6,344.00	7,105.28	9,096.00	10,187.52	10,913.00	12,222.56	12,558.00	14,064.96
30	6,751.00	7,561.12	9,690.00	10,852.80	11,638.00	13,034.56	13,395.00	15,002.40
31	7,165.00	8,024.80	10,296.00	11,531.52	12,382.00	13,867.84	14,259.00	15,970.08
32	7,591.00	8,501.92	10,920.00	12,230.40	13,151.00	14,729.12	15,151.00	16,969.12
33	8,946.00	10,019.52	12,870.00	14,414.40	15,455.00	17,309.60	17,762.00	19,893.44

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	336.49	376.87	428.26	479.65	512.05	573.50	574.56	643.51
30	355.11	397.72	452.20	506.46	538.65	603.29	605.15	677.77
31	375.06	420.07	477.47	534.77	571.90	640.53	638.40	715.01
32	395.01	442.41	504.07	564.56	605.15	677.77	674.31	755.23
33	417.62	467.73	532.00	595.84	638.40	715.01	711.55	796.94
34	441.56	494.55	562.59	630.10	671.65	752.25	752.78	843.11
35	466.83	522.85	594.51	665.85	711.55	796.94	795.34	890.78
36	493.43	552.64	629.09	704.58	751.45	841.62	841.89	942.92
37	522.69	585.41	666.33	746.29	798.00	893.76	891.10	998.03
38	553.28	619.67	704.90	789.49	844.55	945.90	942.97	1,056.13
39	585.20	655.42	746.13	835.67	891.10	998.03	998.83	1,118.69
40	615.12	688.93	785.40	879.65	937.20	1,049.66	1,050.72	1,176.81
41	652.08	730.33	831.60	931.39	996.60	1,116.19	1,114.08	1,247.77
42	691.68	774.68	883.08	989.05	1,056.00	1,182.72	1,181.40	1,323.17
43	733.92	821.99	935.88	1,048.19	1,122.00	1,256.64	1,254.00	1,404.48
44	778.80	872.26	993.96	1,113.24	1,188.00	1,330.56	1,331.88	1,491.71
45	826.32	925.48	1,054.68	1,181.24	1,267.20	1,419.26	1,415.04	1,584.84
46	877.80	983.14	1,120.68	1,255.16	1,346.40	1,507.97	1,504.80	1,685.38
47	931.92	1,043.75	1,191.96	1,335.00	1,432.20	1,604.06	1,599.84	1,791.82
48	991.32	1,110.28	1,267.20	1,419.26	1,524.60	1,707.55	1,702.80	1,907.14
49	1,053.36	1,179.76	1,347.72	1,509.45	1,617.00	1,811.04	1,813.68	2,031.32
50	1,096.50	1,228.08	1,402.23	1,570.50	1,683.45	1,885.46	1,888.56	2,115.19
51	1,166.16	1,306.10	1,492.53	1,671.63	1,793.10	2,008.27	2,011.11	2,252.44
52	1,240.98	1,389.90	1,589.28	1,779.99	1,915.65	2,145.53	2,143.98	2,401.26
53	1,320.96	1,479.48	1,692.48	1,895.58	2,038.20	2,282.78	2,287.17	2,561.63
54	1,407.39	1,576.28	1,804.71	2,021.28	2,173.65	2,434.49	2,440.68	2,733.56
55	1,465.38	1,641.23	1,879.92	2,105.51	2,268.00	2,540.16	2,545.20	2,850.62
56	1,578.78	1,768.23	2,026.08	2,269.21	2,444.40	2,737.73	2,745.54	3,075.00
57	1,684.62	1,886.77	2,163.42	2,423.03	2,614.50	2,928.24	2,935.80	3,288.10
58	1,799.28	2,015.19	2,312.10	2,589.55	2,797.20	3,132.86	3,141.18	3,518.12
59	1,922.76	2,153.49	2,472.12	2,768.77	2,992.50	3,351.60	3,361.68	3,765.08
60	1,998.36	2,238.16	2,570.54	2,879.00	3,111.00	3,484.32	3,500.18	3,920.20
61	2,158.18	2,417.16	2,777.94	3,111.29	3,367.20	3,771.26	3,786.88	4,241.31
62	2,310.68	2,587.96	2,975.58	3,332.65	3,611.20	4,044.54	4,060.16	4,547.38
63	2,498.56	2,798.39	3,219.58	3,605.93	3,910.10	4,379.31	4,399.32	4,927.24
64	2,704.74	3,029.31	3,486.76	3,905.17	4,233.40	4,741.41	4,767.76	5,339.89
65	2,845.44	3,186.89	3,667.95	4,108.10	4,451.85	4,986.07	5,011.11	5,612.44
66	3,121.56	3,496.15	4,023.63	4,506.47	4,890.60	5,477.47	5,502.51	6,162.81
67	3,355.56	3,758.23	4,327.83	4,847.17	5,259.15	5,890.25	5,922.54	6,633.24
68	3,607.11	4,039.96	4,654.26	5,212.77	5,662.80	6,342.34	6,375.33	7,140.37
69	3,877.38	4,342.67	5,005.26	5,605.89	6,089.85	6,820.63	6,862.05	7,685.50
70	4,030.71	4,514.40	5,204.78	5,829.35	6,339.30	7,100.02	7,139.34	7,996.06
71	4,432.99	4,964.95	5,725.71	6,412.80	6,977.75	7,815.08	7,858.02	8,800.98
72	4,768.60	5,340.83	6,161.89	6,901.32	7,508.85	8,409.91	8,461.44	9,476.81
73	5,125.68	5,740.76	6,626.32	7,421.48	8,079.50	9,049.04	9,104.41	10,196.94
74	5,498.58	6,158.41	7,111.09	7,964.42	8,678.40	9,719.81	9,777.89	10,951.24
75	6,300.00	7,056.00	8,141.00	9,117.92	9,940.00	11,132.80	11,165.00	12,504.80
76	6,754.00	7,564.48	8,731.00	9,778.72	10,665.00	11,944.80	11,983.00	13,420.96
77	7,218.00	8,084.16	9,337.00	10,457.44	11,410.00	12,779.20	12,824.00	14,362.88
78	7,690.00	8,612.80	9,953.00	11,147.36	12,165.00	13,624.80	13,684.00	15,326.08
79	8,183.00	9,164.96	10,598.00	11,869.76	12,960.00	14,515.20	14,585.00	16,335.20
80	8,963.00	10,038.56	11,611.00	13,004.32	14,210.00	15,915.20	15,976.00	17,893.12
81	9,555.00	10,701.60	12,385.00	13,871.20	15,160.00	16,979.20	17,058.00	19,104.96
82	10,166.00	11,385.92	13,186.00	14,768.32	16,150.00	18,088.00	18,181.00	20,362.72
83	10,789.00	12,083.68	14,003.00	15,683.36	17,160.00	19,219.20	19,332.00	21,651.84
84	11,428.00	12,799.36	14,845.00	16,626.40	18,200.00	20,384.00	20,520.00	22,982.40
85	13,469.00	15,085.28	17,491.00	19,589.92	21,450.00	24,024.00	24,133.00	27,028.96

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	469.49	535.22	585.20	667.13	672.98	767.20	856.52	976.43
30	494.76	564.03	618.45	705.03	710.22	809.65	904.40	1,031.02
31	522.69	595.87	651.70	742.94	750.12	855.14	954.94	1,088.63
32	551.95	629.22	684.95	780.84	790.02	900.62	1,008.14	1,149.28
33	583.87	665.61	724.85	826.33	835.24	952.17	1,064.00	1,212.96
34	617.12	703.52	764.75	871.82	883.12	1,006.76	1,125.18	1,282.71
35	651.70	742.94	811.30	924.88	933.66	1,064.37	1,189.02	1,355.48
36	688.94	785.39	857.85	977.95	986.86	1,125.02	1,258.18	1,434.33
37	730.17	832.39	904.40	1,031.02	1,045.38	1,191.73	1,332.66	1,519.23
38	772.73	880.91	957.60	1,091.66	1,106.56	1,261.48	1,409.80	1,607.17
39	817.95	932.46	1,017.45	1,159.89	1,170.40	1,334.26	1,492.26	1,701.18
40	859.32	979.62	1,069.20	1,218.89	1,230.24	1,402.47	1,570.80	1,790.71
41	910.80	1,038.31	1,128.60	1,286.60	1,304.16	1,486.74	1,663.20	1,896.05
42	966.24	1,101.51	1,201.20	1,369.37	1,383.36	1,577.03	1,766.16	2,013.42
43	1,024.32	1,167.72	1,273.80	1,452.13	1,467.84	1,673.34	1,871.76	2,133.81
44	1,086.36	1,238.45	1,353.00	1,542.42	1,557.60	1,775.66	1,987.92	2,266.23
45	1,153.68	1,315.20	1,432.20	1,632.71	1,652.64	1,884.01	2,109.36	2,404.67
46	1,224.96	1,396.45	1,524.60	1,738.04	1,755.60	2,001.38	2,241.36	2,555.15
47	1,301.52	1,483.73	1,617.00	1,843.38	1,863.84	2,124.78	2,383.92	2,717.67
48	1,383.36	1,577.03	1,716.00	1,956.24	1,982.64	2,260.21	2,534.40	2,889.22
49	1,470.48	1,676.35	1,828.20	2,084.15	2,106.72	2,401.66	2,695.44	3,072.80
50	1,528.65	1,742.66	1,896.30	2,161.78	2,193.00	2,500.02	2,804.46	3,197.08
51	1,625.40	1,852.96	2,018.85	2,301.49	2,332.32	2,658.84	2,985.06	3,402.97
52	1,729.89	1,972.07	2,147.85	2,448.55	2,481.96	2,829.43	3,178.56	3,623.56
53	1,840.83	2,098.55	2,289.75	2,610.32	2,641.92	3,011.79	3,384.96	3,858.85
54	1,960.80	2,235.31	2,438.10	2,779.43	2,814.78	3,208.85	3,609.42	4,114.74
55	2,041.20	2,326.97	2,538.90	2,894.35	2,930.76	3,341.07	3,759.84	4,286.22
56	2,197.44	2,505.08	2,734.20	3,116.99	3,157.56	3,599.62	4,052.16	4,619.46
57	2,344.86	2,673.14	2,916.90	3,325.27	3,369.24	3,840.93	4,326.84	4,932.60
58	2,503.62	2,854.13	3,112.20	3,547.91	3,598.56	4,102.36	4,624.20	5,271.59
59	2,674.98	3,049.48	3,326.40	3,792.10	3,845.52	4,383.89	4,944.24	5,636.43
60	2,779.16	3,168.24	3,458.70	3,942.92	3,996.72	4,556.26	5,141.08	5,860.83
61	3,001.20	3,421.37	3,733.20	4,255.85	4,316.36	4,920.65	5,555.88	6,333.70
62	3,211.04	3,660.59	3,995.50	4,554.87	4,621.36	5,268.35	5,951.16	6,784.32
63	3,472.12	3,958.22	4,318.80	4,923.43	4,997.12	5,696.72	6,439.16	7,340.64
64	3,756.38	4,282.27	4,672.60	5,326.76	5,409.48	6,166.81	6,973.52	7,949.81
65	3,954.60	4,508.24	4,919.85	5,608.63	5,690.88	6,487.60	7,335.90	8,362.93
66	4,336.02	4,943.06	5,393.70	6,148.82	6,243.12	7,117.16	8,047.26	9,173.88
67	4,660.11	5,312.53	5,797.35	6,608.98	6,711.12	7,650.68	8,655.66	9,867.45
68	5,008.77	5,710.00	6,230.25	7,102.49	7,214.22	8,224.21	9,308.52	10,611.71
69	5,383.17	6,136.81	6,698.25	7,636.01	7,754.76	8,840.43	10,010.52	11,411.99
70	5,594.63	6,377.88	6,960.80	7,935.31	8,061.42	9,190.02	10,409.56	11,866.90
71	6,152.85	7,014.25	7,655.75	8,727.56	8,865.98	10,107.22	11,451.42	13,054.62
72	6,617.28	7,543.70	8,237.70	9,390.98	9,537.20	10,872.41	12,323.78	14,049.11
73	7,112.22	8,107.93	8,853.55	10,093.05	10,251.36	11,686.55	13,252.64	15,108.01
74	7,628.63	8,696.64	9,492.00	10,820.88	10,997.16	12,536.76	14,222.18	16,213.29
75	8,746.00	9,970.44	10,885.00	12,408.90	12,600.00	14,364.00	16,282.00	18,561.48
76	9,374.00	10,686.36	11,665.00	13,298.10	13,508.00	15,399.12	17,462.00	19,906.68
77	10,017.00	11,419.38	12,465.00	14,210.10	14,436.00	16,457.04	18,674.00	21,288.36
78	10,670.00	12,163.80	13,280.00	15,139.20	15,380.00	17,533.20	19,906.00	22,692.84
79	11,351.00	12,940.14	14,125.00	16,102.50	16,366.00	18,657.24	21,196.00	24,163.44
80	12,436.00	14,177.04	15,475.00	17,641.50	17,926.00	20,435.64	23,222.00	26,473.08
81	13,254.00	15,109.56	16,495.00	18,804.30	19,110.00	21,785.40	24,770.00	28,237.80
82	14,100.00	16,074.00	17,545.00	20,001.30	20,332.00	23,178.48	26,372.00	30,064.08
83	14,961.00	17,055.54	18,620.00	21,226.80	21,578.00	24,598.92	28,006.00	31,926.84
84	15,845.00	18,063.30	19,720.00	22,480.80	22,856.00	26,055.84	29,690.00	33,846.60
85	18,688.00	21,304.32	23,255.00	26,510.70	26,938.00	30,709.32	34,982.00	39,879.48

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage							
Indexing: 5% Simple		Form Number: S2-SBIR-VA					
With Shared Care Rider		Form Number: S2-SCR-VA					
Annual Premiums							
\$	1.500	\$	2.000	\$	3.000	\$	4.000
\$	1.500	\$	1.500	\$	3.000	\$	3.000
	271.32		298.45		364.42		400.86
	284.62		313.08		383.04		421.34
	299.25		329.18		402.99		443.29
	313.88		345.27		424.27		466.70
	329.84		362.82		445.55		490.11
	347.13		381.84		468.16		514.98
	364.42		400.86		492.10		541.31
	383.04		421.34		518.70		570.57
	402.99		443.29		545.30		599.83
	422.94		465.23		573.23		630.55
	444.22		488.64		603.82		664.20
	463.32		509.65		630.96		694.06
	487.08		535.79		663.96		730.36
	512.16		563.38		698.28		768.11
	538.56		592.42		735.24		808.76
	566.28		622.91		774.84		852.32
	596.64		656.30		817.08		898.79
	627.00		689.70		860.64		946.70
	660.00		726.00		906.84		997.52
	694.32		763.75		955.68		1,051.25
	731.28		804.41		1,008.48		1,109.33
	752.07		827.28		1,039.74		1,143.71
	790.77		869.85		1,096.50		1,206.15
	833.34		916.67		1,157.13		1,272.84
	877.20		964.92		1,220.34		1,342.37
	924.93		1,017.42		1,288.71		1,417.58
	951.30		1,046.43		1,329.30		1,462.23
	1,011.78		1,112.96		1,416.24		1,557.86
	1,067.22		1,173.94		1,495.62		1,645.18
	1,125.18		1,237.70		1,581.30		1,739.43
	1,186.92		1,305.61		1,672.02		1,839.22
	1,220.00		1,342.00		1,718.98		1,890.88
	1,298.08		1,427.89		1,834.88		2,018.37
	1,371.28		1,508.41		1,941.02		2,135.12
	1,461.56		1,607.72		2,071.56		2,278.72
	1,557.94		1,713.73		2,211.86		2,433.05
	1,600.56		1,760.62		2,266.29		2,492.92
	1,725.75		1,898.33		2,445.30		2,689.83
	1,828.71		2,011.58		2,592.72		2,851.99
	1,935.18		2,128.70		2,745.99		3,020.59
	2,047.50		2,252.25		2,908.62		3,199.48
	2,091.63		2,300.79		2,973.03		3,270.33
	2,255.48		2,481.03		3,208.07		3,528.88
	2,387.69		2,626.46		3,394.52		3,733.97
	2,522.16		2,774.38		3,587.75		3,946.53
	2,658.89		2,924.78		3,785.50		4,164.05
	2,966.00		3,262.60		4,183.00		4,601.30
	3,127.00		3,439.70		4,412.00		4,853.20
	3,288.00		3,616.80		4,643.00		5,107.30
	3,443.00		3,787.30		4,873.00		5,360.30
	3,604.00		3,964.40		5,109.00		5,619.90
	3,875.00		4,262.50		5,476.00		6,023.60
	4,060.00		4,466.00		5,744.00		6,318.40
	4,246.00		4,670.60		6,016.00		6,617.60
	4,431.00		4,874.10		6,286.00		6,914.60
	4,614.00		5,075.40		6,559.00		7,214.90
	5,297.00		5,826.70		7,462.00		8,208.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple
With Shared Care Rider
Form Number: S2-SBIR-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	331.17	364.29	542.64	596.90	662.34	728.57	728.84	801.72
30	347.13	381.84	569.24	626.16	695.59	765.15	766.08	842.69
31	364.42	400.86	598.50	658.35	730.17	803.19	805.98	886.58
32	383.04	421.34	627.76	690.54	767.41	844.15	848.54	933.39
33	401.66	441.83	659.68	725.65	807.31	888.04	891.10	980.21
34	422.94	465.23	694.26	763.69	848.54	933.39	936.32	1,029.95
35	442.89	487.18	728.84	801.72	892.43	981.67	984.20	1,082.62
36	465.50	512.05	766.08	842.69	937.65	1,031.42	1,037.40	1,141.14
37	489.44	538.38	805.98	886.58	985.53	1,084.08	1,090.60	1,199.66
38	513.38	564.72	845.88	930.47	1,037.40	1,141.14	1,146.46	1,261.11
39	538.65	592.52	888.44	977.28	1,090.60	1,199.66	1,207.64	1,328.40
40	561.00	617.10	926.64	1,019.30	1,139.16	1,253.08	1,261.92	1,388.11
41	590.04	649.04	974.16	1,071.58	1,197.24	1,316.96	1,327.92	1,460.71
42	619.08	680.99	1,024.32	1,126.75	1,260.60	1,386.66	1,396.56	1,536.22
43	650.76	715.84	1,077.12	1,184.83	1,326.60	1,459.26	1,470.48	1,617.53
44	682.44	750.68	1,132.56	1,245.82	1,396.56	1,536.22	1,549.68	1,704.65
45	716.76	788.44	1,193.28	1,312.61	1,469.16	1,616.08	1,634.16	1,797.58
46	752.40	827.64	1,254.00	1,379.40	1,547.04	1,701.74	1,721.28	1,893.41
47	790.68	869.75	1,320.00	1,452.00	1,628.88	1,791.77	1,813.68	1,995.05
48	831.60	914.76	1,388.64	1,527.50	1,716.00	1,887.60	1,911.36	2,102.50
49	872.52	959.77	1,462.56	1,608.82	1,808.40	1,989.24	2,016.96	2,218.66
50	896.55	986.21	1,504.14	1,654.55	1,862.76	2,049.04	2,079.48	2,287.43
51	941.70	1,035.87	1,581.54	1,739.69	1,962.09	2,158.30	2,193.00	2,412.30
52	989.43	1,088.37	1,666.68	1,833.35	2,067.87	2,274.66	2,314.26	2,545.69
53	1,039.74	1,143.71	1,754.40	1,929.84	2,180.10	2,398.11	2,440.68	2,684.75
54	1,093.92	1,203.31	1,849.86	2,034.85	2,300.07	2,530.08	2,577.42	2,835.16
55	1,122.66	1,234.93	1,902.60	2,092.86	2,368.80	2,605.68	2,658.60	2,924.46
56	1,190.70	1,309.77	2,023.56	2,225.92	2,521.26	2,773.39	2,832.48	3,115.73
57	1,253.70	1,379.07	2,134.44	2,347.88	2,662.38	2,928.62	2,991.24	3,290.36
58	1,319.22	1,451.14	2,250.36	2,475.40	2,811.06	3,092.17	3,162.60	3,478.86
59	1,388.52	1,527.37	2,373.84	2,611.22	2,968.56	3,265.42	3,344.04	3,678.44
60	1,422.52	1,564.77	2,440.00	2,684.00	3,050.00	3,355.00	3,437.96	3,781.76
61	1,511.58	1,662.74	2,596.16	2,855.78	3,251.30	3,576.43	3,669.76	4,036.74
62	1,592.10	1,751.31	2,742.56	3,016.82	3,436.74	3,780.41	3,882.04	4,270.24
63	1,693.36	1,862.70	2,923.12	3,215.43	3,666.10	4,032.71	4,143.12	4,557.43
64	1,801.94	1,982.13	3,115.88	3,427.47	3,911.32	4,302.45	4,423.72	4,866.09
65	1,853.28	2,038.61	3,201.12	3,521.23	4,010.76	4,411.84	4,532.58	4,985.84
66	1,993.68	2,193.05	3,451.50	3,796.65	4,326.66	4,759.33	4,890.60	5,379.66
67	2,107.17	2,317.89	3,657.42	4,023.16	4,584.06	5,042.47	5,185.44	5,703.98
68	2,225.34	2,447.87	3,870.36	4,257.40	4,854.33	5,339.76	5,491.98	6,041.18
69	2,349.36	2,584.30	4,095.00	4,504.50	5,138.64	5,652.50	5,817.24	6,398.96
70	2,396.73	2,636.40	4,183.26	4,601.59	5,252.24	5,777.46	5,946.06	6,540.67
71	2,582.05	2,840.26	4,510.96	4,962.06	5,665.82	6,232.40	6,416.14	7,057.75
72	2,724.43	2,996.87	4,775.38	5,252.92	5,993.52	6,592.87	6,789.04	7,467.94
73	2,872.46	3,159.71	5,044.32	5,548.75	6,333.65	6,967.02	7,175.50	7,893.05
74	3,023.88	3,326.27	5,317.78	5,849.56	6,682.82	7,351.10	7,571.00	8,328.10
75	3,380.00	3,718.00	5,932.00	6,525.20	7,408.00	8,148.80	8,366.00	9,202.60
76	3,556.00	3,911.60	6,254.00	6,879.40	7,813.00	8,594.30	8,824.00	9,706.40
77	3,730.00	4,103.00	6,576.00	7,233.60	8,220.00	9,042.00	9,286.00	10,214.60
78	3,901.00	4,291.10	6,886.00	7,574.60	8,626.00	9,488.60	9,746.00	10,720.60
79	4,073.00	4,480.30	7,208.00	7,928.80	9,040.00	9,944.00	10,218.00	11,239.80
80	4,370.00	4,807.00	7,750.00	8,525.00	9,698.00	10,667.80	10,952.00	12,047.20
81	4,568.00	5,024.80	8,120.00	8,932.00	10,173.00	11,190.30	11,488.00	12,636.80
82	4,766.00	5,242.60	8,492.00	9,341.20	10,652.00	11,717.20	12,032.00	13,235.20
83	4,959.00	5,454.90	8,862.00	9,748.20	11,129.00	12,241.90	12,572.00	13,829.20
84	5,151.00	5,666.10	9,228.00	10,150.80	11,608.00	12,768.80	13,118.00	14,429.80
85	5,921.00	6,513.10	10,594.00	11,653.40	13,265.00	14,591.50	14,924.00	16,416.40

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple
With Shared Care Rider
Form Number: S2-SBIR-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	615.79	689.68	813.96	911.64	941.64	1,054.64	1,038.73	1,163.38
30	646.38	723.95	853.86	956.32	989.52	1,108.26	1,091.93	1,222.96
31	678.30	759.70	897.75	1,005.48	1,038.73	1,163.38	1,147.79	1,285.52
32	712.88	798.43	941.64	1,054.64	1,091.93	1,222.96	1,206.31	1,351.07
33	748.79	838.64	989.52	1,108.26	1,147.79	1,285.52	1,267.49	1,419.59
34	786.03	880.35	1,041.39	1,166.36	1,204.98	1,349.58	1,332.66	1,492.58
35	825.93	925.04	1,093.26	1,224.45	1,267.49	1,419.59	1,400.49	1,568.55
36	867.16	971.22	1,149.12	1,287.01	1,331.33	1,491.09	1,472.31	1,648.99
37	911.05	1,020.38	1,208.97	1,354.05	1,400.49	1,568.55	1,549.45	1,735.38
38	957.60	1,072.51	1,268.82	1,421.08	1,472.31	1,648.99	1,629.25	1,824.76
39	1,005.48	1,126.14	1,332.66	1,492.58	1,548.12	1,733.89	1,713.04	1,918.60
40	1,048.08	1,173.85	1,389.96	1,556.76	1,614.36	1,808.08	1,788.60	2,003.23
41	1,100.88	1,232.99	1,461.24	1,636.59	1,698.84	1,902.70	1,882.32	2,108.20
42	1,156.32	1,295.08	1,536.48	1,720.86	1,785.96	2,000.28	1,981.32	2,219.08
43	1,215.72	1,361.61	1,615.68	1,809.56	1,879.68	2,105.24	2,085.60	2,335.87
44	1,276.44	1,429.61	1,698.84	1,902.70	1,977.36	2,214.64	2,195.16	2,458.58
45	1,341.12	1,502.05	1,789.92	2,004.71	2,080.32	2,329.96	2,311.32	2,588.68
46	1,409.76	1,578.93	1,881.00	2,106.72	2,189.88	2,452.67	2,434.08	2,726.17
47	1,481.04	1,658.76	1,980.00	2,217.60	2,304.72	2,581.29	2,563.44	2,871.05
48	1,557.60	1,744.51	2,082.96	2,332.92	2,426.16	2,717.30	2,700.72	3,024.81
49	1,636.80	1,833.22	2,193.84	2,457.10	2,555.52	2,862.18	2,845.92	3,187.43
50	1,682.16	1,884.02	2,256.21	2,526.96	2,630.31	2,945.95	2,932.17	3,284.03
51	1,768.59	1,980.82	2,372.31	2,656.99	2,770.92	3,103.43	3,090.84	3,461.74
52	1,860.18	2,083.40	2,500.02	2,800.02	2,919.27	3,269.58	3,258.54	3,649.56
53	1,955.64	2,190.32	2,631.60	2,947.39	3,075.36	3,444.40	3,436.56	3,848.95
54	2,057.55	2,304.46	2,774.79	3,107.76	3,241.77	3,630.78	3,624.90	4,059.89
55	2,114.28	2,367.99	2,853.90	3,196.37	3,339.00	3,739.68	3,735.90	4,184.21
56	2,245.32	2,514.76	3,035.34	3,399.58	3,551.94	3,978.17	3,977.82	4,455.16
57	2,363.76	2,647.41	3,201.66	3,585.86	3,747.24	4,196.91	4,200.84	4,704.94
58	2,489.76	2,788.53	3,375.54	3,780.60	3,955.14	4,429.76	4,436.46	4,968.84
59	2,622.06	2,936.71	3,560.76	3,988.05	4,175.64	4,676.72	4,687.20	5,249.66
60	2,687.66	3,010.18	3,660.00	4,099.20	4,288.30	4,802.90	4,817.78	5,395.91
61	2,858.46	3,201.48	3,894.24	4,361.55	4,570.12	5,118.53	5,137.42	5,753.91
62	3,013.40	3,375.01	4,113.84	4,607.50	4,828.76	5,408.21	5,432.66	6,084.58
63	3,207.38	3,592.27	4,384.68	4,910.84	5,148.40	5,766.21	5,796.22	6,491.77
64	3,414.78	3,824.55	4,673.82	5,234.68	5,491.22	6,150.17	6,186.62	6,929.01
65	3,510.00	3,931.20	4,801.68	5,377.88	5,632.38	6,308.27	6,339.06	7,099.75
66	3,780.27	4,233.90	5,177.25	5,798.52	6,074.64	6,803.60	6,838.65	7,659.29
67	3,995.55	4,475.02	5,486.13	6,144.47	6,433.83	7,205.89	7,245.81	8,115.31
68	4,223.70	4,730.54	5,805.54	6,502.20	6,811.74	7,629.15	7,675.20	8,596.22
69	4,462.38	4,997.87	6,142.50	6,879.60	7,209.54	8,074.68	8,125.65	9,100.73
70	4,553.90	5,100.37	6,274.89	7,027.88	7,366.47	8,250.45	8,304.37	9,300.89
71	4,907.59	5,496.50	6,766.44	7,578.41	7,947.29	8,900.96	8,959.77	10,034.94
72	5,182.18	5,804.04	7,163.07	8,022.64	8,406.07	9,414.80	9,478.44	10,615.85
73	5,466.94	6,122.97	7,566.48	8,474.46	8,881.80	9,947.62	10,016.32	11,218.28
74	5,756.22	6,446.97	7,976.67	8,933.87	9,369.96	10,494.36	10,567.76	11,835.89
75	6,431.00	7,202.72	8,898.00	9,965.76	10,395.00	11,642.40	11,681.00	13,082.72
76	6,768.00	7,580.16	9,381.00	10,506.72	10,962.00	12,277.44	12,321.00	13,799.52
77	7,104.00	7,956.48	9,864.00	11,047.68	11,532.00	12,915.84	12,966.00	14,521.92
78	7,435.00	8,327.20	10,329.00	11,568.48	12,099.00	13,550.88	13,609.00	15,242.08
79	7,769.00	8,701.28	10,812.00	12,109.44	12,678.00	14,199.36	14,267.00	15,979.04
80	8,336.00	9,336.32	11,625.00	13,020.00	13,601.00	15,233.12	15,291.00	17,125.92
81	8,719.00	9,765.28	12,180.00	13,641.60	14,264.00	15,975.68	16,042.00	17,967.04
82	9,101.00	10,193.12	12,738.00	14,266.56	14,933.00	16,724.96	16,799.00	18,814.88
83	9,474.00	10,610.88	13,293.00	14,888.16	15,597.00	17,468.64	17,553.00	19,659.36
84	9,844.00	11,025.28	13,842.00	15,503.04	16,264.00	18,215.68	18,312.00	20,509.44
85	11,305.00	12,661.60	15,891.00	17,797.92	18,603.00	20,835.36	20,873.00	23,377.76

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple
With Shared Care Rider
Form Number: S2-SBIR-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	940.31	1,053.15	1,167.74	1,307.87	1,356.60	1,519.39	1,497.58	1,677.29
30	986.86	1,105.28	1,226.26	1,373.41	1,423.10	1,593.87	1,573.39	1,762.20
31	1,037.40	1,161.89	1,287.44	1,441.93	1,496.25	1,675.80	1,653.19	1,851.57
32	1,089.27	1,219.98	1,352.61	1,514.92	1,569.40	1,757.73	1,736.98	1,945.42
33	1,143.80	1,281.06	1,420.44	1,590.89	1,649.20	1,847.10	1,824.76	2,043.73
34	1,200.99	1,345.11	1,492.26	1,671.33	1,735.65	1,943.93	1,917.86	2,148.00
35	1,260.84	1,412.14	1,568.07	1,756.24	1,822.10	2,040.75	2,016.28	2,258.23
36	1,324.68	1,483.64	1,647.87	1,845.61	1,915.20	2,145.02	2,118.69	2,372.93
37	1,391.18	1,558.12	1,730.33	1,937.97	2,014.95	2,256.74	2,227.75	2,495.08
38	1,460.34	1,635.58	1,818.11	2,036.28	2,114.70	2,368.46	2,340.80	2,621.70
39	1,533.49	1,717.51	1,911.21	2,140.56	2,221.10	2,487.63	2,461.83	2,757.25
40	1,598.52	1,790.34	1,991.88	2,230.91	2,316.60	2,594.59	2,568.72	2,876.97
41	1,679.04	1,880.52	2,093.52	2,344.74	2,435.40	2,727.65	2,702.04	3,026.28
42	1,763.52	1,975.14	2,200.44	2,464.49	2,560.80	2,868.10	2,840.64	3,181.52
43	1,851.96	2,074.20	2,312.64	2,590.16	2,692.80	3,015.94	2,988.48	3,347.10
44	1,945.68	2,179.16	2,430.12	2,721.73	2,831.40	3,171.17	3,142.92	3,520.07
45	2,044.68	2,290.04	2,555.52	2,862.18	2,983.20	3,341.18	3,307.92	3,704.87
46	2,147.64	2,405.36	2,686.20	3,008.54	3,135.00	3,511.20	3,480.84	3,898.54
47	2,257.20	2,528.06	2,824.80	3,163.78	3,300.00	3,696.00	3,663.00	4,102.56
48	2,372.04	2,656.68	2,970.00	3,326.40	3,471.60	3,888.19	3,855.72	4,318.41
49	2,493.48	2,792.70	3,124.44	3,499.37	3,656.40	4,095.17	4,060.32	4,547.56
50	2,561.94	2,869.37	3,212.10	3,597.55	3,760.35	4,211.59	4,179.60	4,681.15
51	2,692.23	3,015.30	3,378.51	3,783.93	3,953.85	4,428.31	4,400.19	4,928.21
52	2,830.26	3,169.89	3,553.95	3,980.42	4,166.70	4,666.70	4,634.97	5,191.17
53	2,976.03	3,333.15	3,739.71	4,188.48	4,386.00	4,912.32	4,883.94	5,470.01
54	3,129.54	3,505.08	3,935.79	4,408.08	4,624.65	5,179.61	5,145.81	5,763.31
55	3,215.52	3,601.38	4,047.12	4,532.77	4,756.50	5,327.28	5,298.30	5,934.10
56	3,412.08	3,821.53	4,299.12	4,815.01	5,058.90	5,665.97	5,634.72	6,310.89
57	3,592.26	4,023.33	4,528.44	5,071.85	5,336.10	5,976.43	5,944.68	6,658.04
58	3,782.52	4,236.42	4,772.88	5,345.63	5,625.90	6,301.01	6,272.28	7,024.95
59	3,982.86	4,460.80	5,031.18	5,634.92	5,934.60	6,646.75	6,620.04	7,414.44
60	4,082.12	4,571.97	5,159.38	5,778.51	6,100.00	6,832.00	6,797.84	7,613.58
61	4,339.54	4,860.28	5,490.00	6,148.80	6,490.40	7,269.25	7,241.92	8,110.95
62	4,575.00	5,124.00	5,791.34	6,486.30	6,856.40	7,679.17	7,650.62	8,568.69
63	4,866.58	5,450.57	6,167.10	6,907.15	7,307.80	8,184.74	8,155.70	9,134.38
64	5,178.90	5,800.37	6,567.26	7,355.33	7,789.70	8,724.46	8,696.16	9,739.70
65	5,325.84	5,964.94	6,749.73	7,559.70	8,002.80	8,963.14	8,925.93	9,997.04
66	5,733.00	6,420.96	7,271.55	8,144.14	8,628.75	9,664.20	9,623.25	10,778.04
67	6,059.43	6,786.56	7,691.58	8,614.57	9,143.55	10,240.78	10,189.53	11,412.27
68	6,403.41	7,171.82	8,132.67	9,108.59	9,675.90	10,837.01	10,783.89	12,077.96
69	6,763.77	7,575.42	8,597.16	9,628.82	10,237.50	11,466.00	11,412.18	12,781.64
70	6,900.91	7,729.02	8,776.71	9,829.92	10,458.15	11,713.13	11,658.21	13,057.20
71	7,435.40	8,327.65	9,461.49	10,596.87	11,277.40	12,630.69	12,575.77	14,084.86
72	7,850.11	8,792.12	9,995.98	11,195.50	11,938.45	13,371.06	13,297.84	14,893.58
73	8,278.38	9,271.79	10,548.55	11,814.38	12,610.80	14,124.10	14,047.03	15,732.67
74	8,714.56	9,760.31	11,112.42	12,445.91	13,294.45	14,889.78	14,813.17	16,590.75
75	9,740.00	10,908.80	12,402.00	13,890.24	14,830.00	16,609.60	16,464.00	18,439.68
76	10,248.00	11,477.76	13,060.00	14,627.20	15,635.00	17,511.20	17,356.00	19,438.72
77	10,753.00	12,043.36	13,715.00	15,360.80	16,440.00	18,412.80	18,249.00	20,438.88
78	11,250.00	12,600.00	14,360.00	16,083.20	17,215.00	19,280.80	19,136.00	21,432.32
79	11,752.00	13,162.24	15,016.00	16,817.92	18,020.00	20,182.40	20,040.00	22,444.80
80	12,609.00	14,122.08	16,113.00	18,046.56	19,375.00	21,700.00	21,502.00	24,082.24
81	13,186.00	14,768.32	16,863.00	18,886.56	20,300.00	22,736.00	22,538.00	25,242.56
82	13,760.00	15,411.20	17,611.00	19,724.32	21,230.00	23,777.60	23,580.00	26,409.60
83	14,323.00	16,041.76	18,347.00	20,548.64	22,155.00	24,813.60	24,609.00	27,562.08
84	14,881.00	16,666.72	19,079.00	21,368.48	23,070.00	25,838.40	25,644.00	28,721.28
85	17,096.00	19,147.52	21,900.00	24,528.00	26,485.00	29,663.20	29,366.00	32,889.92

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **\$1,000,000**

Comprehensive Coverage

Lifetime Payment Plan

90 day Elimination Period

Married Both Insured Rates

**Indexing: 5% Simple
With Shared Care Rider**

Form Number: S2-SBIR-VA

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,337.98	1,525.30	1,655.85	1,887.67	1,880.62	2,143.91	2,335.48	2,662.45
30	1,404.48	1,601.11	1,735.65	1,978.64	1,973.72	2,250.04	2,452.52	2,795.87
31	1,474.97	1,681.47	1,822.10	2,077.19	2,074.80	2,365.27	2,574.88	2,935.36
32	1,548.12	1,764.86	1,915.20	2,183.33	2,178.54	2,483.54	2,705.22	3,083.95
33	1,626.59	1,854.31	2,008.30	2,289.46	2,287.60	2,607.86	2,840.88	3,238.60
34	1,707.72	1,946.80	2,114.70	2,410.76	2,401.98	2,738.26	2,984.52	3,402.35
35	1,792.84	2,043.84	2,214.45	2,524.47	2,521.68	2,874.72	3,136.14	3,575.20
36	1,881.95	2,145.42	2,327.50	2,653.35	2,649.36	3,020.27	3,295.74	3,757.14
37	1,975.05	2,251.56	2,447.20	2,789.81	2,782.36	3,171.89	3,460.66	3,945.15
38	2,073.47	2,363.76	2,566.90	2,926.27	2,920.68	3,329.58	3,636.22	4,145.29
39	2,177.21	2,482.02	2,693.25	3,070.31	3,066.98	3,496.36	3,822.42	4,357.56
40	2,269.08	2,586.75	2,805.00	3,197.70	3,197.04	3,644.63	3,983.76	4,541.49
41	2,382.60	2,716.16	2,950.20	3,363.23	3,358.08	3,828.21	4,187.04	4,773.23
42	2,501.40	2,851.60	3,095.40	3,528.76	3,527.04	4,020.83	4,400.88	5,017.00
43	2,625.48	2,993.05	3,253.80	3,709.33	3,703.92	4,222.47	4,625.28	5,272.82
44	2,757.48	3,143.53	3,412.20	3,889.91	3,891.36	4,436.15	4,860.24	5,540.67
45	2,894.76	3,300.03	3,583.80	4,085.53	4,089.36	4,661.87	5,111.04	5,826.59
46	3,039.96	3,465.55	3,762.00	4,288.68	4,295.28	4,896.62	5,372.40	6,124.54
47	3,193.08	3,640.11	3,953.40	4,506.88	4,514.40	5,146.42	5,649.60	6,440.54
48	3,354.12	3,823.70	4,158.00	4,740.12	4,744.08	5,408.25	5,940.00	6,771.60
49	3,524.40	4,017.82	4,362.60	4,973.36	4,986.96	5,685.13	6,248.88	7,123.72
50	3,618.45	4,125.03	4,482.75	5,110.34	5,123.88	5,841.22	6,424.20	7,323.59
51	3,800.34	4,332.39	4,708.50	5,367.69	5,384.46	6,138.28	6,757.02	7,703.00
52	3,992.55	4,551.51	4,947.15	5,639.75	5,660.52	6,452.99	7,107.90	8,103.01
53	4,195.08	4,782.39	5,198.70	5,926.52	5,952.06	6,785.35	7,479.42	8,526.54
54	4,409.22	5,026.51	5,469.60	6,235.34	6,259.08	7,135.35	7,871.58	8,973.60
55	4,527.18	5,160.99	5,613.30	6,399.16	6,431.04	7,331.39	8,094.24	9,227.43
56	4,801.86	5,474.12	5,953.50	6,786.99	6,824.16	7,779.54	8,598.24	9,801.99
57	5,051.34	5,758.53	6,268.50	7,146.09	7,184.52	8,190.35	9,056.88	10,324.84
58	5,315.94	6,060.17	6,596.10	7,519.55	7,565.04	8,624.15	9,545.76	10,882.17
59	5,594.40	6,377.62	6,942.60	7,914.56	7,965.72	9,080.92	10,062.36	11,471.09
60	5,729.12	6,531.20	7,112.60	8,108.36	8,164.24	9,307.23	10,318.76	11,763.39
61	6,087.80	6,940.09	7,557.90	8,616.01	8,679.08	9,894.15	10,980.00	12,517.20
62	6,413.54	7,311.44	7,960.50	9,074.97	9,150.00	10,431.00	11,582.68	13,204.26
63	6,818.58	7,773.18	8,466.80	9,652.15	9,733.16	11,095.80	12,334.20	14,060.99
64	7,252.90	8,268.31	9,009.70	10,271.06	10,357.80	11,807.89	13,134.52	14,973.35
65	7,461.09	8,505.64	9,266.40	10,563.70	10,651.68	12,142.92	13,499.46	15,389.38
66	8,027.37	9,151.20	9,968.40	11,363.98	11,466.00	13,071.24	14,543.10	16,579.13
67	8,480.16	9,667.38	10,535.85	12,010.87	12,118.86	13,815.50	15,383.16	17,536.80
68	8,956.35	10,210.24	11,126.70	12,684.44	12,806.82	14,599.77	16,265.34	18,542.49
69	9,457.11	10,781.11	11,746.80	13,391.35	13,527.54	15,421.40	17,194.32	19,601.52
70	9,644.55	10,994.79	11,983.65	13,661.36	13,801.82	15,734.07	17,553.42	20,010.90
71	10,386.96	11,841.13	12,910.25	14,717.69	14,870.80	16,952.71	18,922.98	21,572.20
72	10,962.13	12,496.83	13,622.15	15,529.25	15,700.22	17,898.25	19,991.96	22,790.83
73	11,556.51	13,174.42	14,362.30	16,373.02	16,556.76	18,874.71	21,097.10	24,050.69
74	12,161.06	13,863.61	15,119.40	17,236.12	17,429.12	19,869.20	22,224.84	25,336.32
75	13,600.00	15,504.00	16,900.00	19,266.00	19,480.00	22,207.20	24,804.00	28,276.56
76	14,304.00	16,306.56	17,780.00	20,269.20	20,496.00	23,365.44	26,120.00	29,776.80
77	15,003.00	17,103.42	18,650.00	21,261.00	21,506.00	24,516.84	27,430.00	31,270.20
78	15,688.00	17,884.32	19,505.00	22,235.70	22,500.00	25,650.00	28,720.00	32,740.80
79	16,382.00	18,675.48	20,365.00	23,216.10	23,504.00	26,794.56	30,032.00	34,236.48
80	17,576.00	20,036.64	21,850.00	24,909.00	25,218.00	28,748.52	32,226.00	36,737.64
81	18,372.00	20,944.08	22,840.00	26,037.60	26,372.00	30,064.08	33,726.00	38,447.64
82	19,166.00	21,849.24	23,830.00	27,166.20	27,520.00	31,372.80	35,222.00	40,153.08
83	19,942.00	22,733.88	24,795.00	28,266.30	28,646.00	32,656.44	36,694.00	41,831.16
84	20,710.00	23,609.40	25,755.00	29,360.70	29,762.00	33,928.68	38,158.00	43,500.12
85	23,812.00	27,145.68	29,605.00	33,749.70	34,192.00	38,978.88	43,800.00	49,932.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

		Comprehensive Coverage					
5% Compound 2X Max		Form Number: S2-CMP2-VA					
With Shared Care Rider		Form Number: S2-SCR-VA					
Annual Premiums							
\$	1,500	\$	2,000	\$	3,000	\$	4,000
\$	1,500	\$	1,500	\$	3,000	\$	3,000
	167.58		184.34		230.09		253.10
	178.22		196.04		243.39		267.73
	188.86		207.75		258.02		283.82
	199.50		219.45		272.65		299.92
	211.47		232.62		288.61		317.47
	224.77		247.25		305.90		336.49
	238.07		261.88		324.52		356.97
	252.70		277.97		344.47		378.92
	268.66		295.53		365.75		402.33
	285.95		314.55		388.36		427.20
	303.24		333.56		412.30		453.53
	319.44		351.38		434.28		477.71
	339.24		373.16		462.00		508.20
	360.36		396.40		491.04		540.14
	384.12		422.53		522.72		574.99
	407.88		448.67		557.04		612.74
	434.28		477.71		592.68		651.95
	462.00		508.20		632.28		695.51
	492.36		541.60		673.20		740.52
	524.04		576.44		718.08		789.89
	558.36		614.20		766.92		843.61
	581.79		639.97		799.80		879.78
	620.49		682.54		853.98		939.38
	661.77		727.95		910.74		1,001.81
	705.63		776.19		973.95		1,071.35
	753.36		828.70		1,041.03		1,145.13
	784.98		863.48		1,087.38		1,196.12
	845.46		930.01		1,173.06		1,290.37
	903.42		993.76		1,256.22		1,381.84
	965.16		1,061.68		1,345.68		1,480.25
	1,031.94		1,135.13		1,441.44		1,585.58
	1,074.82		1,182.30		1,504.26		1,654.69
	1,161.44		1,277.58		1,626.26		1,788.89
	1,243.18		1,367.50		1,747.04		1,921.74
	1,344.44		1,478.88		1,892.22		2,081.44
	1,454.24		1,599.66		2,047.16		2,251.88
	1,523.34		1,675.67		2,134.08		2,347.49
	1,663.74		1,830.11		2,334.15		2,567.57
	1,783.08		1,961.39		2,504.97		2,755.47
	1,909.44		2,100.38		2,687.49		2,956.24
	2,045.16		2,249.68		2,881.71		3,169.88
	2,110.84		2,321.92		2,979.81		3,277.79
	2,296.16		2,525.78		3,249.88		3,574.87
	2,452.10		2,697.31		3,467.97		3,814.77
	2,610.30		2,871.33		3,693.97		4,063.37
	2,769.63		3,046.59		3,924.49		4,316.94
	3,114.00		3,425.40		4,365.00		4,801.50
	3,292.00		3,621.20		4,622.00		5,084.20
	3,467.00		3,813.70		4,878.00		5,365.80
	3,633.00		3,996.30		5,130.00		5,643.00
	3,801.00		4,181.10		5,382.00		5,920.20
	4,079.00		4,486.90		5,765.00		6,341.50
	4,263.00		4,689.30		6,039.00		6,642.90
	4,445.00		4,889.50		6,311.00		6,942.10
	4,623.00		5,085.30		6,577.00		7,234.70
	4,796.00		5,275.60		6,842.00		7,526.20
	5,474.00		6,021.40		7,743.00		8,517.30

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max
With Shared Care Rider
Form Number: S2-CMP2-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	194.18	213.60	335.16	368.68	416.29	457.92	460.18	506.20
30	206.15	226.77	356.44	392.08	440.23	484.25	486.78	535.46
31	218.12	239.93	377.72	415.49	465.50	512.05	516.04	567.64
32	231.42	254.56	399.00	438.90	493.43	542.77	545.30	599.83
33	246.05	270.66	422.94	465.23	522.69	574.96	577.22	634.94
34	260.68	286.75	449.54	494.49	554.61	610.07	611.80	672.98
35	275.31	302.84	476.14	523.75	587.86	646.65	649.04	713.94
36	292.60	321.86	505.40	555.94	623.77	686.15	688.94	757.83
37	311.22	342.34	537.32	591.05	662.34	728.57	731.50	804.65
38	329.84	362.82	571.90	629.09	703.57	773.93	776.72	854.39
39	349.79	384.77	606.48	667.13	747.46	822.21	824.60	907.06
40	368.28	405.11	638.88	702.77	788.04	866.84	868.56	955.42
41	392.04	431.24	678.48	746.33	836.88	920.57	924.00	1,016.40
42	415.80	457.38	720.72	792.79	889.68	978.65	982.08	1,080.29
43	442.20	486.42	768.24	845.06	946.44	1,041.08	1,045.44	1,149.98
44	469.92	516.91	815.76	897.34	1,007.16	1,107.88	1,114.08	1,225.49
45	498.96	548.86	868.56	955.42	1,071.84	1,179.02	1,185.36	1,303.90
46	530.64	583.70	924.00	1,016.40	1,141.80	1,255.98	1,264.56	1,391.02
47	564.96	621.46	984.72	1,083.19	1,217.04	1,338.74	1,346.40	1,481.04
48	600.60	660.66	1,048.08	1,152.89	1,297.56	1,427.32	1,436.16	1,579.78
49	640.20	704.22	1,116.72	1,228.39	1,383.36	1,521.70	1,533.84	1,687.22
50	665.64	732.20	1,163.58	1,279.94	1,442.22	1,586.44	1,599.60	1,759.56
51	708.21	779.03	1,240.98	1,365.08	1,537.68	1,691.45	1,707.96	1,878.76
52	753.36	828.70	1,323.54	1,455.89	1,640.88	1,804.97	1,821.48	2,003.63
53	802.38	882.62	1,411.26	1,552.39	1,751.82	1,927.00	1,947.90	2,142.69
54	855.27	940.80	1,506.72	1,657.39	1,871.79	2,058.97	2,082.06	2,290.27
55	889.56	978.52	1,569.96	1,726.96	1,953.00	2,148.30	2,174.76	2,392.24
56	956.34	1,051.97	1,690.92	1,860.01	2,105.46	2,316.01	2,346.12	2,580.73
57	1,020.60	1,122.66	1,806.84	1,987.52	2,251.62	2,476.78	2,512.44	2,763.68
58	1,088.64	1,197.50	1,930.32	2,123.35	2,409.12	2,650.03	2,691.36	2,960.50
59	1,162.98	1,279.28	2,063.88	2,270.27	2,579.22	2,837.14	2,882.88	3,171.17
60	1,209.02	1,329.92	2,149.64	2,364.60	2,687.66	2,956.43	3,008.52	3,309.37
61	1,304.18	1,434.60	2,322.88	2,555.17	2,906.04	3,196.64	3,252.52	3,577.77
62	1,396.90	1,536.59	2,486.36	2,735.00	3,115.88	3,427.47	3,494.08	3,843.49
63	1,509.14	1,660.05	2,688.88	2,957.77	3,370.86	3,707.95	3,784.44	4,162.88
64	1,631.14	1,794.25	2,908.48	3,199.33	3,646.58	4,011.24	4,094.32	4,503.75
65	1,714.05	1,885.46	3,046.68	3,351.35	3,808.35	4,189.19	4,268.16	4,694.98
66	1,872.00	2,059.20	3,327.48	3,660.23	4,161.69	4,577.86	4,668.30	5,135.13
67	2,006.55	2,207.21	3,566.16	3,922.78	4,463.55	4,909.91	5,009.94	5,510.93
68	2,149.29	2,364.22	3,818.88	4,200.77	4,781.79	5,259.97	5,374.98	5,912.48
69	2,299.05	2,528.96	4,090.32	4,499.35	5,118.75	5,630.63	5,763.42	6,339.76
70	2,374.13	2,611.54	4,221.68	4,643.85	5,286.14	5,814.75	5,959.62	6,555.58
71	2,585.44	2,843.98	4,592.32	5,051.55	5,757.35	6,333.09	6,499.76	7,149.74
72	2,756.07	3,031.68	4,904.20	5,394.62	6,141.55	6,755.71	6,935.94	7,629.53
73	2,931.22	3,224.34	5,220.60	5,742.66	6,539.31	7,193.24	7,387.94	8,126.73
74	3,108.63	3,419.49	5,539.26	6,093.19	6,943.85	7,638.24	7,848.98	8,633.88
75	3,500.00	3,850.00	6,228.00	6,850.80	7,752.00	8,527.20	8,730.00	9,603.00
76	3,697.00	4,066.70	6,584.00	7,242.40	8,204.00	9,024.40	9,244.00	10,168.40
77	3,889.00	4,277.90	6,934.00	7,627.40	8,652.00	9,517.20	9,756.00	10,731.60
78	4,074.00	4,481.40	7,266.00	7,992.60	9,090.00	9,999.00	10,260.00	11,286.00
79	4,257.00	4,682.70	7,602.00	8,362.20	9,528.00	10,480.80	10,764.00	11,840.40
80	4,562.00	5,018.20	8,158.00	8,973.80	10,208.00	11,228.80	11,530.00	12,683.00
81	4,761.00	5,237.10	8,526.00	9,378.60	10,687.00	11,755.70	12,078.00	13,285.80
82	4,956.00	5,451.60	8,890.00	9,779.00	11,161.00	12,277.10	12,622.00	13,884.20
83	5,144.00	5,658.40	9,246.00	10,170.60	11,625.00	12,787.50	13,154.00	14,469.40
84	5,327.00	5,859.70	9,592.00	10,551.20	12,086.00	13,294.60	13,684.00	15,052.40
85	6,088.00	6,696.80	10,948.00	12,042.80	13,734.00	15,107.40	15,486.00	17,034.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max **Form Number: S2-CMP2-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	372.40	417.09	502.74	563.07	590.52	661.38	654.36	732.88
30	393.68	440.92	534.66	598.82	625.10	700.11	692.93	776.08
31	417.62	467.73	566.58	634.57	661.01	740.33	732.83	820.77
32	442.89	496.04	598.50	670.32	700.91	785.02	776.72	869.93
33	469.49	525.83	634.41	710.54	742.14	831.20	823.27	922.06
34	497.42	557.11	674.31	755.23	787.36	881.84	872.48	977.18
35	528.01	591.37	714.21	799.92	835.24	935.47	925.68	1,036.76
36	559.93	627.12	758.10	849.07	885.78	992.07	981.54	1,099.32
37	594.51	665.85	805.98	902.70	940.31	1,053.15	1,041.39	1,166.36
38	631.75	707.56	857.85	960.79	997.50	1,117.20	1,106.56	1,239.35
39	670.32	750.76	909.72	1,018.89	1,060.01	1,187.21	1,174.39	1,315.32
40	707.52	792.42	958.32	1,073.32	1,116.72	1,250.73	1,238.16	1,386.74
41	751.08	841.21	1,017.72	1,139.85	1,186.68	1,329.08	1,316.04	1,473.96
42	798.60	894.43	1,081.08	1,210.81	1,261.92	1,413.35	1,400.52	1,568.58
43	848.76	950.61	1,152.36	1,290.64	1,341.12	1,502.05	1,488.96	1,667.64
44	901.56	1,009.75	1,223.64	1,370.48	1,426.92	1,598.15	1,585.32	1,775.56
45	959.64	1,074.80	1,302.84	1,459.18	1,519.32	1,701.64	1,688.28	1,890.87
46	1,021.68	1,144.28	1,386.00	1,552.32	1,617.00	1,811.04	1,797.84	2,013.58
47	1,085.04	1,215.24	1,477.08	1,654.33	1,722.60	1,929.31	1,916.64	2,146.64
48	1,155.00	1,293.60	1,572.12	1,760.77	1,836.12	2,056.45	2,043.36	2,288.56
49	1,230.24	1,377.87	1,675.08	1,876.09	1,957.56	2,192.47	2,179.32	2,440.84
50	1,280.97	1,434.69	1,745.37	1,954.81	2,039.49	2,284.23	2,272.98	2,545.74
51	1,364.82	1,528.60	1,861.47	2,084.85	2,174.94	2,435.93	2,425.20	2,716.22
52	1,453.83	1,628.29	1,985.31	2,223.55	2,319.42	2,597.75	2,589.03	2,899.71
53	1,549.29	1,735.20	2,116.89	2,370.92	2,475.51	2,772.57	2,764.47	3,096.21
54	1,652.49	1,850.79	2,260.08	2,531.29	2,641.92	2,958.95	2,952.81	3,307.15
55	1,721.16	1,927.70	2,354.94	2,637.53	2,756.88	3,087.71	3,083.22	3,453.21
56	1,852.20	2,074.46	2,536.38	2,840.75	2,969.82	3,326.20	3,325.14	3,724.16
57	1,976.94	2,214.17	2,710.26	3,035.49	3,175.20	3,556.22	3,556.98	3,983.82
58	2,111.76	2,365.17	2,895.48	3,242.94	3,395.70	3,803.18	3,807.72	4,264.65
59	2,251.62	2,521.81	3,095.82	3,467.32	3,633.84	4,069.90	4,078.62	4,568.05
60	2,343.62	2,624.85	3,224.46	3,611.40	3,784.44	4,238.57	4,250.48	4,760.54
61	2,531.50	2,835.28	3,484.32	3,902.44	4,089.44	4,580.17	4,595.74	5,147.23
62	2,704.74	3,029.31	3,729.54	4,177.08	4,383.46	4,909.48	4,928.80	5,520.26
63	2,925.56	3,276.63	4,033.32	4,517.32	4,742.14	5,311.20	5,335.06	5,975.27
64	3,165.90	3,545.81	4,362.72	4,886.25	5,128.88	5,744.35	5,773.04	6,465.80
65	3,316.95	3,714.98	4,570.02	5,118.42	5,359.77	6,002.94	6,020.82	6,743.32
66	3,614.13	4,047.83	4,991.22	5,590.17	5,854.68	6,557.24	6,577.74	7,367.07
67	3,877.38	4,342.67	5,349.24	5,991.15	6,278.22	7,031.61	7,055.10	7,901.71
68	4,142.97	4,640.13	5,728.32	6,415.72	6,725.16	7,532.18	7,559.37	8,466.49
69	4,422.60	4,953.31	6,135.48	6,871.74	7,197.84	8,061.58	8,090.55	9,061.42
70	4,571.98	5,120.62	6,332.52	7,092.42	7,432.01	8,323.85	8,352.96	9,355.32
71	4,965.22	5,561.05	6,888.48	7,715.10	8,091.93	9,062.96	9,094.24	10,185.55
72	5,281.62	5,915.41	7,356.30	8,239.06	8,629.81	9,665.39	9,701.05	10,865.18
73	5,608.19	6,281.17	7,830.90	8,770.61	9,186.90	10,289.33	10,329.33	11,568.85
74	5,955.10	6,669.71	8,308.89	9,305.96	9,750.77	10,920.86	10,967.78	12,283.91
75	6,672.00	7,472.64	9,342.00	10,463.04	10,895.00	12,202.40	12,203.00	13,667.36
76	7,059.00	7,906.08	9,876.00	11,061.12	11,525.00	12,908.00	12,917.00	14,467.04
77	7,422.00	8,312.64	10,401.00	11,649.12	12,148.00	13,605.76	13,627.00	15,262.24
78	7,789.00	8,723.68	10,899.00	12,206.88	12,757.00	14,287.84	14,324.00	16,042.88
79	8,153.00	9,131.36	11,403.00	12,771.36	13,365.00	14,968.80	15,022.00	16,824.64
80	8,750.00	9,800.00	12,237.00	13,705.44	14,315.00	16,032.80	16,082.00	18,011.84
81	9,181.00	10,282.72	12,789.00	14,323.68	14,981.00	16,778.72	16,843.00	18,864.16
82	9,542.00	10,687.04	13,335.00	14,935.20	15,640.00	17,516.80	17,596.00	19,707.52
83	9,890.00	11,076.80	13,869.00	15,533.28	16,284.00	18,238.08	18,334.00	20,534.08
84	10,231.00	11,458.72	14,388.00	16,114.56	16,923.00	18,953.76	19,067.00	21,355.04
85	11,671.00	13,071.52	16,422.00	18,392.64	19,247.00	21,556.64	21,615.00	24,208.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max
With Shared Care Rider
Form Number: S2-CMP2-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	557.27	624.14	712.88	798.43	837.90	938.45	934.99	1,047.19
30	589.19	659.89	754.11	844.60	891.10	998.03	990.85	1,109.75
31	623.77	698.62	799.33	895.25	944.30	1,057.62	1,049.37	1,175.29
32	661.01	740.33	847.21	948.88	997.50	1,117.20	1,111.88	1,245.31
33	700.91	785.02	897.75	1,005.48	1,057.35	1,184.23	1,178.38	1,319.79
34	743.47	832.69	952.28	1,066.55	1,123.85	1,258.71	1,250.20	1,400.22
35	788.69	883.33	1,010.80	1,132.10	1,190.35	1,333.19	1,326.01	1,485.13
36	835.24	935.47	1,071.98	1,200.62	1,263.50	1,415.12	1,407.14	1,576.00
37	887.11	993.56	1,138.48	1,275.10	1,343.30	1,504.50	1,492.26	1,671.33
38	941.64	1,054.64	1,208.97	1,354.05	1,429.75	1,601.32	1,585.36	1,775.60
39	998.83	1,118.69	1,283.45	1,437.46	1,516.20	1,698.14	1,683.78	1,885.83
40	1,052.04	1,178.28	1,353.00	1,515.36	1,597.20	1,788.86	1,775.40	1,988.45
41	1,118.04	1,252.20	1,437.48	1,609.98	1,696.20	1,899.74	1,886.28	2,112.63
42	1,186.68	1,329.08	1,527.24	1,710.51	1,801.80	2,018.02	2,005.08	2,245.69
43	1,260.60	1,411.87	1,623.60	1,818.43	1,920.60	2,151.07	2,131.80	2,387.62
44	1,339.80	1,500.58	1,727.88	1,935.23	2,039.40	2,284.13	2,269.08	2,541.37
45	1,424.28	1,595.19	1,837.44	2,057.93	2,171.40	2,431.97	2,414.28	2,703.99
46	1,515.36	1,697.20	1,953.60	2,188.03	2,310.00	2,587.20	2,571.36	2,879.92
47	1,611.72	1,805.13	2,080.32	2,329.96	2,461.80	2,757.22	2,739.00	3,067.68
48	1,714.68	1,920.44	2,214.96	2,480.76	2,620.20	2,934.62	2,918.52	3,268.74
49	1,825.56	2,044.63	2,360.16	2,643.38	2,791.80	3,126.82	3,111.24	3,484.59
50	1,900.17	2,128.19	2,458.74	2,753.79	2,908.95	3,258.02	3,241.77	3,630.78
51	2,022.72	2,265.45	2,618.70	2,932.94	3,102.45	3,474.74	3,455.91	3,870.62
52	2,153.01	2,411.37	2,790.27	3,125.10	3,308.85	3,705.91	3,685.53	4,127.79
53	2,292.33	2,567.41	2,974.74	3,331.71	3,528.15	3,951.53	3,933.21	4,405.20
54	2,443.26	2,736.45	3,173.40	3,554.21	3,766.80	4,218.82	4,197.66	4,701.38
55	2,543.94	2,849.21	3,307.50	3,704.40	3,924.90	4,395.89	4,378.50	4,903.92
56	2,735.46	3,063.72	3,559.50	3,986.64	4,227.30	4,734.58	4,717.44	5,283.53
57	2,916.90	3,266.93	3,797.64	4,253.36	4,517.10	5,059.15	5,041.26	5,646.21
58	3,113.46	3,487.08	4,057.20	4,544.06	4,825.80	5,404.90	5,390.28	6,037.11
59	3,325.14	3,724.16	4,338.18	4,858.76	5,159.70	5,778.86	5,768.28	6,460.47
60	3,458.70	3,873.74	4,516.44	5,058.41	5,374.10	6,018.99	6,007.28	6,728.15
61	3,733.20	4,181.18	4,872.68	5,457.40	5,807.20	6,504.06	6,491.62	7,270.61
62	3,997.94	4,477.69	5,220.38	5,846.83	6,215.90	6,961.81	6,956.44	7,791.21
63	4,322.46	4,841.16	5,640.06	6,316.87	6,722.20	7,528.86	7,526.18	8,429.32
64	4,673.82	5,234.68	6,091.46	6,822.44	7,271.20	8,143.74	8,139.84	9,116.62
65	4,906.98	5,495.82	6,381.18	7,146.92	7,616.70	8,530.70	8,516.43	9,538.40
66	5,359.77	6,002.94	6,976.71	7,813.92	8,318.70	9,316.94	9,303.84	10,420.30
67	5,747.04	6,436.68	7,468.11	8,364.28	8,915.40	9,985.25	9,974.25	11,171.16
68	6,157.71	6,896.64	8,007.48	8,968.38	9,547.20	10,692.86	10,683.27	11,965.26
69	6,589.44	7,380.17	8,555.04	9,581.64	10,225.80	11,452.90	11,428.56	12,799.99
70	6,805.99	7,622.71	8,844.51	9,905.85	10,554.20	11,820.70	11,810.76	13,228.05
71	7,413.93	8,303.60	9,615.17	10,768.99	11,480.80	12,858.50	12,857.14	14,400.00
72	7,906.61	8,855.40	10,235.54	11,463.80	12,260.50	13,731.76	13,705.77	15,350.46
73	8,416.24	9,426.19	10,907.89	12,216.84	13,051.50	14,617.68	14,606.38	16,359.15
74	8,929.26	10,000.77	11,550.86	12,936.96	13,848.15	15,509.93	15,493.43	17,352.64
75	10,050.00	11,256.00	12,970.00	14,526.40	15,570.00	17,438.40	17,349.00	19,430.88
76	10,624.00	11,898.88	13,733.00	15,380.96	16,460.00	18,435.20	18,334.00	20,534.08
77	11,186.00	12,528.32	14,434.00	16,166.08	17,335.00	19,415.20	19,302.00	21,618.24
78	11,730.00	13,137.60	15,164.00	16,983.68	18,165.00	20,344.80	20,243.00	22,672.16
79	12,267.00	13,739.04	15,891.00	17,797.92	19,005.00	21,285.60	21,181.00	23,722.72
80	13,150.00	14,728.00	17,005.00	19,045.60	20,395.00	22,842.40	22,679.00	25,400.48
81	13,735.00	15,383.20	17,735.00	19,863.20	21,315.00	23,872.80	23,707.00	26,551.84
82	14,306.00	16,022.72	18,453.00	20,667.36	22,225.00	24,892.00	24,722.00	27,688.64
83	14,855.00	16,637.60	19,147.00	21,444.64	23,115.00	25,888.80	25,709.00	28,794.08
84	15,392.00	17,239.04	19,830.00	22,209.60	23,980.00	26,857.60	26,690.00	29,892.80
85	17,585.00	19,695.20	22,617.00	25,331.04	27,370.00	30,654.40	30,381.00	34,026.72

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max **Form Number: S2-CMP2-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	783.37	893.04	970.90	1,106.83	1,114.54	1,270.58	1,425.76	1,625.37
30	829.92	946.11	1,030.75	1,175.06	1,178.38	1,343.35	1,508.22	1,719.37
31	879.13	1,002.21	1,090.60	1,243.28	1,247.54	1,422.20	1,598.66	1,822.47
32	931.00	1,061.34	1,157.10	1,319.09	1,322.02	1,507.10	1,694.42	1,931.64
33	986.86	1,125.02	1,230.25	1,402.49	1,401.82	1,598.07	1,795.50	2,046.87
34	1,046.71	1,193.25	1,303.40	1,485.88	1,486.94	1,695.11	1,904.56	2,171.20
35	1,110.55	1,266.03	1,376.55	1,569.27	1,577.38	1,798.21	2,021.60	2,304.62
36	1,177.05	1,341.84	1,463.00	1,667.82	1,670.48	1,904.35	2,143.96	2,444.11
37	1,248.87	1,423.71	1,556.10	1,773.95	1,774.22	2,022.61	2,276.96	2,595.73
38	1,326.01	1,511.65	1,649.20	1,880.09	1,883.28	2,146.94	2,417.94	2,756.45
39	1,407.14	1,604.14	1,748.95	1,993.80	1,997.66	2,277.33	2,566.90	2,926.27
40	1,482.36	1,689.89	1,841.40	2,099.20	2,104.08	2,398.65	2,706.00	3,084.84
41	1,574.76	1,795.23	1,960.20	2,234.63	2,236.08	2,549.13	2,874.96	3,277.45
42	1,672.44	1,906.58	2,079.00	2,370.06	2,373.36	2,705.63	3,054.48	3,482.11
43	1,776.72	2,025.46	2,211.00	2,520.54	2,521.20	2,874.17	3,247.20	3,701.81
44	1,887.60	2,151.86	2,349.60	2,678.54	2,679.60	3,054.74	3,455.76	3,939.57
45	2,006.40	2,287.30	2,494.80	2,844.07	2,848.56	3,247.36	3,674.88	4,189.36
46	2,133.12	2,431.76	2,653.20	3,024.65	3,030.72	3,455.02	3,907.20	4,454.21
47	2,269.08	2,586.75	2,824.80	3,220.27	3,223.44	3,674.72	4,160.64	4,743.13
48	2,414.28	2,752.28	3,003.00	3,423.42	3,429.36	3,909.47	4,429.92	5,050.11
49	2,570.04	2,929.85	3,201.00	3,649.14	3,651.12	4,162.28	4,720.32	5,381.16
50	2,674.17	3,048.55	3,328.20	3,794.15	3,800.34	4,332.39	4,917.48	5,605.93
51	2,844.45	3,242.67	3,541.05	4,036.80	4,045.44	4,611.80	5,237.40	5,970.64
52	3,027.63	3,451.50	3,766.80	4,294.15	4,306.02	4,908.86	5,580.54	6,361.82
53	3,223.71	3,675.03	4,011.90	4,573.57	4,584.66	5,226.51	5,949.48	6,782.41
54	3,432.69	3,913.27	4,276.35	4,875.04	4,886.52	5,570.63	6,346.80	7,235.35
55	3,572.10	4,072.19	4,447.80	5,070.49	5,087.88	5,800.18	6,615.00	7,541.10
56	3,840.48	4,378.15	4,781.70	5,451.14	5,470.92	6,236.85	7,119.00	8,115.66
57	4,095.00	4,668.30	5,103.00	5,817.42	5,833.80	6,650.53	7,595.28	8,658.62
58	4,367.16	4,978.56	5,443.20	6,205.25	6,226.92	7,098.69	8,114.40	9,250.42
59	4,663.26	5,316.12	5,814.90	6,628.99	6,650.28	7,581.32	8,676.36	9,891.05
60	4,848.28	5,527.04	6,045.10	6,891.41	6,917.40	7,885.84	9,032.88	10,297.48
61	5,230.14	5,962.36	6,520.90	7,433.83	7,466.40	8,511.70	9,745.36	11,109.71
62	5,598.58	6,382.38	6,984.50	7,962.33	7,995.88	9,115.30	10,440.76	11,902.47
63	6,051.20	6,898.37	7,545.70	8,602.10	8,644.92	9,855.21	11,280.12	12,859.34
64	6,540.42	7,456.08	8,155.70	9,297.50	9,347.64	10,656.31	12,182.92	13,888.53
65	6,870.24	7,832.07	8,570.25	9,770.09	9,813.96	11,187.91	12,762.36	14,549.09
66	7,503.21	8,553.66	9,360.00	10,670.40	10,719.54	12,220.28	13,953.42	15,906.90
67	8,042.58	9,168.54	10,032.75	11,437.34	11,494.08	13,103.25	14,936.22	17,027.29
68	8,612.37	9,818.10	10,746.45	12,250.95	12,315.42	14,039.58	16,014.96	18,257.05
69	9,214.92	10,505.01	11,495.25	13,104.59	13,178.88	15,023.92	17,110.08	19,505.49
70	9,514.60	10,846.64	11,870.65	13,532.54	13,611.98	15,517.66	17,689.02	20,165.48
71	10,360.97	11,811.51	12,927.20	14,737.01	14,827.86	16,903.76	19,230.34	21,922.59
72	11,045.75	12,592.16	13,780.35	15,709.60	15,813.22	18,027.07	20,471.08	23,337.03
73	11,753.13	13,398.57	14,656.10	16,707.95	16,832.48	19,189.03	21,815.78	24,869.99
74	12,462.77	14,207.56	15,543.15	17,719.19	17,858.52	20,358.71	23,101.72	26,335.96
75	14,036.00	16,001.04	17,500.00	19,950.00	20,100.00	22,914.00	25,940.00	29,571.60
76	14,830.00	16,906.20	18,485.00	21,072.90	21,248.00	24,222.72	27,466.00	31,311.24
77	15,605.00	17,789.70	19,445.00	22,167.30	22,372.00	25,504.08	28,868.00	32,909.52
78	16,354.00	18,643.56	20,370.00	23,221.80	23,460.00	26,744.40	30,328.00	34,573.92
79	17,093.00	19,486.02	21,285.00	24,264.90	24,534.00	27,968.76	31,782.00	36,231.48
80	18,322.00	20,887.08	22,810.00	26,003.40	26,300.00	29,982.00	34,010.00	38,771.40
81	19,128.00	21,805.92	23,805.00	27,137.70	27,470.00	31,315.80	35,470.00	40,435.80
82	19,915.00	22,703.10	24,780.00	28,249.20	28,612.00	32,617.68	36,906.00	42,072.84
83	20,671.00	23,564.94	25,720.00	29,320.80	29,710.00	33,869.40	38,294.00	43,655.16
84	21,408.00	24,405.12	26,635.00	30,363.90	30,784.00	35,093.76	39,660.00	45,212.40
85	24,477.00	27,903.78	30,440.00	34,701.60	35,170.00	40,093.80	45,234.00	51,566.76

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage							
5% Compound No Max		Form Number: S2-CMP-VA					
With Shared Care Rider		Form Number: S2-SCR-VA					
Annual Premiums							
\$	1,500	\$	2,000	\$	3,000	\$	4,000
\$	1,500	\$	1,500	\$	3,000	\$	3,000

Issue Age

18-29	788.69	867.56	1,109.22	1,220.14
30	807.31	888.04	1,135.82	1,249.40
31	825.93	908.52	1,163.75	1,280.13
32	845.88	930.47	1,191.68	1,310.85
33	867.16	953.88	1,220.94	1,343.03
34	888.44	977.28	1,251.53	1,376.68
35	909.72	1,000.69	1,282.12	1,410.33
36	932.33	1,025.56	1,314.04	1,445.44
37	956.27	1,051.90	1,347.29	1,482.02
38	980.21	1,078.23	1,381.87	1,520.06
39	1,004.15	1,104.57	1,417.78	1,559.56
40	1,023.00	1,125.30	1,444.08	1,588.49
41	1,049.40	1,154.34	1,483.68	1,632.05
42	1,077.12	1,184.83	1,523.28	1,675.61
43	1,106.16	1,216.78	1,564.20	1,720.62
44	1,135.20	1,248.72	1,607.76	1,768.54
45	1,166.88	1,283.57	1,652.64	1,817.90
46	1,199.88	1,319.87	1,700.16	1,870.18
47	1,232.88	1,356.17	1,749.00	1,923.90
48	1,268.52	1,395.37	1,800.48	1,980.53
49	1,305.48	1,436.03	1,854.60	2,040.06
50	1,313.22	1,444.54	1,867.92	2,054.71
51	1,353.21	1,488.53	1,924.68	2,117.15
52	1,394.49	1,533.94	1,985.31	2,183.84
53	1,438.35	1,582.19	2,048.52	2,253.37
54	1,483.50	1,631.85	2,115.60	2,327.16
55	1,496.88	1,646.57	2,135.70	2,349.27
56	1,558.62	1,714.48	2,226.42	2,449.06
57	1,611.54	1,772.69	2,303.28	2,533.61
58	1,666.98	1,833.68	2,385.18	2,623.70
59	1,724.94	1,897.43	2,472.12	2,719.33
60	1,739.72	1,913.69	2,493.68	2,743.05
61	1,819.02	2,000.92	2,609.58	2,870.54
62	1,886.12	2,074.73	2,709.62	2,980.58
63	1,977.62	2,175.38	2,838.94	3,122.83
64	2,072.78	2,280.06	2,978.02	3,275.82
65	2,082.60	2,290.86	2,983.50	3,281.85
66	2,208.96	2,429.86	3,166.02	3,482.62
67	2,304.90	2,535.39	3,301.74	3,631.91
68	2,402.01	2,642.21	3,443.31	3,787.64
69	2,504.97	2,755.47	3,591.90	3,951.09
70	2,524.42	2,776.86	3,619.39	3,981.33
71	2,686.01	2,954.61	3,851.04	4,236.14
72	2,806.92	3,087.61	4,020.54	4,422.59
73	2,927.83	3,220.61	4,195.69	4,615.26
74	3,052.13	3,357.34	4,375.36	4,812.90
75	3,353.00	3,688.30	4,758.00	5,233.80
76	3,499.00	3,848.90	4,965.00	5,461.50
77	3,643.00	4,007.30	5,173.00	5,690.30
78	3,781.00	4,159.10	5,380.00	5,918.00
79	3,925.00	4,317.50	5,590.00	6,149.00
80	4,182.00	4,600.20	5,937.00	6,530.70
81	4,349.00	4,783.90	6,179.00	6,796.90
82	4,516.00	4,967.60	6,423.00	7,065.30
83	4,681.00	5,149.10	6,665.00	7,331.50
84	4,845.00	5,329.50	6,910.00	7,601.00
85	5,521.00	6,073.10	7,799.00	8,578.90

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Facility Monthly Cash Benefit								
Community Monthly Cash Benefit								
Issue Age								
18-29	933.66	1,027.03	1,577.38	1,735.12	1,972.39	2,169.63	2,218.44	2,440.28
30	956.27	1,051.90	1,614.62	1,776.08	2,020.27	2,222.30	2,271.64	2,498.80
31	978.88	1,076.77	1,651.86	1,817.05	2,068.15	2,274.97	2,327.50	2,560.25
32	1,002.82	1,103.10	1,691.76	1,860.94	2,117.36	2,329.10	2,383.36	2,621.70
33	1,026.76	1,129.44	1,734.32	1,907.75	2,169.23	2,386.15	2,441.88	2,686.07
34	1,052.03	1,157.23	1,776.88	1,954.57	2,222.43	2,444.67	2,503.06	2,753.37
35	1,077.30	1,185.03	1,819.44	2,001.38	2,276.96	2,504.66	2,564.24	2,820.66
36	1,103.90	1,214.29	1,864.66	2,051.13	2,334.15	2,567.57	2,628.08	2,890.89
37	1,130.50	1,243.55	1,912.54	2,103.79	2,392.67	2,631.94	2,694.58	2,964.04
38	1,158.43	1,274.27	1,960.42	2,156.46	2,453.85	2,699.24	2,763.74	3,040.11
39	1,187.69	1,306.46	2,008.30	2,209.13	2,516.36	2,768.00	2,835.56	3,119.12
40	1,209.12	1,330.03	2,046.00	2,250.60	2,563.44	2,819.78	2,888.16	3,176.98
41	1,239.48	1,363.43	2,098.80	2,308.68	2,630.76	2,893.84	2,967.36	3,264.10
42	1,271.16	1,398.28	2,154.24	2,369.66	2,700.72	2,970.79	3,046.56	3,351.22
43	1,304.16	1,434.58	2,212.32	2,433.55	2,773.32	3,050.65	3,128.40	3,441.24
44	1,338.48	1,472.33	2,270.40	2,497.44	2,848.56	3,133.42	3,215.52	3,537.07
45	1,374.12	1,511.53	2,333.76	2,567.14	2,927.76	3,220.54	3,305.28	3,635.81
46	1,411.08	1,552.19	2,399.76	2,639.74	3,009.60	3,310.56	3,400.32	3,740.35
47	1,449.36	1,594.30	2,465.76	2,712.34	3,095.40	3,404.94	3,498.00	3,847.80
48	1,490.28	1,639.31	2,537.04	2,790.74	3,185.16	3,503.68	3,600.96	3,961.06
49	1,532.52	1,685.77	2,610.96	2,872.06	3,278.88	3,606.77	3,709.20	4,080.12
50	1,540.26	1,694.29	2,626.44	2,889.08	3,301.11	3,631.22	3,735.84	4,109.42
51	1,584.12	1,742.53	2,706.42	2,977.06	3,401.73	3,741.90	3,849.36	4,234.30
52	1,630.56	1,793.62	2,788.98	3,067.88	3,506.22	3,856.84	3,970.62	4,367.68
53	1,678.29	1,846.12	2,876.70	3,164.37	3,617.16	3,978.88	4,097.04	4,506.74
54	1,729.89	1,902.88	2,967.00	3,263.70	3,733.26	4,106.59	4,231.20	4,654.32
55	1,741.32	1,915.45	2,993.76	3,293.14	3,766.14	4,142.75	4,271.40	4,698.54
56	1,811.88	1,993.07	3,117.24	3,428.96	3,924.90	4,317.39	4,452.84	4,898.12
57	1,869.84	2,056.82	3,223.08	3,545.39	4,059.72	4,465.69	4,606.56	5,067.22
58	1,931.58	2,124.74	3,333.96	3,667.36	4,200.84	4,620.92	4,770.36	5,247.40
59	1,995.84	2,195.42	3,449.88	3,794.87	4,350.78	4,785.86	4,944.24	5,438.66
60	2,008.12	2,208.93	3,479.44	3,827.38	4,385.90	4,824.49	4,987.36	5,486.10
61	2,097.18	2,306.90	3,638.04	4,001.84	4,588.42	5,047.26	5,219.16	5,741.08
62	2,171.60	2,388.76	3,772.24	4,149.46	4,761.66	5,237.83	5,419.24	5,961.16
63	2,270.42	2,497.46	3,955.24	4,350.76	4,988.58	5,487.44	5,677.88	6,245.67
64	2,376.56	2,614.22	4,145.56	4,560.12	5,231.36	5,754.50	5,956.04	6,551.64
65	2,391.48	2,630.63	4,165.20	4,581.72	5,246.28	5,770.91	5,967.00	6,563.70
66	2,534.22	2,787.64	4,417.92	4,859.71	5,566.86	6,123.55	6,332.04	6,965.24
67	2,637.18	2,900.90	4,609.80	5,070.78	5,804.37	6,384.81	6,603.48	7,263.83
68	2,744.82	3,019.30	4,804.02	5,284.42	6,053.58	6,658.94	6,886.62	7,575.28
69	2,858.31	3,144.14	5,009.94	5,510.93	6,314.49	6,945.94	7,183.80	7,902.18
70	2,875.85	3,163.44	5,048.84	5,553.72	6,363.03	6,999.33	7,238.78	7,962.66
71	3,057.78	3,363.56	5,372.02	5,909.22	6,770.96	7,448.06	7,702.08	8,472.29
72	3,186.60	3,505.26	5,613.84	6,175.22	7,069.28	7,776.21	8,041.08	8,845.19
73	3,319.94	3,651.93	5,855.66	6,441.23	7,377.77	8,115.55	8,391.38	9,230.52
74	3,455.54	3,801.09	6,104.26	6,714.69	7,693.04	8,462.34	8,750.72	9,625.79
75	3,805.00	4,185.50	6,706.00	7,376.60	8,396.00	9,235.60	9,516.00	10,467.60
76	3,963.00	4,359.30	6,998.00	7,697.80	8,764.00	9,640.40	9,930.00	10,923.00
77	4,119.00	4,530.90	7,286.00	8,014.60	9,131.00	10,044.10	10,346.00	11,380.60
78	4,270.00	4,697.00	7,562.00	8,318.20	9,495.00	10,444.50	10,760.00	11,836.00
79	4,423.00	4,865.30	7,850.00	8,635.00	9,866.00	10,852.60	11,180.00	12,298.00
80	4,704.00	5,174.40	8,364.00	9,200.40	10,489.00	11,537.90	11,874.00	13,061.40
81	4,881.00	5,369.10	8,698.00	9,567.80	10,917.00	12,008.70	12,358.00	13,593.80
82	5,058.00	5,563.80	9,032.00	9,935.20	11,348.00	12,482.80	12,846.00	14,130.60
83	5,230.00	5,753.00	9,362.00	10,298.20	11,776.00	12,953.60	13,330.00	14,663.00
84	5,400.00	5,940.00	9,690.00	10,659.00	12,208.00	13,428.80	13,820.00	15,202.00
85	6,161.00	6,777.10	11,042.00	12,146.20	13,840.00	15,224.00	15,598.00	17,157.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

5% Compound No Max
With Shared Care Rider

Comprehensive Coverage
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	1,756.93	1,967.76	2,366.07	2,650.00	2,778.37	3,111.77	3,114.86	3,488.64
30	1,798.16	2,013.94	2,421.93	2,712.56	2,844.87	3,186.25	3,188.01	3,570.57
31	1,842.05	2,063.10	2,477.79	2,775.12	2,912.70	3,262.22	3,265.15	3,656.97
32	1,885.94	2,112.25	2,537.64	2,842.16	2,981.86	3,339.68	3,343.62	3,744.85
33	1,931.16	2,162.90	2,601.48	2,913.66	3,055.01	3,421.61	3,424.75	3,835.72
34	1,977.71	2,215.04	2,665.32	2,985.16	3,129.49	3,505.03	3,508.54	3,929.56
35	2,026.92	2,270.15	2,729.16	3,056.66	3,206.63	3,591.43	3,594.99	4,026.39
36	2,076.13	2,325.27	2,796.99	3,132.63	3,286.43	3,680.80	3,684.10	4,126.19
37	2,128.00	2,383.36	2,868.81	3,213.07	3,367.56	3,771.67	3,777.20	4,230.46
38	2,181.20	2,442.94	2,940.63	3,293.51	3,452.68	3,867.00	3,872.96	4,337.72
39	2,235.73	2,504.02	3,012.45	3,373.94	3,541.79	3,966.80	3,972.71	4,449.44
40	2,275.68	2,548.76	3,069.00	3,437.28	3,606.24	4,038.99	4,045.80	4,531.30
41	2,333.76	2,613.81	3,148.20	3,525.98	3,699.96	4,143.96	4,151.40	4,649.57
42	2,394.48	2,681.82	3,231.36	3,619.12	3,797.64	4,253.36	4,262.28	4,773.75
43	2,457.84	2,752.78	3,318.48	3,716.70	3,899.28	4,367.19	4,377.12	4,902.37
44	2,522.52	2,825.22	3,405.60	3,814.27	4,004.88	4,485.47	4,495.92	5,035.43
45	2,591.16	2,902.10	3,500.64	3,920.72	4,114.44	4,608.17	4,621.32	5,175.88
46	2,661.12	2,980.45	3,599.64	4,031.60	4,229.28	4,736.79	4,750.68	5,320.76
47	2,735.04	3,063.24	3,698.64	4,142.48	4,349.40	4,871.33	4,886.64	5,473.04
48	2,811.60	3,148.99	3,805.56	4,262.23	4,474.80	5,011.78	5,029.20	5,632.70
49	2,890.80	3,237.70	3,916.44	4,386.41	4,605.48	5,158.14	5,178.36	5,799.76
50	2,907.66	3,256.58	3,939.66	4,412.42	4,634.97	5,191.17	5,212.89	5,838.44
51	2,991.51	3,350.49	4,059.63	4,546.79	4,775.58	5,348.65	5,371.56	6,016.15
52	3,080.52	3,450.18	4,183.47	4,685.49	4,921.35	5,511.91	5,539.26	6,203.97
53	3,173.40	3,554.21	4,315.05	4,832.86	5,076.15	5,685.29	5,714.70	6,400.46
54	3,270.15	3,662.57	4,450.50	4,984.56	5,237.40	5,865.89	5,899.17	6,607.07
55	3,294.90	3,690.29	4,490.64	5,029.52	5,281.92	5,915.75	5,952.24	6,666.51
56	3,428.46	3,839.88	4,675.86	5,236.96	5,503.68	6,164.12	6,204.24	6,948.75
57	3,540.60	3,965.47	4,834.62	5,414.77	5,691.42	6,374.39	6,418.44	7,188.65
58	3,659.04	4,098.12	5,000.94	5,601.05	5,887.98	6,594.54	6,643.98	7,441.26
59	3,782.52	4,236.42	5,174.82	5,795.80	6,097.14	6,828.80	6,882.12	7,707.97
60	3,807.62	4,264.53	5,219.16	5,845.46	6,145.14	6,882.56	6,938.14	7,770.72
61	3,977.20	4,454.46	5,457.06	6,111.91	6,426.96	7,198.20	7,260.22	8,131.45
62	4,121.16	4,615.70	5,658.36	6,337.36	6,669.74	7,470.11	7,537.16	8,441.62
63	4,311.48	4,828.86	5,932.86	6,644.80	6,986.94	7,825.37	7,898.28	8,846.07
64	4,514.00	5,055.68	6,218.34	6,964.54	7,324.88	8,203.87	8,282.58	9,276.49
65	4,540.77	5,085.66	6,247.80	6,997.54	7,348.77	8,230.62	8,299.98	9,295.98
66	4,813.38	5,390.99	6,626.88	7,422.11	7,796.88	8,732.51	8,807.76	9,864.69
67	5,011.11	5,612.44	6,914.70	7,744.46	8,127.99	9,103.35	9,184.50	10,286.64
68	5,219.37	5,845.69	7,206.03	8,070.75	8,475.48	9,492.54	9,578.79	10,728.24
69	5,436.99	6,089.43	7,514.91	8,416.70	8,840.52	9,901.38	9,991.80	11,190.82
70	5,473.72	6,130.57	7,573.26	8,482.05	8,907.79	9,976.72	10,067.17	11,275.23
71	5,820.63	6,519.11	8,058.03	9,024.99	9,479.57	10,617.12	10,713.53	11,999.15
72	6,069.23	6,797.54	8,420.76	9,431.25	9,897.67	11,085.39	11,185.87	12,528.17
73	6,326.87	7,086.09	8,783.49	9,837.51	10,329.33	11,568.85	11,674.03	13,074.91
74	6,585.64	7,375.92	9,156.39	10,255.16	10,770.03	12,062.43	12,173.49	13,634.31
75	7,246.00	8,115.52	10,059.00	11,266.08	11,764.00	13,175.68	13,245.00	14,834.40
76	7,551.00	8,457.12	10,497.00	11,756.64	12,279.00	13,752.48	13,826.00	15,485.12
77	7,852.00	8,794.24	10,929.00	12,240.48	12,794.00	14,329.28	14,408.00	16,136.96
78	8,146.00	9,123.52	11,343.00	12,704.16	13,302.00	14,898.24	14,985.00	16,783.20
79	8,442.00	9,455.04	11,775.00	13,188.00	13,820.00	15,478.40	15,575.00	17,444.00
80	8,980.00	10,057.60	12,546.00	14,051.52	14,694.00	16,457.28	16,542.00	18,527.04
81	9,323.00	10,441.76	13,047.00	14,612.64	15,293.00	17,128.16	17,219.00	19,285.28
82	9,664.00	10,823.68	13,548.00	15,173.76	15,895.00	17,802.40	17,901.00	20,049.12
83	9,996.00	11,195.52	14,043.00	15,728.16	16,491.00	18,469.92	18,578.00	20,807.36
84	10,325.00	11,564.00	14,535.00	16,279.20	17,092.00	19,143.04	19,262.00	21,573.44
85	11,768.00	13,180.16	16,563.00	18,550.56	19,398.00	21,725.76	21,781.00	24,394.72

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	2,673.30	2,994.10	3,360.91	3,764.22	3,943.45	4,416.66	4,402.30	4,930.58
30	2,737.14	3,065.60	3,440.71	3,853.60	4,036.55	4,520.94	4,506.04	5,046.76
31	2,802.31	3,138.59	3,523.17	3,945.95	4,129.65	4,625.21	4,615.10	5,168.91
32	2,868.81	3,213.07	3,606.96	4,039.80	4,229.40	4,736.93	4,725.49	5,292.55
33	2,937.97	3,290.53	3,694.74	4,138.11	4,335.80	4,856.10	4,839.87	5,420.65
34	3,009.79	3,370.96	3,785.18	4,239.40	4,442.20	4,975.26	4,958.24	5,553.23
35	3,082.94	3,452.89	3,876.95	4,342.18	4,548.60	5,094.43	5,080.60	5,690.27
36	3,158.75	3,537.80	3,972.71	4,449.44	4,661.65	5,221.05	5,206.95	5,831.78
37	3,237.22	3,625.69	4,072.46	4,561.16	4,781.35	5,355.11	5,337.29	5,977.76
38	3,318.35	3,716.55	4,174.87	4,675.85	4,901.05	5,489.18	5,472.95	6,129.70
39	3,400.81	3,808.91	4,279.94	4,793.53	5,020.75	5,623.24	5,612.60	6,286.11
40	3,461.04	3,876.36	4,357.32	4,880.20	5,115.00	5,728.80	5,714.28	6,399.99
41	3,550.80	3,976.90	4,469.52	5,005.86	5,247.00	5,876.64	5,863.44	6,567.05
42	3,641.88	4,078.91	4,585.68	5,135.96	5,385.60	6,031.87	6,017.88	6,740.03
43	3,736.92	4,185.35	4,707.12	5,271.97	5,530.80	6,194.50	6,178.92	6,920.39
44	3,835.92	4,296.23	4,832.52	5,412.42	5,676.00	6,357.12	6,346.56	7,108.15
45	3,938.88	4,411.55	4,963.20	5,558.78	5,834.40	6,534.53	6,520.80	7,303.30
46	4,045.80	4,531.30	5,099.16	5,711.06	5,999.40	6,719.33	6,701.64	7,505.84
47	4,158.00	4,656.96	5,241.72	5,870.73	6,164.40	6,904.13	6,891.72	7,718.73
48	4,272.84	4,785.58	5,389.56	6,036.31	6,342.60	7,103.71	7,089.72	7,940.49
49	4,394.28	4,921.59	5,544.00	6,209.28	6,527.40	7,310.69	7,296.96	8,172.60
50	4,418.25	4,948.44	5,576.67	6,245.87	6,566.10	7,354.03	7,342.68	8,223.80
51	4,545.96	5,091.48	5,740.50	6,429.36	6,766.05	7,577.98	7,563.27	8,470.86
52	4,680.12	5,241.73	5,912.07	6,621.52	6,972.45	7,809.14	7,795.47	8,730.93
53	4,820.73	5,399.22	6,091.38	6,822.35	7,191.75	8,054.76	8,037.99	9,002.55
54	4,967.79	5,563.92	6,281.01	7,034.73	7,417.50	8,307.60	8,293.41	9,288.62
55	5,003.46	5,603.88	6,328.98	7,088.46	7,484.40	8,382.53	8,362.62	9,366.13
56	5,206.32	5,831.08	6,588.54	7,379.16	7,793.10	8,728.27	8,712.90	9,758.45
57	5,375.16	6,020.18	6,806.52	7,623.30	8,057.70	9,024.62	9,007.74	10,088.67
58	5,552.82	6,219.16	7,035.84	7,880.14	8,334.90	9,335.09	9,318.96	10,437.24
59	5,740.56	6,429.43	7,277.76	8,151.09	8,624.70	9,659.66	9,647.82	10,805.56
60	5,777.92	6,471.27	7,328.54	8,207.96	8,698.60	9,742.43	9,722.18	10,888.84
61	6,034.12	6,758.21	7,657.94	8,576.89	9,095.10	10,186.51	10,167.48	11,387.58
62	6,251.28	7,001.43	7,938.54	8,891.16	9,430.60	10,562.27	10,548.12	11,813.89
63	6,537.98	7,322.54	8,308.20	9,305.18	9,888.10	11,074.67	11,048.32	12,374.12
64	6,844.20	7,665.50	8,701.04	9,745.16	10,363.90	11,607.57	11,580.24	12,969.87
65	6,885.45	7,711.70	8,749.26	9,799.17	10,413.00	11,662.56	11,626.29	13,021.44
66	7,297.29	8,172.96	9,275.76	10,388.85	11,044.80	12,370.18	12,332.97	13,812.93
67	7,595.64	8,507.12	9,661.86	10,821.28	11,524.50	12,907.44	12,855.96	14,398.68
68	7,909.20	8,858.30	10,066.68	11,274.68	12,010.05	13,451.26	13,401.18	15,009.32
69	8,237.97	9,226.53	10,490.22	11,749.05	12,524.85	14,027.83	13,975.65	15,652.73
70	8,290.81	9,285.71	10,563.24	11,830.83	12,622.10	14,136.75	14,079.80	15,769.38
71	8,815.13	9,872.95	11,235.59	12,583.86	13,430.05	15,041.66	14,983.80	16,781.86
72	9,190.29	10,293.12	11,720.36	13,126.80	14,034.60	15,718.75	15,640.33	17,517.17
73	9,576.75	10,725.96	12,219.82	13,686.20	14,639.15	16,395.85	16,319.46	18,277.80
74	9,967.73	11,163.86	12,727.19	14,254.45	15,260.65	17,091.93	17,011.02	19,052.34
75	10,973.00	12,289.76	13,988.00	15,666.56	16,765.00	18,776.80	18,615.00	20,848.80
76	11,432.00	12,803.84	14,583.00	16,332.96	17,495.00	19,594.40	19,424.00	21,754.88
77	11,883.00	13,308.96	15,171.00	16,991.52	18,215.00	20,400.80	20,229.00	22,656.48
78	12,324.00	13,802.88	15,745.00	17,634.40	18,905.00	21,173.60	21,023.00	23,545.76
79	12,769.00	14,301.28	16,328.00	18,287.36	19,625.00	21,980.00	21,830.00	24,449.60
80	13,581.00	15,210.72	17,368.00	19,452.16	20,910.00	23,419.20	23,215.00	26,000.80
81	14,097.00	15,788.64	18,040.00	20,204.80	21,745.00	24,354.40	24,149.00	27,046.88
82	14,611.00	16,364.32	18,710.00	20,955.20	22,580.00	25,289.60	25,086.00	28,096.32
83	15,111.00	16,924.32	19,366.00	21,689.92	23,405.00	26,213.60	26,009.00	29,130.08
84	15,607.00	17,479.84	20,020.00	22,422.40	24,225.00	27,132.00	26,938.00	30,170.56
85	17,796.00	19,931.52	22,805.00	25,541.60	27,605.00	30,917.60	30,609.00	34,282.08

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	3,769.22	4,296.91	4,668.30	5,321.86	5,346.60	6,095.12	6,721.82	7,662.87
30	3,858.33	4,398.50	4,781.35	5,450.74	5,474.28	6,240.68	6,881.42	7,844.82
31	3,950.10	4,503.11	4,894.40	5,579.62	5,604.62	6,389.27	7,046.34	8,032.83
32	4,044.53	4,610.76	5,014.10	5,716.07	5,737.62	6,540.89	7,213.92	8,223.87
33	4,141.62	4,721.45	5,133.80	5,852.53	5,875.94	6,698.57	7,389.48	8,424.01
34	4,241.37	4,835.16	5,260.15	5,996.57	6,019.58	6,862.32	7,570.36	8,630.21
35	4,343.78	4,951.91	5,386.50	6,140.61	6,165.88	7,029.10	7,753.90	8,839.45
36	4,450.18	5,073.21	5,519.50	6,292.23	6,317.50	7,201.95	7,945.42	9,057.78
37	4,560.57	5,199.05	5,652.50	6,443.85	6,474.44	7,380.86	8,144.92	9,285.21
38	4,673.62	5,327.93	5,792.15	6,603.05	6,636.70	7,565.84	8,349.74	9,518.70
39	4,790.66	5,461.35	5,938.45	6,769.83	6,801.62	7,753.85	8,559.88	9,758.26
40	4,874.76	5,557.23	6,045.60	6,891.98	6,922.08	7,891.17	8,714.64	9,934.69
41	4,998.84	5,698.68	6,197.40	7,065.04	7,101.60	8,095.82	8,939.04	10,190.51
42	5,126.88	5,844.64	6,355.80	7,245.61	7,283.76	8,303.49	9,171.36	10,455.35
43	5,260.20	5,996.63	6,520.80	7,433.71	7,473.84	8,520.18	9,414.24	10,732.23
44	5,398.80	6,154.63	6,692.40	7,629.34	7,671.84	8,745.90	9,665.04	11,018.15
45	5,542.68	6,318.66	6,870.60	7,832.48	7,877.76	8,980.65	9,926.40	11,316.10
46	5,690.52	6,487.19	7,055.40	8,043.16	8,091.60	9,224.42	10,198.32	11,626.08
47	5,846.28	6,664.76	7,246.80	8,261.35	8,316.00	9,480.24	10,483.44	11,951.12
48	6,007.32	6,848.34	7,451.40	8,494.60	8,545.68	9,742.08	10,779.12	12,288.20
49	6,176.28	7,040.96	7,662.60	8,735.36	8,788.56	10,018.96	11,088.00	12,640.32
50	6,207.48	7,076.53	7,701.30	8,779.48	8,836.50	10,073.61	11,153.34	12,714.81
51	6,385.50	7,279.47	7,920.60	9,029.48	9,091.92	10,364.79	11,481.00	13,088.34
52	6,571.26	7,491.24	8,152.80	9,294.19	9,360.24	10,670.67	11,824.14	13,479.52
53	6,766.05	7,713.30	8,391.45	9,566.25	9,641.46	10,991.26	12,182.76	13,888.35
54	6,969.87	7,945.65	8,649.45	9,860.37	9,935.58	11,326.56	12,562.02	14,320.70
55	7,016.94	7,999.31	8,706.60	9,925.52	10,006.92	11,407.89	12,657.96	14,430.07
56	7,299.18	8,321.07	9,059.40	10,327.72	10,412.64	11,870.41	13,177.08	15,021.87
57	7,533.54	8,588.24	9,349.20	10,658.09	10,750.32	12,255.36	13,613.04	15,518.87
58	7,779.24	8,868.33	9,657.90	11,010.01	11,105.64	12,660.43	14,071.68	16,041.72
59	8,038.80	9,164.23	9,979.20	11,376.29	11,481.12	13,088.48	14,555.52	16,593.29
60	8,087.38	9,219.61	10,040.60	11,446.28	11,555.84	13,173.66	14,657.08	16,709.07
61	8,442.40	9,624.34	10,485.90	11,953.93	12,068.24	13,757.79	15,315.88	17,460.10
62	8,742.52	9,966.47	10,858.00	12,378.12	12,502.56	14,252.92	15,877.08	18,099.87
63	9,140.24	10,419.87	11,352.10	12,941.39	13,075.96	14,906.59	16,916.40	18,942.70
64	9,563.58	10,902.48	11,882.80	13,546.39	13,688.40	15,604.78	17,402.08	19,838.37
65	9,626.76	10,974.51	11,957.40	13,631.44	13,770.90	15,698.83	17,498.52	19,948.31
66	10,197.72	11,625.40	12,671.10	14,445.05	14,594.58	16,637.82	18,551.52	21,148.73
67	10,613.07	12,098.90	13,185.90	15,031.93	15,191.28	17,318.06	19,323.72	22,029.04
68	11,045.97	12,592.41	13,724.10	15,645.47	15,818.40	18,032.98	20,133.36	22,952.03
69	11,501.10	13,111.25	14,291.55	16,292.37	16,475.94	18,782.57	20,980.44	23,917.70
70	11,572.33	13,192.46	14,379.25	16,392.35	16,581.62	18,903.05	21,126.48	24,084.19
71	12,301.18	14,023.35	15,288.90	17,429.35	17,630.26	20,098.50	22,471.18	25,617.15
72	12,820.98	14,615.92	15,933.00	18,163.62	18,380.58	20,953.86	23,440.72	26,722.42
73	13,355.47	15,225.24	16,599.70	18,923.66	19,153.50	21,834.99	24,439.64	27,861.19
74	13,896.74	15,842.28	17,277.70	19,696.58	19,935.46	22,726.42	25,454.38	29,017.99
75	15,308.00	17,451.12	19,025.00	21,688.50	21,946.00	25,018.44	27,976.00	31,892.64
76	15,942.00	18,173.88	19,815.00	22,589.10	22,864.00	26,064.96	29,166.00	33,249.24
77	16,566.00	18,885.24	20,595.00	23,478.30	23,766.00	27,093.24	30,342.00	34,589.88
78	17,173.00	19,577.22	21,350.00	24,339.00	24,648.00	28,098.72	31,490.00	35,898.60
79	17,786.00	20,276.04	22,115.00	25,211.10	25,538.00	29,113.32	32,656.00	37,227.84
80	18,919.00	21,567.66	23,520.00	26,812.80	27,162.00	30,964.68	34,736.00	39,599.04
81	19,631.00	22,379.34	24,405.00	27,821.70	28,194.00	32,141.16	36,080.00	41,131.20
82	20,339.00	23,186.46	25,290.00	28,830.60	29,222.00	33,313.08	37,420.00	42,658.80
83	21,029.00	23,973.06	26,150.00	29,811.00	30,222.00	34,453.08	38,732.00	44,154.48
84	21,711.00	24,750.54	27,000.00	30,780.00	31,214.00	35,583.96	40,040.00	45,645.60
85	24,776.00	28,244.64	30,805.00	35,117.70	35,592.00	40,574.88	45,610.00	51,995.40

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max **Form Number: S2-CMP-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

		Annual Premiums			
		\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
		\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age					
18-29		304.57	335.03	429.59	472.55
30		316.54	348.19	446.88	491.57
31		329.84	362.82	464.17	510.59
32		343.14	377.45	482.79	531.07
33		356.44	392.08	502.74	553.01
34		371.07	408.18	522.69	574.96
35		385.70	424.27	543.97	598.37
36		401.66	441.83	566.58	623.24
37		418.95	460.85	590.52	649.57
38		436.24	479.86	614.46	675.91
39		453.53	498.88	641.06	705.17
40		469.92	516.91	662.64	728.90
41		489.72	538.69	690.36	759.40
42		510.84	561.92	720.72	792.79
43		531.96	585.16	752.40	827.64
44		554.40	609.84	785.40	863.94
45		578.16	635.98	819.72	901.69
46		604.56	665.02	856.68	942.35
47		630.96	694.06	894.96	984.46
48		658.68	724.55	935.88	1,029.47
49		687.72	756.49	978.12	1,075.93
50		703.05	773.36	1,001.04	1,101.14
51		735.30	808.83	1,047.48	1,152.23
52		768.84	845.72	1,097.79	1,207.57
53		804.96	885.46	1,149.39	1,264.33
54		842.37	926.61	1,204.86	1,325.35
55		861.84	948.02	1,234.80	1,358.28
56		912.24	1,003.46	1,306.62	1,437.28
57		956.34	1,051.97	1,373.40	1,510.74
58		1,002.96	1,103.26	1,442.70	1,586.97
59		1,053.36	1,158.70	1,517.04	1,668.74
60		1,076.04	1,183.64	1,551.84	1,707.02
61		1,140.70	1,254.77	1,648.22	1,813.04
62		1,199.26	1,319.19	1,734.84	1,908.32
63		1,273.68	1,401.05	1,844.64	2,029.10
64		1,352.98	1,488.28	1,961.76	2,157.94
65		1,386.45	1,525.10	2,003.04	2,203.34
66		1,489.41	1,638.35	2,155.14	2,370.65
67		1,573.65	1,731.02	2,279.16	2,507.08
68		1,661.40	1,827.54	2,409.03	2,649.93
69		1,755.00	1,930.50	2,545.92	2,800.51
70		1,789.92	1,968.91	2,599.00	2,858.90
71		1,928.91	2,121.80	2,801.27	3,081.40
72		2,038.52	2,242.37	2,961.73	3,257.90
73		2,151.52	2,366.67	3,128.97	3,441.87
74		2,269.04	2,495.94	3,301.86	3,632.05
75		2,532.00	2,785.20	3,652.00	4,017.20
76		2,670.00	2,937.00	3,855.00	4,240.50
77		2,808.00	3,088.80	4,060.00	4,466.00
78		2,946.00	3,240.60	4,265.00	4,691.50
79		3,087.00	3,395.70	4,478.00	4,925.80
80		3,322.00	3,654.20	4,811.00	5,292.10
81		3,487.00	3,835.70	5,057.00	5,562.70
82		3,653.00	4,018.30	5,307.00	5,837.70
83		3,819.00	4,200.90	5,504.00	6,054.40
84		3,987.00	4,385.70	5,736.00	6,309.60
85		4,593.00	5,052.30	6,541.00	7,195.10

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max
With Shared Care Rider
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	356.44	392.08	609.14	670.05	762.09	838.30	859.18	945.10
30	369.74	406.71	633.08	696.39	792.68	871.95	893.76	983.14
31	384.37	422.81	659.68	725.65	823.27	905.60	928.34	1,021.17
32	400.33	440.36	686.28	754.91	856.52	942.17	965.58	1,062.14
33	416.29	457.92	712.88	784.17	891.10	980.21	1,005.48	1,106.03
34	432.25	475.48	742.14	816.35	927.01	1,019.71	1,045.38	1,149.92
35	450.87	495.96	771.40	848.54	965.58	1,062.14	1,087.94	1,196.73
36	468.16	514.98	803.32	883.65	1,005.48	1,106.03	1,133.16	1,246.48
37	486.78	535.46	837.90	921.69	1,046.71	1,151.38	1,181.04	1,299.14
38	506.73	557.40	872.48	959.73	1,090.60	1,199.66	1,228.92	1,351.81
39	528.01	580.81	907.06	997.77	1,135.82	1,249.40	1,282.12	1,410.33
40	545.16	599.68	939.84	1,033.82	1,174.80	1,292.28	1,325.28	1,457.81
41	567.60	624.36	979.44	1,077.38	1,223.64	1,346.00	1,380.72	1,518.79
42	591.36	650.50	1,021.68	1,123.85	1,276.44	1,404.08	1,441.44	1,585.58
43	616.44	678.08	1,063.92	1,170.31	1,331.88	1,465.07	1,504.80	1,655.28
44	642.84	707.12	1,108.80	1,219.68	1,388.64	1,527.50	1,570.80	1,727.88
45	669.24	736.16	1,156.32	1,271.95	1,449.36	1,594.30	1,639.44	1,803.38
46	698.28	768.11	1,209.12	1,330.03	1,514.04	1,665.44	1,713.36	1,884.70
47	728.64	801.50	1,261.92	1,388.11	1,581.36	1,739.50	1,789.92	1,968.91
48	759.00	834.90	1,317.36	1,449.10	1,652.64	1,817.90	1,871.76	2,058.94
49	792.00	871.20	1,375.44	1,512.98	1,727.88	1,900.67	1,956.24	2,151.86
50	808.83	889.71	1,406.10	1,546.71	1,766.01	1,942.61	2,002.08	2,202.29
51	843.66	928.03	1,470.60	1,617.66	1,847.28	2,032.01	2,094.96	2,304.46
52	882.36	970.60	1,537.68	1,691.45	1,932.42	2,125.66	2,195.58	2,415.14
53	921.06	1,013.17	1,609.92	1,770.91	2,024.01	2,226.41	2,298.78	2,528.66
54	962.34	1,058.57	1,684.74	1,853.21	2,120.76	2,332.84	2,409.72	2,650.69
55	984.06	1,082.47	1,723.68	1,896.05	2,170.98	2,388.08	2,469.60	2,716.56
56	1,038.24	1,142.06	1,824.48	2,006.93	2,296.98	2,526.68	2,613.24	2,874.56
57	1,087.38	1,196.12	1,912.68	2,103.95	2,410.38	2,651.42	2,746.80	3,021.48
58	1,139.04	1,252.94	2,005.92	2,206.51	2,531.34	2,784.47	2,885.40	3,173.94
59	1,193.22	1,312.54	2,106.72	2,317.39	2,659.86	2,925.85	3,034.08	3,337.49
60	1,217.56	1,339.32	2,152.08	2,367.29	2,719.38	2,991.32	3,103.68	3,414.05
61	1,289.54	1,418.49	2,281.40	2,509.54	2,885.30	3,173.83	3,296.44	3,626.08
62	1,352.98	1,488.28	2,398.52	2,638.37	3,037.80	3,341.58	3,469.68	3,816.65
63	1,434.72	1,578.19	2,547.36	2,802.10	3,226.90	3,549.59	3,689.28	4,058.21
64	1,521.34	1,673.47	2,705.96	2,976.56	3,429.42	3,772.36	3,923.52	4,315.87
65	1,559.61	1,715.57	2,772.90	3,050.19	3,506.49	3,857.14	4,006.08	4,406.69
66	1,675.44	1,842.98	2,978.82	3,276.70	3,772.08	4,149.29	4,310.28	4,741.31
67	1,766.70	1,943.37	3,147.30	3,462.03	3,986.19	4,384.81	4,558.32	5,014.15
68	1,862.64	2,048.90	3,322.80	3,655.08	4,212.00	4,633.20	4,818.06	5,299.87
69	1,964.43	2,160.87	3,510.00	3,861.00	4,450.68	4,895.75	5,091.84	5,601.02
70	2,002.36	2,202.60	3,579.84	3,937.82	4,543.73	4,998.10	5,198.00	5,717.80
71	2,156.04	2,371.64	3,857.82	4,243.60	4,897.42	5,387.16	5,602.54	6,162.79
72	2,274.69	2,502.16	4,077.04	4,484.74	5,177.66	5,695.43	5,923.46	6,515.81
73	2,398.99	2,638.89	4,303.04	4,733.34	5,470.33	6,017.36	6,257.94	6,883.73
74	2,525.55	2,778.11	4,538.08	4,991.89	5,770.91	6,348.00	6,603.72	7,264.09
75	2,822.00	3,104.20	5,064.00	5,570.40	6,404.00	7,044.40	7,304.00	8,034.40
76	2,972.00	3,269.20	5,340.00	5,874.00	6,758.00	7,433.80	7,710.00	8,481.00
77	3,122.00	3,434.20	5,616.00	6,177.60	7,116.00	7,827.60	8,120.00	8,932.00
78	3,270.00	3,597.00	5,892.00	6,481.20	7,475.00	8,222.50	8,530.00	9,383.00
79	3,421.00	3,763.10	6,174.00	6,791.40	7,844.00	8,628.40	8,956.00	9,851.60
80	3,678.00	4,045.80	6,644.00	7,308.40	8,434.00	9,277.40	9,622.00	10,584.20
81	3,854.00	4,239.40	6,974.00	7,671.40	8,864.00	9,750.40	10,114.00	11,125.40
82	4,032.00	4,435.20	7,306.00	8,036.60	9,302.00	10,232.20	10,614.00	11,675.40
83	4,208.00	4,628.80	7,638.00	8,401.80	9,742.00	10,716.20	11,008.00	12,108.80
84	4,384.00	4,822.40	7,974.00	8,771.40	10,188.00	11,206.80	11,472.00	12,619.20
85	5,054.00	5,559.40	9,186.00	10,104.60	11,689.00	12,857.90	13,082.00	14,390.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max
With Shared Care Rider
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	671.65	752.25	913.71	1,023.36	1,073.31	1,202.11	1,203.65	1,348.09
30	698.25	782.04	949.62	1,063.57	1,115.87	1,249.77	1,251.53	1,401.71
31	726.18	813.32	989.52	1,108.26	1,161.09	1,300.42	1,300.74	1,456.83
32	755.44	846.09	1,029.42	1,152.95	1,207.64	1,352.56	1,353.94	1,516.41
33	786.03	880.35	1,069.32	1,197.64	1,255.52	1,406.18	1,408.47	1,577.49
34	816.62	914.61	1,113.21	1,246.80	1,306.06	1,462.79	1,465.66	1,641.54
35	849.87	951.85	1,157.10	1,295.95	1,359.26	1,522.37	1,525.51	1,708.57
36	884.45	990.58	1,204.98	1,349.58	1,415.12	1,584.93	1,588.02	1,778.58
37	920.36	1,030.80	1,256.85	1,407.67	1,473.64	1,650.48	1,653.19	1,851.57
38	958.93	1,074.00	1,308.72	1,465.77	1,534.82	1,719.00	1,722.35	1,929.03
39	997.50	1,117.20	1,360.59	1,523.86	1,598.66	1,790.50	1,794.17	2,009.47
40	1,030.92	1,154.63	1,409.76	1,578.93	1,652.64	1,850.96	1,855.92	2,078.63
41	1,074.48	1,203.42	1,469.16	1,645.46	1,722.60	1,929.31	1,933.80	2,165.86
42	1,119.36	1,253.68	1,532.52	1,716.42	1,795.20	2,010.62	2,016.96	2,259.00
43	1,165.56	1,305.43	1,595.88	1,787.39	1,871.76	2,096.37	2,104.08	2,356.57
44	1,215.72	1,361.61	1,663.20	1,862.78	1,953.60	2,188.03	2,195.16	2,458.58
45	1,267.20	1,419.26	1,734.48	1,942.62	2,038.08	2,282.65	2,291.52	2,566.50
46	1,321.32	1,479.88	1,813.68	2,031.32	2,127.84	2,383.18	2,393.16	2,680.34
47	1,379.40	1,544.93	1,892.88	2,120.03	2,221.56	2,488.15	2,500.08	2,800.09
48	1,438.80	1,611.46	1,976.04	2,213.16	2,320.56	2,599.03	2,612.28	2,925.75
49	1,502.16	1,682.42	2,063.16	2,310.74	2,424.84	2,715.82	2,731.08	3,058.81
50	1,533.81	1,717.87	2,109.15	2,362.25	2,478.09	2,775.46	2,792.85	3,127.99
51	1,600.89	1,793.00	2,205.90	2,470.61	2,591.61	2,902.60	2,921.85	3,272.47
52	1,673.13	1,873.91	2,306.52	2,583.30	2,711.58	3,036.97	3,058.59	3,425.62
53	1,749.24	1,959.15	2,414.88	2,704.67	2,838.00	3,178.56	3,203.07	3,587.44
54	1,829.22	2,048.73	2,527.11	2,830.36	2,972.16	3,328.82	3,356.58	3,759.37
55	1,868.58	2,092.81	2,585.52	2,895.78	3,042.90	3,408.05	3,438.54	3,851.16
56	1,973.16	2,209.94	2,736.72	3,065.13	3,218.04	3,604.20	3,637.62	4,074.13
57	2,067.66	2,315.78	2,869.02	3,213.30	3,375.54	3,780.60	3,819.06	4,277.35
58	2,167.20	2,427.26	3,008.88	3,369.95	3,544.38	3,969.71	4,011.84	4,493.26
59	2,271.78	2,544.39	3,160.08	3,539.29	3,722.04	4,168.68	4,215.96	4,721.88
60	2,319.22	2,597.53	3,228.12	3,615.49	3,805.18	4,261.80	4,312.70	4,830.22
61	2,455.86	2,750.56	3,422.10	3,832.75	4,036.98	4,521.42	4,577.44	5,126.73
62	2,580.30	2,889.94	3,597.78	4,029.51	4,246.82	4,756.44	4,819.00	5,397.28
63	2,735.24	3,063.47	3,821.04	4,279.56	4,511.56	5,052.95	5,121.56	5,736.15
64	2,902.38	3,250.67	4,058.94	4,546.01	4,794.60	5,369.95	5,444.86	6,098.24
65	2,975.31	3,332.35	4,159.35	4,658.47	4,903.47	5,491.89	5,562.18	6,229.64
66	3,195.27	3,578.70	4,468.23	5,004.42	5,273.19	5,905.97	5,983.38	6,701.39
67	3,370.77	3,775.26	4,720.95	5,287.46	5,570.37	6,238.81	6,325.02	7,084.02
68	3,556.80	3,983.62	4,984.20	5,582.30	5,885.10	6,591.31	6,684.21	7,486.32
69	3,752.19	4,202.45	5,265.00	5,896.80	6,218.55	6,964.78	7,064.46	7,912.20
70	3,826.18	4,285.32	5,369.76	6,014.13	6,347.21	7,108.88	7,211.66	8,077.06
71	4,119.98	4,614.38	5,786.73	6,481.14	6,841.02	7,661.94	7,773.27	8,706.06
72	4,348.24	4,870.03	6,115.56	6,849.43	7,232.00	8,099.84	8,217.36	9,203.44
73	4,587.80	5,138.34	6,454.56	7,229.11	7,639.93	8,556.72	8,681.79	9,723.60
74	4,833.01	5,412.97	6,807.12	7,623.97	8,059.16	9,026.26	9,160.91	10,260.22
75	5,396.00	6,043.52	7,596.00	8,507.52	8,949.00	10,022.88	10,136.00	11,352.32
76	5,684.00	6,366.08	8,010.00	8,971.20	9,443.00	10,576.16	10,698.00	11,981.76
77	5,973.00	6,689.76	8,424.00	9,434.88	9,942.00	11,135.04	11,267.00	12,619.04
78	6,259.00	7,010.08	8,838.00	9,898.56	10,442.00	11,695.04	11,838.00	13,258.56
79	6,551.00	7,337.12	9,261.00	10,372.32	10,956.00	12,270.72	12,427.00	13,918.24
80	7,044.00	7,889.28	9,966.00	11,161.92	11,781.00	13,194.72	13,350.00	14,952.00
81	7,385.00	8,271.20	10,461.00	11,716.32	12,380.00	13,865.60	14,032.00	15,715.84
82	7,728.00	8,655.36	10,959.00	12,274.08	12,989.00	14,547.68	14,727.00	16,494.24
83	8,068.00	9,036.16	11,457.00	12,831.84	13,599.00	15,230.88	15,425.00	17,276.00
84	8,409.00	9,418.08	11,961.00	13,396.32	14,218.00	15,924.16	16,135.00	18,071.20
85	9,688.00	10,850.56	13,779.00	15,432.48	16,326.00	18,285.12	18,467.00	20,683.04

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max
With Shared Care Rider
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		1,020.11	1,142.52	1,287.44	1,441.93	1,522.85	1,705.59	1,697.08	1,900.73
30		1,061.34	1,188.70	1,339.31	1,500.03	1,582.70	1,772.62	1,763.58	1,975.21
31		1,102.57	1,234.88	1,392.51	1,559.61	1,649.20	1,847.10	1,835.40	2,055.65
32		1,146.46	1,284.04	1,448.37	1,622.17	1,715.70	1,921.58	1,908.55	2,137.58
33		1,193.01	1,336.17	1,506.89	1,687.72	1,782.20	1,996.06	1,985.69	2,223.97
34		1,240.89	1,389.80	1,568.07	1,756.24	1,855.35	2,077.99	2,065.49	2,313.35
35		1,291.43	1,446.40	1,630.58	1,826.25	1,928.50	2,159.92	2,150.61	2,408.68
36		1,343.30	1,504.50	1,697.08	1,900.73	2,008.30	2,249.30	2,238.39	2,507.00
37		1,397.83	1,565.57	1,766.24	1,978.19	2,094.75	2,346.12	2,330.16	2,609.78
38		1,455.02	1,629.62	1,839.39	2,060.12	2,181.20	2,442.94	2,425.92	2,717.03
39		1,514.87	1,696.65	1,915.20	2,145.02	2,267.65	2,539.77	2,527.00	2,830.24
40		1,565.52	1,753.38	1,980.00	2,217.60	2,349.60	2,631.55	2,613.60	2,927.23
41		1,630.20	1,825.82	2,061.84	2,309.26	2,448.60	2,742.43	2,723.16	3,049.94
42		1,698.84	1,902.70	2,148.96	2,406.84	2,554.20	2,860.70	2,839.32	3,180.04
43		1,770.12	1,982.53	2,240.04	2,508.84	2,659.80	2,978.98	2,960.76	3,316.05
44		1,844.04	2,065.32	2,335.08	2,615.29	2,772.00	3,104.64	3,087.48	3,457.98
45		1,923.24	2,154.03	2,435.40	2,727.65	2,890.80	3,237.70	3,222.12	3,608.77
46		2,005.08	2,245.69	2,539.68	2,844.44	3,022.80	3,385.54	3,362.04	3,765.48
47		2,090.88	2,341.79	2,650.56	2,968.63	3,154.80	3,533.38	3,511.20	3,932.54
48		2,181.96	2,443.80	2,766.72	3,098.73	3,293.40	3,688.61	3,666.96	4,107.00
49		2,278.32	2,551.72	2,889.48	3,236.22	3,438.60	3,851.23	3,831.96	4,291.80
50		2,324.58	2,603.53	2,950.23	3,304.26	3,515.25	3,937.08	3,915.15	4,384.97
51		2,427.78	2,719.11	3,081.81	3,451.63	3,676.50	4,117.68	4,093.17	4,584.35
52		2,536.14	2,840.48	3,221.13	3,607.67	3,844.20	4,305.50	4,282.80	4,796.74
53		2,650.95	2,969.06	3,368.19	3,772.37	4,024.80	4,507.78	4,481.46	5,019.24
54		2,770.92	3,103.43	3,524.28	3,947.19	4,211.85	4,717.27	4,693.02	5,256.18
55		2,831.22	3,170.97	3,602.34	4,034.62	4,309.20	4,826.30	4,801.86	5,378.08
56		2,989.98	3,348.78	3,805.20	4,261.82	4,561.20	5,108.54	5,077.80	5,687.14
57		3,131.10	3,506.83	3,987.90	4,466.45	4,781.70	5,355.50	5,326.02	5,965.14
58		3,281.04	3,674.76	4,180.68	4,682.36	5,014.80	5,616.58	5,590.62	6,261.49
59		3,439.80	3,852.58	4,386.06	4,912.39	5,266.80	5,898.82	5,870.34	6,574.78
60		3,509.94	3,931.13	4,478.62	5,016.05	5,380.20	6,025.82	5,999.96	6,719.96
61		3,717.34	4,163.42	4,744.58	5,313.93	5,703.50	6,387.92	6,362.30	7,125.78
62		3,904.00	4,372.48	4,986.14	5,584.48	5,996.30	6,715.86	6,694.14	7,497.44
63		4,138.24	4,634.83	5,289.92	5,924.71	6,368.40	7,132.61	7,107.72	7,960.65
64		4,390.78	4,917.67	5,614.44	6,288.17	6,764.90	7,576.69	7,551.80	8,458.02
65		4,500.99	5,041.11	5,752.89	6,443.24	6,932.25	7,764.12	7,727.85	8,655.19
66		4,833.27	5,413.26	6,179.94	6,921.53	7,447.05	8,340.70	8,309.34	9,306.46
67		5,097.69	5,709.41	6,521.58	7,304.17	7,868.25	8,812.44	8,776.17	9,829.31
68		5,377.32	6,022.60	6,883.11	7,709.08	8,307.00	9,303.84	9,271.08	10,383.61
69		5,673.33	6,354.13	7,264.53	8,136.27	8,775.00	9,828.00	9,792.90	10,968.05
70		5,784.47	6,478.61	7,409.41	8,298.54	8,949.60	10,023.55	9,994.85	11,194.23
71		6,226.30	6,973.46	7,978.93	8,936.40	9,644.55	10,801.90	10,771.16	12,063.70
72		6,572.08	7,360.73	8,425.28	9,436.31	10,192.60	11,415.71	11,383.62	12,749.65
73		6,932.55	7,764.46	8,891.97	9,959.01	10,757.60	12,048.51	12,023.20	13,465.98
74		7,300.93	8,177.04	9,369.96	10,494.36	11,345.20	12,706.62	12,680.86	14,202.56
75		8,155.00	9,133.60	10,454.00	11,708.48	12,660.00	14,179.20	14,101.00	15,793.12
76		8,590.00	9,620.80	11,017.00	12,339.04	13,350.00	14,952.00	14,875.00	16,660.00
77		9,024.00	10,106.88	11,582.00	12,971.84	14,040.00	15,724.80	15,655.00	17,533.60
78		9,454.00	10,588.48	12,143.00	13,600.16	14,730.00	16,497.60	16,434.00	18,406.08
79		9,894.00	11,081.28	12,718.00	14,244.16	15,435.00	17,287.20	17,234.00	19,302.08
80		10,639.00	11,915.68	13,678.00	15,319.36	16,610.00	18,603.20	18,533.00	20,756.96
81		11,151.00	12,489.12	14,347.00	16,068.64	17,435.00	19,527.20	19,466.00	21,801.92
82		11,667.00	13,067.04	15,022.00	16,824.64	18,265.00	20,456.80	20,412.00	22,861.44
83		12,179.00	13,640.48	15,695.00	17,578.40	19,095.00	21,386.40	21,358.00	23,920.96
84		12,692.00	14,215.04	16,372.00	18,336.64	19,935.00	22,327.20	22,316.00	24,993.92
85		14,625.00	16,380.00	18,857.00	21,119.84	22,965.00	25,720.80	25,649.00	28,726.88

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **\$1,000,000**

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max **Form Number: S2-CMP-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

		Annual Premiums						
Facility Monthly Cash Benefit	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,435.07	1,635.98	1,782.20	2,031.71	2,040.22	2,325.85	2,574.88	2,935.36
30	1,492.26	1,701.18	1,848.70	2,107.52	2,122.68	2,419.86	2,678.62	3,053.63
31	1,550.78	1,767.89	1,921.85	2,190.91	2,205.14	2,513.86	2,785.02	3,174.92
32	1,613.29	1,839.15	2,001.65	2,281.88	2,292.92	2,613.93	2,896.74	3,302.28
33	1,677.13	1,911.93	2,081.45	2,372.85	2,386.02	2,720.06	3,013.78	3,435.71
34	1,744.96	1,989.25	2,161.25	2,463.83	2,481.78	2,829.23	3,136.14	3,575.20
35	1,815.45	2,069.61	2,254.35	2,569.96	2,582.86	2,944.46	3,261.16	3,717.72
36	1,888.60	2,153.00	2,340.80	2,668.51	2,686.60	3,062.72	3,394.16	3,869.34
37	1,964.41	2,239.43	2,433.90	2,774.65	2,795.66	3,187.05	3,532.48	4,027.03
38	2,044.21	2,330.40	2,533.65	2,888.36	2,910.04	3,317.45	3,678.78	4,193.81
39	2,128.00	2,425.92	2,640.05	3,009.66	3,029.74	3,453.90	3,830.40	4,366.66
40	2,199.12	2,507.00	2,725.80	3,107.41	3,131.04	3,569.39	3,960.00	4,514.40
41	2,290.20	2,610.83	2,838.00	3,235.32	3,260.40	3,716.86	4,123.68	4,701.00
42	2,385.24	2,719.17	2,956.80	3,370.75	3,397.68	3,873.36	4,297.92	4,899.63
43	2,484.24	2,832.03	3,082.20	3,513.71	3,540.24	4,035.87	4,480.08	5,107.29
44	2,588.52	2,950.91	3,214.20	3,664.19	3,688.08	4,204.41	4,670.16	5,323.98
45	2,698.08	3,075.81	3,346.20	3,814.67	3,846.48	4,384.99	4,870.80	5,552.71
46	2,812.92	3,206.73	3,491.40	3,980.20	4,010.16	4,571.58	5,079.36	5,790.47
47	2,933.04	3,343.67	3,643.20	4,153.25	4,181.76	4,767.21	5,301.12	6,043.28
48	3,059.76	3,488.13	3,795.00	4,326.30	4,363.92	4,974.87	5,533.44	6,308.12
49	3,193.08	3,640.11	3,960.00	4,514.40	4,556.64	5,194.57	5,778.96	6,588.01
50	3,257.25	3,713.27	4,044.15	4,610.33	4,649.16	5,300.04	5,900.46	6,726.52
51	3,400.44	3,876.50	4,218.30	4,808.86	4,855.56	5,535.34	6,163.62	7,026.53
52	3,551.37	4,048.56	4,411.80	5,029.45	5,072.28	5,782.40	6,442.26	7,344.18
53	3,710.04	4,229.45	4,605.30	5,250.04	5,301.90	6,044.17	6,736.38	7,679.47
54	3,877.74	4,420.62	4,811.70	5,485.34	5,541.84	6,317.70	7,048.56	8,035.36
55	3,961.44	4,516.04	4,920.30	5,609.14	5,662.44	6,455.18	7,204.68	8,213.34
56	4,179.42	4,764.54	5,191.20	5,917.97	5,979.96	6,817.15	7,610.40	8,675.86
57	4,375.98	4,988.62	5,436.90	6,198.07	6,262.20	7,138.91	7,975.80	9,092.41
58	4,583.88	5,225.62	5,695.20	6,492.53	6,562.08	7,480.77	8,361.36	9,531.95
59	4,804.38	5,476.99	5,966.10	6,801.35	6,879.60	7,842.74	8,772.12	10,000.22
60	4,899.52	5,585.45	6,087.80	6,940.09	7,019.88	8,002.66	8,957.24	10,211.25
61	5,186.22	5,912.29	6,447.70	7,350.38	7,434.68	8,475.54	9,489.16	10,817.64
62	5,444.86	6,207.14	6,764.90	7,711.99	7,808.00	8,901.12	9,972.28	11,368.40
63	5,770.60	6,578.48	7,173.60	8,177.90	8,276.48	9,435.19	10,579.84	12,061.02
64	6,119.52	6,976.25	7,606.70	8,671.64	8,781.56	10,010.98	11,228.88	12,800.92
65	6,275.88	7,154.50	7,798.05	8,889.78	9,001.98	10,262.26	11,505.78	13,116.59
66	6,736.86	7,680.02	8,377.20	9,550.01	9,666.54	11,019.86	12,359.88	14,090.26
67	7,103.07	8,097.50	8,833.50	10,070.19	10,195.38	11,622.73	13,043.16	14,869.20
68	7,490.34	8,538.99	9,313.20	10,617.05	10,754.64	12,260.29	13,766.22	15,693.49
69	7,899.84	9,005.82	9,822.15	11,197.25	11,346.66	12,935.19	14,529.06	16,563.13
70	8,052.38	9,179.71	10,011.80	11,413.45	11,568.94	13,188.59	14,818.82	16,893.45
71	8,665.97	9,879.21	10,780.20	12,289.43	12,452.60	14,195.96	15,957.86	18,191.96
72	9,145.09	10,425.40	11,373.45	12,965.73	13,144.16	14,984.34	16,850.56	19,209.64
73	9,644.55	10,994.79	11,994.95	13,674.24	13,865.10	15,806.21	17,783.94	20,273.69
74	10,154.18	11,575.77	12,627.75	14,395.64	14,601.86	16,646.12	18,739.92	21,363.51
75	11,348.00	12,936.72	14,110.00	16,085.40	16,310.00	18,593.40	20,908.00	23,835.12
76	11,949.00	13,621.86	14,860.00	16,940.40	17,180.00	19,585.20	22,034.00	25,118.76
77	12,549.00	14,305.86	15,610.00	17,795.40	18,048.00	20,574.72	23,164.00	26,406.96
78	13,143.00	14,983.02	16,350.00	18,639.00	18,908.00	21,555.12	24,286.00	27,686.04
79	13,749.00	15,673.86	17,105.00	19,499.70	19,788.00	22,558.32	25,436.00	28,997.04
80	14,786.00	16,856.04	18,390.00	20,964.60	21,278.00	24,256.92	27,356.00	31,185.84
81	15,493.00	17,662.02	19,270.00	21,967.80	22,302.00	25,424.28	28,694.00	32,711.16
82	16,206.00	18,474.84	20,160.00	22,982.40	23,334.00	26,600.76	30,044.00	34,250.16
83	16,912.00	19,279.68	21,040.00	23,985.60	24,358.00	27,768.12	31,390.00	35,784.60
84	17,619.00	20,085.66	21,920.00	24,988.80	25,384.00	28,937.76	32,744.00	37,328.16
85	20,316.00	23,160.24	25,270.00	28,807.80	29,250.00	33,345.00	37,714.00	42,993.96

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Elimination Period Factors

Multiply the annual premium by the appropriate factor below based on the elimination period selected.

Factors			
<u>30 Day</u>	<u>60 Day</u>	<u>90 day</u>	<u>180 day</u>
1.15	1.06	1.00	0.95

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Form Number: S2-ROBR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

Factors				
\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>
1.10	1.08	1.06	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Return of Premium Rider

Form Number: S2-ROPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Lifetime Payment Term</u>	<u>Limited Payment Terms</u>
< 40	1.11	1.35
40	1.13	1.38
41	1.14	1.39
42	1.15	1.39
43	1.15	1.40
44	1.16	1.40
45	1.17	1.41
46	1.18	1.41
47	1.19	1.41
48	1.19	1.40
49	1.20	1.40
50	1.21	1.40
51	1.22	1.39
52	1.24	1.37
53	1.25	1.36
54	1.27	1.35
55	1.28	1.34
56	1.30	1.36
57	1.31	1.38
58	1.33	1.40
59	1.34	1.43
60	1.36	1.46
61	1.38	1.49
62	1.40	1.52
63	1.43	1.56
64	1.45	1.60
65	1.47	1.64
66	1.50	1.67
67	1.52	1.71
68	1.55	1.75
69	1.57	1.79
70	1.60	1.83
71	1.65	1.88
72	1.69	1.94
73	1.74	2.00
74	1.78	2.06
75	1.83	2.12

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Full Return of Premium Rider

Form Number: S2-FROPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Lifetime Payment Term</u>	<u>Limited Payment Terms</u>
< 40	1.23	1.90
40	1.26	1.95
41	1.28	1.97
42	1.30	1.99
43	1.31	2.02
44	1.33	2.05
45	1.35	2.08
46	1.38	2.08
47	1.41	2.08
48	1.44	2.08
49	1.47	2.08
50	1.50	2.08
51	1.55	2.05
52	1.60	2.01
53	1.64	1.97
54	1.69	1.93
55	1.74	1.89
56	1.83	2.03
57	1.93	2.17
58	2.02	2.31
59	2.12	2.45
60	2.21	2.60
61	2.45	3.17
62	2.69	3.74
63	2.92	4.31
64	3.16	4.88
65	3.40	5.48

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Shortened Benefit Period Rider

Form Number: S2-SBPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 60	1.20
60+	1.15

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Survivor Rider

Form Number: S2-SVR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Payment Term</u>		
	<u>Lifetime</u>	<u>To age 65</u>	<u>10 Year</u>
< 40	1.06	1.02	N/A
40-50	1.07	1.02	N/A
51-55	1.10	1.03 *	N/A
56-60	1.10	N/A	N/A
61-70	1.11	N/A	N/A
71-79	1.10	N/A	N/A
80+	1.07	N/A	N/A

* the rate for issue age 55 is N/A

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Shared Waiver Rider

Form Number: S2-SWR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 60	1.02
60-69	1.03
70-79	1.05
80+	1.10

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Community Only Rider

Form Number: S2-COMMR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 40	0.85
40-49	0.84
50-59	0.83
60-69	0.82
70-79	0.80
80+	0.78

The Community Only Rider is available only with the \$100,000, \$200,000 or \$300,000
Cash Benefit Account options

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
Facility Only Rider

Form Number: S2-FACR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 40	0.58
40-49	0.59
50-59	0.59
60-69	0.62
70-79	0.64
80+	0.68

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
TEN YEAR PREMIUM PAYMENT TERM FACTORS

Issue Age	Premium Factors				
	No Inflation	Simple Inflation	Compound 2X Inflation	5% Cmpd - No Max Inflation	3% Cmpd - No Max Inflation
18-29	3.40	4.20	3.70	4.95	4.42
30	3.32	3.96	3.54	4.70	4.26
31	3.30	3.92	3.51	4.61	4.16
32	3.28	3.87	3.48	4.52	4.09
33	3.26	3.83	3.45	4.43	4.03
34	3.24	3.78	3.42	4.34	3.96
35	3.23	3.74	3.39	4.25	3.90
36	3.20	3.69	3.35	4.16	3.84
37	3.17	3.64	3.31	4.07	3.77
38	3.14	3.59	3.27	3.99	3.71
39	3.11	3.54	3.23	3.90	3.64
40	3.08	3.49	3.20	3.82	3.58
41	3.04	3.43	3.15	3.74	3.51
42	3.01	3.37	3.11	3.66	3.45
43	2.97	3.32	3.06	3.58	3.38
44	2.94	3.26	3.02	3.50	3.31
45	2.90	3.21	2.97	3.42	3.25
46	2.86	3.14	2.93	3.34	3.19
47	2.81	3.07	2.88	3.27	3.12
48	2.77	3.00	2.83	3.19	3.05
49	2.72	2.94	2.78	3.11	2.99
50	2.68	2.87	2.73	3.04	2.92
51	2.63	2.80	2.68	2.96	2.85
52	2.58	2.73	2.62	2.89	2.77
53	2.51	2.66	2.56	2.81	2.70
54	2.46	2.60	2.50	2.73	2.63
55	2.40	2.53	2.44	2.65	2.56
56	2.34	2.46	2.38	2.58	2.49
57	2.28	2.40	2.32	2.50	2.42
58	2.22	2.33	2.26	2.43	2.35
59	2.17	2.27	2.21	2.35	2.28
60	2.11	2.20	2.15	2.28	2.22
61	2.05	2.14	2.09	2.21	2.15
62	1.99	2.08	2.03	2.14	2.09
63	1.94	2.01	1.97	2.07	2.02
64	1.88	1.95	1.92	2.01	1.96
65	1.85	1.92	1.89	1.97	1.92
66	1.80	1.86	1.83	1.90	1.86
67	1.74	1.80	1.78	1.84	1.80
68	1.69	1.74	1.72	1.78	1.74
69	1.64	1.69	1.67	1.72	1.69
70	1.59	1.63	1.62	1.66	1.63
71	1.53	1.58	1.57	1.61	1.58
72	1.49	1.53	1.52	1.55	1.53
73	1.44	1.48	1.47	1.50	1.48
74	1.39	1.43	1.43	1.45	1.43
75	1.34	1.37	1.37	1.39	1.37
76	1.30	1.33	1.33	1.35	1.33
77	1.26	1.29	1.29	1.30	1.29
78	1.22	1.25	1.26	1.27	1.25
79	1.19	1.22	1.22	1.23	1.21
80	1.15	1.18	1.18	1.19	1.18
81	1.12	1.15	1.15	1.16	1.15
82	1.09	1.12	1.12	1.13	1.12
83	1.06	1.09	1.09	1.10	1.09
84	1.04	1.06	1.07	1.07	1.06
85	1.01	1.04	1.04	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

Issue Age	Premium Factors				
	No <u>Inflation</u>	Simple <u>Inflation</u>	Compound 2X <u>Inflation</u>	5% Cmpd - No Max <u>Inflation</u>	3% Cmpd - No Max <u>Inflation</u>
18-29	1.43	1.65	1.51	1.88	1.74
30	1.44	1.65	1.52	1.88	1.74
31	1.44	1.66	1.52	1.87	1.72
32	1.45	1.66	1.53	1.87	1.72
33	1.46	1.66	1.54	1.87	1.72
34	1.48	1.67	1.55	1.86	1.73
35	1.49	1.67	1.56	1.86	1.73
36	1.50	1.68	1.57	1.86	1.73
37	1.51	1.69	1.58	1.87	1.74
38	1.53	1.70	1.59	1.87	1.75
39	1.54	1.71	1.60	1.88	1.76
40	1.56	1.72	1.62	1.89	1.77
41	1.58	1.74	1.64	1.90	1.78
42	1.60	1.76	1.66	1.91	1.80
43	1.62	1.78	1.68	1.92	1.81
44	1.65	1.80	1.70	1.94	1.84
45	1.68	1.83	1.73	1.97	1.86
46	1.71	1.86	1.76	1.99	1.89
47	1.75	1.89	1.80	2.02	1.93
48	1.79	1.93	1.84	2.06	1.97
49	1.84	1.98	1.89	2.11	2.02
50	1.90	2.04	1.95	2.16	2.08
51	1.97	2.10	2.02	2.23	2.14
52	2.05	2.18	2.10	2.31	2.21
53	2.14	2.28	2.19	2.40	2.31
54	2.26	2.40	2.31	2.52	2.43
55	2.40	2.53	2.44	2.65	2.56

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Risk Classifications

Marital Status

Multiply the annual premium by the appropriate factor below based on marital and insured status.

<u>Marital Status</u>	<u>Factors*</u>
Single	1.25
Married one insured	1.00
Married Both insured	0.75

* Not applicable to premiums with the Shared Care rider, which are displayed as "Married Both insured" premiums , and therefore complete as shown.

Medical Underwriting

The underwriting criteria used to place applicants into the underwriting categories are medically based, and do not shift as issue age changes. Medical conditions found in the Agent Field Guide place applicants in either the "Preferred" (Rate Class I), or "Standard" (Rate Class II) underwriting classes. Multiply the annual premium by the appropriate factor below.

<u>Rate Class</u>	<u>Factors</u>
I	0.90
II	1.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Discounts

Employer Sponsored: Employer sponsored plans with 10 or more active employees receive a 10% discount

Affiliation and Multi life discount: a discount of 10% may apply

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Modal Factors

Multiply the annual premium by the appropriate factor below based on the modal factor selected.

Payment	
<u>Mode</u>	<u>Factors</u>
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Supporting Document Schedules

Bypassed - Item:	Certification of Compliance
Bypass Reason:	Not applicable this is not a form filing; it is a rate increase filing.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA Rate Review Checklist.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Simplicity ii memorandum 20170919 final.pdf Appendix A 20170717.pdf Experience Exhibits for Actuarial Memorandum 20170915.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA LTC Rate Request Summary 2017.pdf Health Insurance Rate Request Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA cover letter 20170919f.pdf Cover Letter Attachment 1.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Third Party Authorization Letter
Comments:	

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Attachment(s):	Tri-Plus Authorization to file MedAmerica 20170113.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	We will submit a "John Doe" version once the Bureau approves the policyholder letter.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Current Rates
Comments:	
Attachment(s):	MedAmerica SPL2-336-VA Rate Sheets_Current_20170915.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	MedAmerica Claim Administration and Processing Documentation
Comments:	
Attachment(s):	MedAmerica Claim Administration and Processing Documentation.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Response to 9-22-2017 objection
Comments:	
Attachment(s):	MedAmerica_Response to 20170922 objection_20180110.pdf Attachments 1 through 13 for objection 20170911_20180110.pdf Attachments 1 through 10 for 20170911 objection.xlsx SPL2_VA_MedAmerica only_Actuarial Memorandum Exhibits_20180110.xlsx Attachment 13 updated 20180110.xlsx
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Response to 10-1-2017 objection
Comments:	
Attachment(s):	MedAmerica_Response to 201701001 objection_20180110.pdf MAPA VA_summary of ben appr10.19.17.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State:	Virginia	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified		
Product Name:	SPL2-336-VA et al		
Project Name/Number:	/		

Satisfied - Item:	Response to 10-3-2018 objection
Comments:	
Attachment(s):	MedAmerica_Response to 20181003 objection_20181015.pdf MedAmerica SPL2-336-VA_Original Pricing Actuarial Memorandum_20060901.pdf VA Sii Response Attachments_20181012.pdf Attachments 4a through 4h_20181012.xlsb
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Files moved from Form Tab 11-28-2018/Revised Versions attached 12-10-2019
Comments:	
Attachment(s):	Certificate of Compliance 12.10.19.pdf Statement of Variability Simplicityii Product Line 12.10.19.pdf RIL-VA-0918 Readability Certification 4.12.19.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Objection Response 04-12-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20190313 objection_20190412.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Objection Response 04-16-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20190415 objection_20190416.pdf RIL-VA-0918 John Doe Sii 4.15.19.pdf CNF-VA-0918 John Doe Sii 4.15.19.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Objection Response 05-20-2019
Comments:	
Attachment(s):	MedAmerica_Sii_Response to 201900517 objection_20190520.pdf
Item Status:	Received & Acknowledged
Status Date:	09/03/2020

Satisfied - Item:	Objection Response 09-04-2020
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SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
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State: Virginia
TOI/Sub-TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified
Product Name: SPL2-336-VA et al
Project Name/Number: /

Filing Company: MedAmerica Insurance Company

Comments:	
Attachment(s):	MedAmerica_Sii_Response to 20200723 objection_20200904.pdf
Item Status:	Received & Acknowledged
Status Date:	09/09/2020

SERFF Tracking #:	TRIP-131197689	State Tracking #:	TRIP-131197689	Company Tracking #:	MEDAMERICA 2017 LTC RATE INCREASE
<hr/>					
State:	Virginia	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care/LTC05I.001 Qualified				
Product Name:	SPL2-336-VA et al				
Project Name/Number:	/				

Attachment Attachments 1 through 10 for 20170911 objection.xlsx is not a PDF document and cannot be reproduced here.

Attachment SPL2_VA_MedAmerica only_Actuarial Memorandum Exhibits_20180110.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 13 updated 20180110.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachments 4a through 4h_20181012.xlsb is not a PDF document and cannot be reproduced here.

Rate Review Requirements Checklist

For all Rate Filings for Forms Issued in the Individual and Small Group Markets, Hospital Confinement Indemnity, Disability Income Protection, Accident Only, Specified Disease and Other, whether paid on an expense incurred or indemnity basis, and Medicare Supplement

NOTE: This document is intended to assist carriers in preparing rate filings for individual and selected group accident and sickness insurance coverage for approval by the Bureau of Insurance. It provides guidance based on current Virginia laws and regulations. It should be noted, however, that this checklist should not be used exclusive of other important resources, including, but not limited to, any and all other applicable state insurance laws and associated rules and regulations. It is the responsibility of the carriers to verify that their products comply with all relevant statutory and regulatory requirements. Note that some regulatory references in the comments column are approximate. Please review the applicable Administrative Code for the full text of the regulation.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
General Filing Requirements				
Information about the filing	14 VAC 5-100-70	When submitting an Individual Accident and Sickness form, a company must file the applicable rates, rules and classification of risks with the Commission.	Enclosed	
Company Name and NAIC No.	Administrative Letter 1983-7	The transmittal letter must include the name and NAIC number of the company for which the filing is made.	Enclosed	
Additional SERFF Filing Requirements	Administrative Letter 2012-03	Additional SERFF filing requirements must be met as specified below for health insurance rate filings. Failure to provide the applicable information will result in a "REJECTED" filing.		
General Information Filing Description		All submissions must provide a brief summary of the filing, including a statement describing whether the rate or rate manual is new or a revision of an existing rate or rate manual.	See enclosed Cover Letter	
		Identification of SERFF or state tracking number for the previously approved rate or rate manual.	007-0000027195	
HELP TIP:		If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available.	TRIP-130134566 - Disapproved 8/8/16	
Rate Changes		(i) Include a statement regarding an increase, decrease, revision of former rates. (ii) Specify the percentage amount(s) of the change(s). (iii) Specify the number of affected policyholders. (iv) Specify the reason for the proposed change(s).	(i) AM Section 17 (ii) AM Section 17 (iii) AM Section 18 (iv) Cover letter paragraph 3	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14 VAC 5-130-50 B	Include an actuarial memorandum describing the basis on which rates were determined including a description of the calculation of the anticipated loss ratio.	AM Section 14 and 16	
Individual and Small Group Markets – Age Curve	14 VAC 5-130- 50 E 1; Virginia Rate Template	Premium rates with respect to a particular plan or coverage may only vary by: (a) Whether the plan or coverage covers an individual or family; (b) The rating area; (c) Age, consistent with the Federal Default Standard Age Curve; (d) Tobacco use, except the rate must not vary more than 1.5 to 1. If included in a small group form, employees must be given the option to avoid the tobacco surcharge by participating in certain wellness programs.	Not Applicable	
	14 VAC 5-130-50 E 2	A premium rate must not vary by any other factor not described in 14 VAC 5-130-50 E 1.	Not Applicable	
	14 VAC 5-130-50 E 3	For family coverage, permitted rating variations must be applied based on the portion of premium attributable to each family member covered under the plan. With respect to family members under age 21, the premiums for no more than the three oldest covered children must be taken into account in determining the total family premium.	Not Applicable	
	14 VAC 5-130-50 E 4	The premium charged must not be adjusted more frequently than annually except that the premium rate may be changed to reflect changes to: (i) Family composition of the member or; (ii) Coverage requested by the member.	Not Applicable	
	14 VAC 5-130-50 E 5	Premium rates for student health insurance coverage may be based on school-specific community rating and are exempt from subdivision 1 through 4 above.	Not Applicable	
Accident and Sickness Insurance Rate Filing Requirements – Filing a Rate for a New Policy Form	14 VAC 5-130-60 A	New rate submission must include: (i) Form number of applicable policy or certificate, application, and endorsements; (ii) Rate Sheet(s); (iii) Unified Rate Review Template (<i>only for rates applicable in the individual and small group health insurance markets except for student health insurance coverage</i>).	Not Applicable	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14 VAC 5-130-60 B	An Actuarial Memorandum that includes:		
	14 VAC 5-130-60 B 1	A description of the type of policy or coverage, including benefits, renewability, general marketing method, and issue age limits.	AM Sections 2-4, 6, and 9	
	14 VAC 5-130-60 B 2	A description of how rates were determined, including the general description and source of each assumption used.	AM Section 5	
	14 VAC 5-130-60 B 3	The estimated average annual premium per policy and per member.	AM Section 18	
	14 VAC 5-130-60 B 4	The anticipated loss ratio and a description of how it was calculated.	AM Section 14	
	14 VAC 5-130-60 B 5	The minimum anticipated loss ratio presumed reasonable in accordance with 14 VAC 5-130-65.	60%	
	14 VAC 5-130-60 B 6	If the anticipated loss ratio is less than the minimum anticipated loss ratio, include supporting documentation for the use of such premiums.	Not Applicable	
	14 VAC 5-130-60 B 7	<i>For coverage issued in the Individual or Small Group Health Insurance Market:</i> A certification by a qualified actuary of the actuarial value of each plan of benefits included and the AV calculation summary.	Not Applicable	
	14 VAC 5-130-60 B 8	A certification by a qualified actuary that, to the best of his or her knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of Virginia and the premiums are reasonable in relation to the benefits provided.	AM Section 22	
Reasonableness of benefits in relation to initial premiums	14 VAC 5-130-65 A	Benefits are deemed reasonable in relation to premiums if the anticipated loss ratio of policy form, including riders and endorsements, is at least as great as specified in the table provided, taking into account the qualifications and adjustments in subdivisions 1 through 9 below. The below anticipated loss ratio standards do not apply to a class of business where such standards are in conflict with specific statutes or regulations.	AM Section 22	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS					LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES	
	14 VAC 5-130-65 A 1	If the expected average annual premium is at least \$200 but less than \$1,000.							
		Type of Coverage	Renewal Clause						
			OR	CR	GR	NC	Other		
		Hospital Indemnity	60%	55%	55%	50%	60%		
		Disability Income Protection, Accident Only, Specified Disease and Other, whether paid on an expense incurred or indemnity basis	60%	55%	50%	45%	60%		
	14 VAC 5-130-65 A 2	If the expected average annual premium is \$100 or more but less than \$200, subtract five percentage points from the numbers in the table.					Not Applicable		
	14 VAC 5-130-65 A 3	If the expected average annual premium is less than \$100, subtract 10 percentage points from the numbers in the table.					Not Applicable		
	14 VAC 5-130-65 A 4	If the expected average annual premium is \$1,000 or more, add five percentage points to the numbers in the table.					60%		
	14 VAC 5-130-65 A 5	Group Medicare supplement policies are expected to return to policyholders in the form of aggregate benefits under the policy at least 75% of the aggregate amount of premiums collected.					Not Applicable		

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
	14 VAC 5-130-65 A 6	Medicare supplement policies issued prior to July 30, 1992, as a result of solicitation of individuals through the mail or by mass media advertising, which shall include both print and broadcast advertising, are expected to return to policyholders in the form of aggregate benefits under the policy at least 60% of the aggregate amount of premiums collected.	Not Applicable	
	14 VAC 5-130-65 A 7	Medicare supplement policies issued prior to July 30, 1992, sold on an individual rather than a group basis are expected to return to policyholders in the form of aggregate benefits under the policy at least 60% of the aggregate amount of premiums collected.	Not Applicable	
	14 VAC 5-130-65 A 8	All health insurance coverage issued in the individual health insurance market shall be originally priced to meet a minimum 75% loss ratio and, except for student health insurance coverage, must be guaranteed renewable or noncancellable.	Not Applicable	
	14 VAC 5-130-65 A 9	All health insurance coverage issued in the small group health insurance market must be originally priced to meet a minimum 75% loss ratio and must be guaranteed renewable or noncancellable.	Not Applicable	
	14 VAC 5-130-65 B	The average annual premium per policy per member shall be computed by the health insurance issuer based on an anticipated distribution of business by all applicable criteria having a price difference, such as age, sex, amount, dependent status, rider frequency, etc., except assuming an annual mode for all policies (<i>i.e., the fractional premium loading shall not affect the average annual premium or anticipated loss ratio calculation</i>).	Not Applicable	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
All Accident and Sickness Forms; Subscriber Contracts of Hospital, Medical or Surgical Plans; Dental Plans; Optometric Plans; Health Insurance Coverage in the Individual and Small Group Markets; Individual and Group Medicare supplement forms and subscriber contracts of hospital, medical or surgical plans – Filing a Rate Revision	14 VAC 5-130-70 A	Rate revision submission must include: (i) New Rate Sheet; (ii) All information required by SERFF; and (iii) Unified Rate Review Template (individual and small group health insurance markets except for student health insurance coverage).	See enclosed	
	14 VAC 5-130-70 B	Actuarial Memorandum		
	14 VAC 5-130-70 B 1	A description of the type of policy, including benefits, renewability, issue age limits, and if applicable, whether the policy includes grandfathered, non-grandfathered plans, or both.	AM Section 2-4, 9	
	14 VAC 5-130-70 B 2	The scope and reason for the premium or rate revision.	Cover letter	
	14 VAC 5-130-70 B 3	A comparison of the revised premiums with the current premium scale, including all percentage rate changes and any rating factor changes.	AM Section 17 and Section 18	
	14 VAC 5-130-70 B 4	A statement of whether the revision applies only to new business, only to in-force business, or to both.	Company is not issuing new business	
	14 VAC 5-130-70 B 5	The estimated average annual premium per policy and per member, before and after the proposed rate revision. If different changes by rating classification are requested, the filing also must include: (i) Range of changes; and (ii) average overall change, including a detailed explanation of how the change was determined.	AM Section 18	
	14 VAC 5-130-70 B 6	<i>The following is applicable to all coverage with the exception of coverage issued in the small group market:</i> Submit Form 130-A showing historical and projected experience, including: (i) Projections for future experience, and Virginia and national historical experience of earned premiums, paid claims, incurred claims and loss from inception through	(i) AM Exhibit I Nationwide; AM Exhibit III Virginia-Specific	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
		<p>most recent quarter. Virginia and national experience should be shown separately. Missing experience should be estimated with all estimation assumptions and methodologies provided in detail;</p> <p>(ii) A statement of the basis for determining the rate revision (Virginia, national, or blended); and</p> <p>(iii) If blended, provide the credibility factor assigned to the national experience.</p>	(ii) AM Section 14 (iii) Not applicable	
	14 VAC 5-130-70 B 7	Details and dates of all past rate revisions, including annual rate revisions members will experience resulting from this filing. If a company only revises rates annually, the rate revision must be identical to the current submission. If a company has had more frequent rate revisions, the annual revision must reflect the compounding impact of all revisions for the past 12 months.	AM Section 15	
	14 VAC 5-130-70 B 8	A description of how revised rates were determined, including the general description and source of each assumption of Form 130-A. For claims, provide historical and projected claims by major service category for both cost and utilization on Form 130-B.	AM Section 5	
	14 VAC 5-130-70 B 9	If the rate revision applies to new business, provide the anticipated loss ratio and a description of how it was calculated.	Not Applicable	
	14 VAC 5-130-70 B 10	If the rate revision applies to in-force business provide: (a) The anticipated loss ratio and a description of how it was calculated; and (b) The estimated cumulative loss ratio, historical and anticipated, and a description of how it was calculated.	(a) AM Section 16 (b) AM Exhibit I	
	14 VAC 5-130-70 B 11	The loss ratio that was originally anticipated for the policy.	AM Exhibit I	
	14 VAC 5-130-70 B 12	If 9, 10a, or 10b is less than 11, supporting documentation for the use of such premiums or rates.	Not Applicable	
	14 VAC 5-130-70 B 13	The current number of Virginia and national members to which the revision applies for the most recent month for which such data is available, and either premiums in force, premiums earned, or premiums collected for such members in the year immediately prior to the filing of the rate revision.	AM Section 18	
	14 VAC 5-130-70 B 14	Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.	Am Section 22	
	14 VAC 5-130-70 B 15	For coverage issued in the individual or small group health insurance markets, a certification by a qualified actuary of the		

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
		actuarial value of each plan of benefits included and the AV calculation summary.	Not Applicable	
Health Insurance Issuer – Filing a Rate Revision	14 VAC 5-130-75 A 1	For individual accident and sickness insurance, individual, and group Medicare supplement insurance, and coverage issued in the individual market, with respect to filings of rate revisions for a previously approved form, benefits shall be deemed reasonable in relation to premiums provided the present values of the future and lifetime loss ratios are at least as great as the standards in 14 VAC 5-130-70 B 11.	Not Applicable	
Health Insurance Issuer – Filing a Rate Revision	14 VAC 5-130-75 B	For coverage issued in the small group health insurance market, the anticipated loss ratio over the entire period for which the revised rates are computed to provide coverage must be at least as great as the standards in 14 VAC 5-130-70 B 11.	Not Applicable	
Health Insurance Issuer – Filing a Rate Revision	14 VAC 5-130-75 C	Revised premiums for policies issued on or after the effective date of the revision must meet the standards in 14 VAC 5-130-65 A, except the average annual premium shall be determined on actual rather than anticipated distribution of business.	Not Applicable	
Medicare Supplement Requirements		<i>Applicable requirements for Medicare Supplement insurance rate filings in addition to the above:</i>		
Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 2	All filings of rates and rating schedules shall demonstrate that expected claims in relation to premiums comply with the requirements of this section when combined with actual experience to date. Filings of rate revisions shall also demonstrate that the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage can be expected to meet the appropriate loss ratio standards.	Not Applicable	
Pre-Standardized Medicare Supplement Forms	14 VAC 5-170-120 A 3	For policies issued prior to July 30, 1992, expected claims in relation to premiums shall meet: (a) The originally filed anticipated loss ratio when combined with the actual experience since inception; (b) The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection when combined with actual experience beginning with July 1, 1991, to date; and (c) The appropriate loss ratio requirement from subdivisions 1 a and 1 b of this subsection over the entire future period for which the rates are computed to provide coverage.	Not Applicable	
Annual Rate and Experience Filing	14 VAC 5-170-120 C	An issuer of Medicare supplement policies and certificates issued before or after July 30, 1992, in this Commonwealth shall file annually its rates, rating schedule, and supporting		

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
		documentation including ratios of incurred losses to earned premiums by policy duration for approval by the State Corporation Commission in accordance with the filing requirements and procedures prescribed by the State Corporation Commission. The supporting documentation shall also demonstrate in accordance with actuarial standards of practice using reasonable assumptions that the appropriate loss ratio standards can be expected to be met over the entire period for which rates are computed. The demonstration shall exclude active life reserves. An expected third-year loss ratio which is greater than or equal to the applicable percentage shall be demonstrated for policies or certificates in force less than three years.	Not Applicable	
Actuarial Certification for Medicare Supplement Rate Revision Filings	14 VAC 5-170-120 C	<p>For annual rate and experience filings, an actuarial certificate by a qualified actuary that the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows:</p> <ol style="list-style-type: none"> 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratios all exceed the applicable ratio; 3. Except for policies issued prior to July 30, 1992, the filed rates maintain the proper relationship between policies which had different rating methodologies; 4. The filing was prepared based on the current standards of practices as promulgated by the Actuarial Standards Board, including the data quality standard of practice, as described at: www.actuary.org; 5. The filing is in compliance with the applicable laws and regulations in this Commonwealth; and 6. The premiums are reasonable in relation to the benefits provided. 	Not Applicable	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
Actuarial Certification for Medicare Supplement Rate Revision Filings	14 VAC 5-170-130 B	<p>For proposed rate changes, an actuarial certificate by a qualified actuary that to the best of the actuary's knowledge and judgment, the following items are true with respect to the filing as follows:</p> <ol style="list-style-type: none"> 1. The assumptions present the actuary's best judgment as to the reasonable value for each assumption and are consistent with the issuer's business plan at the time of the filing; 2. The anticipated lifetime loss ratio, future loss ratios, and except for policies issued prior to July 30, 1992, third-year loss ratio all exceed the applicable ratio; 3. The filing was prepared based on the current standards or practices as promulgated by the Actuary Standards Board including the data qualify standard of practice as described at: www.actuary.org; 4. The filing is in compliance with applicable laws and regulations in this Commonwealth; and 5. The premiums are reasonable in relation to the benefits provided. 	Not Applicable	
Change in the Rating Structure or Methodology of a Medicare Supplement Form	14 VAC 5-170-130 D 3	<p>A change in the rating structure or methodology shall be considered a discontinuance under subdivision 1 of this subsection unless the issuer complies with the following requirements:</p> <ol style="list-style-type: none"> (a) The issuer provides an actuarial memorandum, in a form and manner prescribed by the State Corporation Commission, describing the manner in which the revised rating methodology and resultant rates differ from the existing rating methodology and existing rates. (b) The issuer does not subsequently put into effect a change of rates or rating factors that would cause the percentage differential between the discontinued and subsequent rates as described in the actuarial memorandum to change. 	Not Applicable	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	LOCATION IN THE FILING TO INCLUDE EXHIBIT NAME OR NUMBER	FILER'S NOTES
For Coverage in the Individual and Small Group Health Insurance Markets Risk Pools and Index Rates	14 VAC 5-130-81 A & B	The claims experience of all enrollees in all health benefit plans are members of a single risk pool. <i>(Not applicable to grandfathered coverage).</i>	Not Applicable	
	14 VAC 5-130-81 C	Each plan year or policy year, as applicable, a health insurance issuer shall: <ol style="list-style-type: none"> 1. Establish an index rate based on the total combined claim costs for providing essential health benefits within the single risk pool of the individual or small group market; 2. The index rate may be adjusted on a market-wide basis based on the total expected market-wide payments and charges under the risk adjustment and reinsurance programs in this Commonwealth and the health benefit exchange user fees, and 3. The premium rate for all of the health insurance issuer's plans shall use the applicable index rate, as adjusted in accordance with subsection D of this section. 	Not Applicable	
	14 VAC 5-130-81 D	<ol style="list-style-type: none"> 1. The actuarial value and cost-sharing design on the plan. 2. The plan's provider network, delivery system characteristics, and utilization management practices. 3. The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits shall be pooled with similar benefits within a single risk pool and the claims experience from those benefits shall be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits. 4. Administrative costs, excluding health benefit exchange user fees. 5. With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans. 	Not Applicable	

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:

<http://www.scc.virginia.gov/boi/laws.aspx>

The Life and Health Division, Rates Section reviews rate revisions. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

I hereby certify that I have reviewed the attached rate revision filing and determined that it is in compliance with the rate revision checklist.

Signed: Todd Moltumyr

Digitally signed by Todd Moltumyr
DN: cn=Todd Moltumyr, o=TriPlus Services, Inc., ou, email=moltumyr@tri-plus.net,
c=US
Date: 2017.09.19 15:42:24 -0500

Name (please print): Todd Moltumyr

Company Name: TriPlus Services Inc.

Date: 09/19/2017

Phone No: 224-217-9037 FAX No: _____

E-Mail Address tmoltumyr@tri-plus.net

Clear Form

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity ii Actuarial Memorandum

September 19, 2017

Product

Tax-Qualified Long-Term Care Policy Form
Tax-Qualified Long-Term Care Policy Form

Number

SPL2-336-VA
SPL2-336-VA-0208

These policy forms were issued in Virginia by MedAmerica Insurance Company (MedAmerica) from August 2007 through April 2014 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase for the above-listed product meets the minimum requirements of your jurisdiction and demonstrating compliance with its rate stability regulation. It may not be suitable for other purposes.

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive coverage on a cash basis. Riders that convert the coverage to either facility only or community only may have been available at issue. It has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, cash benefit account, and elimination period were selected at issue.

At issue, the insured may have had the option to choose one of four riders providing inflation protection: simple inflation, compound inflation with no maximum at either 3% or 5%, or compound inflation with a maximum of two times the original benefit amount. The simple inflation option provides for benefit levels that increase each anniversary date by 5% of the monthly benefit amount chosen at issue for as long as the policy is in force. The compound inflation option with no maximum provides for benefit levels that increase on each anniversary date by 3% or 5% compounded annually for as long as the policy is in force. The compound inflation option with a maximum of two times the original benefit amount provides for benefit levels that increase on each anniversary by 5% compounded annually while the policy is in force, but limits the increase to two times the original benefit amount. The increasing benefits apply even when the insured is in claim status.

The available choices for the cash benefit account, monthly benefit, elimination period, inflation option, payment term and coverage type are shown in Section 21.

At issue, the insured may have had the option of selecting additional riders that provide the following types of coverage: restoration of benefits, return of premium, shortened benefit period non-forfeiture, shared care, shared waiver, or survivorship benefit.

The insured may have had the option to select one of the following premium payment options: lifetime, 10-year, or paid up at age 65.

A contingent benefit upon lapse (CBUL) will be available to all insureds.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity ii Actuarial Memorandum

September 19, 2017

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

As these policy forms are no longer being sold in any jurisdiction, this filing is applicable to in-force policies only. The premium changes will apply to the base forms as well as all applicable options and riders.

5. Actuarial Assumptions

- a. Morbidity reflects claim costs developed using 2014 Milliman Long Term Care Guidelines. The claim costs are adjusted based on historical claim experience by attained age, duration, and coverage-type, to the extent credible.
- b. Lapse Rates vary by duration, issue age, and premium payment option. The lifetime-pay lapse rates are shown in the following table.

Lifetime-Pay Lapse Rates

Duration	Issue Age Band			
	<40	40-49	50-59	60+
1	17.5%	9.5%	5.5%	5.5%
2	16.5	9.0	5.0	4.5
3	12.0	6.0	4.0	3.5
4	8.0	4.5	3.0	3.0
5	7.0	4.0	3.0	2.5
6	5.0	3.0	2.5	2.0
7	3.5	3.0	2.0	1.5
8	2.0	1.5	1.5	1.5
9+	1.0	1.0	1.0	1.0

The lapse rates in the above table were adjusted for the limited-pay options based on the following criteria:

- For the ten-pay option, a reduction of 65% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% thereafter
 - For the paid up at age 65 option, a reduction of 50% of the above lapse rates is assumed until age 55, a reduction of 75% of the above lapse rates is assumed for ages 55 to 59, and 0% thereafter.
- c. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static Table with unisex durational factors. The assumed durational factors reflect the impact of both mortality selection and improvement and are shown in the following table.

MEDAMERICA INSURANCE COMPANY**Address: 165 Court Street, Rochester, New York 14647****Simplicity ii Actuarial Memorandum****September 19, 2017****Durational Mortality Adjustment Factors**

Duration	Factor	Duration	Factor
1	0.25	13	0.63
2	0.35	14	0.64
3	0.42	15	0.66
4	0.44	16	0.67
5	0.45	17	0.69
6	0.47	18	0.70
7	0.48	19	0.73
8	0.50	20	0.75
9	0.53	21	0.78
10	0.55	22	0.80
11	0.58	23	0.83
12	0.60	24+	0.85

- d. Policyholder Behavior Due to the Rate Increase. At the time of the rate increase, policyholders have the option to elect a CBUL or reduced benefit options (RBO). Based on the cumulative rate increase level, for issue ages less than 65, 4% of in-force lifetime pay policies are assumed to elect CBUL. Policyholders who elect CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. No increase in morbidity is assumed for adverse selection.
- e. Interest Rate of 4.50% is used for accumulating and discounting earned premiums and incurred claims in the calculation of cumulative loss ratios. This rate is supported by the average net investment earnings rate projected in MedAmerica's cash flow testing in 2015.
- f. Improvement for the mortality and morbidity assumptions was assumed for 15 years. For mortality improvement, levels of 0.5% and 1.0% are assumed beginning in calendar year 2017 for 15 years for females and males, respectively. For the morbidity improvement, 1.0% is assumed beginning in calendar year 2017 for 15 years.
- g. Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premiums are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of MedAmerica Insurance Company, MedAmerica Insurance Company of New York and MedAmerica Insurance Company of Florida (MedAmerica Companies) that issued the same products, industry experience and judgment. The morbidity assumptions are based on the nationwide claim experience through December 31, 2014 of the particular policy forms in this filing. In developing the persistency assumptions, policy termination experience through March 31, 2015 was used. The above assumptions are deemed

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reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

6. Marketing Method

These policy forms were marketed in Virginia by agents and brokers of MedAmerica.

7. Underwriting Description

These policies were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, prescription screen, telephone interview, and/or face-to-face assessment. Employer sponsored groups were eligible for reduced underwriting for actively at work employees age 65 and less.

8. Premiums

Premiums are unisex and payable for life unless the insured selected a limited premium payment option. The premiums may vary by issue age, pool of money, initial monthly benefit, community care level, elimination period, inflation option, premium payment option, medical underwriting, marital status, employer sponsored/multi-life discounts, and the selection of any riders.

9. Issue Age Range

Issue ages are from 18 to 85.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of December 31, 2016 of the MedAmerica Companies) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000*AP	39%
Semi-Annual	0.5150*AP	4%
Quarterly	0.2600*AP	17%
Monthly	0.0900*AP	39%
Bi-weekly	0.0415*AP	1%

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12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2016 has been allocated to the 2016 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

This filing uses nationwide experience of MedAmerica and its sister companies that issued the above listed forms and similar nationwide policy forms. Pooling MedAmerica's experience with its sister companies is considered appropriate because the products issued by each company are identical to those in this filing, the marketing and distribution employed by each company is the same, and because MedAmerica administers and manages the entire block.

Exhibit I-a provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Exhibit 1-b provides the same information as Exhibit 1-a, but the expected experience uses the original pricing assumptions for lapse, mortality and morbidity to project both future premium and claims. Both Exhibits 1a and 1b use the original premium scale to project premium. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibits I-c and I-d provide the same information as Exhibit 1-a, but after the approved rate increases implemented nationwide, and after the full requested increase by issue age band shown in Section 17 below respectively. Exhibit II provides the same information as Exhibits I-c and I-d, but split by issue age based on the groupings in the rate increase request. Exhibit III provides the same information as Exhibits I-a and I-d, but based on MedAmerica's Virginia-specific experience. Virginia-specific experience is not considered fully credible, but is being provided as required.

Actual experience is provided from inception through 2016 and then projected on a seriatim basis for 60 years using the current best-estimate assumptions described above in section 5. The projected experience in Exhibit I-c reflects the prior nationwide rate increases approved on the Simplicity ii forms between June 2015 and June 2017, which average 15% across all issue ages and jurisdictions. Exhibit 1-d projected experience reflects the additional increase needed to achieve the full requested increase on a seriatim basis.

Expected experience was projected on a seriatim basis from issue using the original pricing assumptions and the actual mix of policies sold.

Exhibit IV shows nationwide past experience including earned premiums, incurred claims, increase in active life reserves, and incurred loss ratios by calendar year. Exhibit V provides similar information, but based on MedAmerica's Virginia-specific experience. Virginia-specific experience is not considered fully credible, but is being provided as required. As defined by 14VAC5-130-70.B.6,

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the incurred loss ratio is equal to the sum of incurred claims and increase in active life reserves divided by earned premium. The values in these exhibits are shown without interest accumulation.

The experience in Exhibits I, II and IV reflect pooled nationwide experience of the MedAmerica Companies, across the above-referenced form and similar nationwide forms.

Exhibit VI provides a comparison of the current and original pricing assumptions.

15. History of Previous Rate Revisions

There have been no previous rate revisions on these policy forms in Virginia.

As part of this rate increase process, an increase has been or is expected to be requested in all jurisdictions. In certain jurisdictions, the requested rate increase may be limited due to regulatory restrictions.

Currently, this rate increase request has been submitted in 47 of the 48 jurisdictions with Simplicity ii business in force. Of the 47 jurisdictions in which a rate increase has been submitted thus far, 38 have reached a decision regarding the request. Of these 38 jurisdictions, 30 have approved the full rate increase request, and 8 have approved a portion of the original request. The average amount approved to date is 23% across these 38 jurisdictions. In any jurisdictions where the full rate increase request has not been approved, MedAmerica anticipates submitting additional rate increase filings until the full amount of the original request is achieved.

16. Analysis Performed to Consider a Rate Increase

This rate increase request is a follow-up to the 2015 rate increase request which was disapproved by the Bureau on August 8, 2016 under SERFF # TRIP 130134566. At the time of the 2015 request, an analysis of the business was performed, as described below, which confirmed that a rate increase could be considered.

The product was priced such that the premium rates were sufficient to cover any of four moderately adverse scenarios. The following table provides the lifetime loss ratio using the original pricing assumptions (shown in Exhibit VI), the four moderately adverse scenarios defined in original pricing, and the assumed mix of policies sold.

Moderately Adverse Scenario	Loss Ratio
A. Claims experience up to 30% in excess of expectation	70%
B. Voluntary lapse as low as 10% of the rates assumed in pricing	67%
C. Discount rates as low as 175 basis points less than assumed in pricing	69%
D. Mortality rates as low as 65% of 1994 GAM Tables	69%

As the product was priced to cover any of the above scenarios, the most adverse scenario defines the threshold that must be crossed before the company may consider a rate increase, which is 70%. As can be seen from Exhibit I-a, the lifetime loss ratio of 75% before the requested rate increase

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using current assumptions exceeds this threshold, indicating that experience has been more than moderately adverse and so a rate increase could be considered.

The composite margin on this product at the time of initial pricing was 14% and the original pricing lifetime loss ratio was 56% as shown in Exhibit I. As can be seen from Exhibit I-a, the lifetime loss ratio of 75% before the requested rate increase using current assumptions exceeds the original pricing lifetime loss ratio plus the composite margin, indicating that the composite margin is projected to be exhausted.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

The company is requesting a rate increase which varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The rate increase was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue. The average rate increase across all ages is 24.3% in Virginia.

Issue Ages	Requested Increase
<40	33%
40-44	32%
45-49	32%
50-54	29%
55-59	26%
60-64	22%
65-69	17%
70-74	13%
75+	0%
All Ages ^[1]	24.3%

[1] Based on the distribution of MedAmerica business in force in Virginia as of December 31, 2016

Company management has indicated that if the rate increase shown in the table above is approved, no future rate increases are anticipated unless experience deteriorates beyond a 74% lifetime loss ratio. This is approximately equivalent to defining moderately adverse experience (MAE) as a 15% increase in the future (2017+) loss ratio due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5.

The rate increases in the table above were determined by targeting a future A:E ratio of 1.0. Adjustments to the rate increase levels were made as needed to ensure that the base rate schedules are monotonically non-decreasing by issue age. As can be seen in the after increase projections in Exhibits I and II, the future A:E ratio is greater than or equal to 1.0.

The current proposed rate schedules are enclosed with this filing. The rates implemented may vary slightly due to rounding algorithms.

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As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

Exhibit VII provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times 58%, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

The future projected incurred claims were increased by 15% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions. A 15% increase in future incurred claims was determined as one scenario that results in a lifetime loss ratio of 75% (which is MedAmerica's threshold for MAE as described above). It is among many possible alternative adverse experience scenarios, but considered one of the simplest since it involves only one assumption shift.

Present and accumulated values in Exhibit VII are determined at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 4.0% depending on year of issue and averages 3.9%.

18. Average Annual Premium in Virginia (Annualized Premium Based on December 31, 2016 In-Force)

Issue Ages	In-Force Count	Before Increase Premium	After Cumulative Increase Premium
<40	26	\$649	\$863
40-44	28	874	1,154
45-49	53	1,129	1,490
50-54	92	1,973	2,546
55-59	65	2,262	2,851
60-64	66	3,115	3,801
65-69	29	2,777	3,249
70-74	17	4,193	4,739
75+	0	NA	NA
All Ages	376	\$2,094	\$2,603

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This rate increase will apply to policies on their next premium payment date following at least a 75-day policyholder notification period following approval.

20. Nationwide Distribution of Business as of December 31, 2016 (based on in-force insured count)

Issue Ages	Percent Distribution
<40	14%
40-44	8%
45-49	13%
50-54	19%
55-59	21%
60-64	15%
65-69	7%
70-74	2%
75+	<1%

Elimination Period	Percent Distribution
30 days	13%
60 days	8%
90 days	78%
180 days	<1%

Original Cash Benefit Account	Percent Distribution
\$100,000	28%
\$200,000	32%
\$300,000	21%
\$500,000	12%
\$1,000,000	7%

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Inflation Option	Percent Distribution
None	37%
3% Compound No Max	33%
5% Compound No Max	3%
5% Compound 2X	20%
5% Simple	7%

Premium Payment Option	Percent Distribution
Lifetime	90%
10-Year	7%
To Age 65	3%

Coverage Type	Percent Distribution
Nursing Home Only	1%
Comprehensive	98%
Home Care Only	<1%

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2016 of MedAmerica in this jurisdiction, the number of insured and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insureds	Annualized Premium ^[1]
Virginia	376	\$787,193
Nationwide	16,350	\$35,585,881

[1] Annualized premiums reflect all rate increases implemented nationwide as of December 31, 2016.

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22. Actuarial Certification

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Plan Entities" and 18, "Long-Term Care Insurance."

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of the bureau of insurance.

In my opinion, the rates have been calculated in a manner that complies with accepted actuarial practices, are uniformly applied to all policies within each issue age rate class, are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. If the requested premium rate schedule increase is implemented and the underlying assumptions, with moderately adverse conditions reflected, are realized, no further premium rate schedule increases are anticipated.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

I have relied on data and information provided by MedAmerica to develop this memorandum, including but not limited to management's view of when a rate change may be considered, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or independently verified the data and information provided, but have reviewed it for reasonableness.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Todd M. Moltumyr, ASA, MAAA
TriPlus Services, Inc.

Date: September 19, 2017

Appendix A Development and Justification of Current Assumptions

The assumptions for mortality voluntary lapse, and morbidity were developed by Milliman based on historical experience. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience of MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY are collectively referred to as MedAmerica); and MedAmerica's affinity partners that issued the same products. For persistency, policy termination experience through March 31, 2015 was used, whereas for morbidity, claim experience through December 31, 2014 was used. The methodology used to develop these assumptions is provided below.

Persistency

Mortality Durational Factors

The assumptions for mortality were taken from an internal study based on historical experience of MedAmerica and its affinity partners from inception through March 31, 2015 for all policy forms priced beginning in 1998. These selection factors are consistent with those in 2016 Cash Flow Testing.

Exhibit A-1 provides exposure, actual and expected mortality rates, actual-to-expected (A/E) ratios, credibility percent, and smoothed durational factors on a unisex basis.

Considering the level of credibility, the A/E ratios were pegged for quinquennial durational bands and then interpolated to develop smoothed factors for the first 25 durations. The smoothed factors were determined such that the bands of quinquennial durations reproduced the actual experience, to the extent credible. An ultimate level of 85% of 1994 gender-distinct GAM Static was assumed in durations 24 and later.

The SOA June 2011 study provides best-estimate improvement for the period 2011 to 2025 by gender and attained age, for individual annuitants and the general population. For individual annuitants, the average annual improvement for males and females are approximately 1.5% and 1.0% respectively. These rates were about 25 basis points higher than that for the general population. Based on this study, the range for mortality improvement is 0.0% to 1.5% for males and 0.0% to 1.0% for females for 10 to 20 years. Mortality improvement levels of 0.5% and 1.0% are assumed beginning in calendar year 2016 for females and males, respectively.

Voluntary Lapse Rates

The experience used to develop the lapse assumption is the combined historical experience on Simplicity and Simplicity ii individual policies issued by MedAmerica and its affinity partners from inception through March 31, 2015.

Exhibit A-2a provides exposure, actual total termination rates, assumed mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies by issue age band.

Exhibit A-2b provides exposure, actual total termination rates, assumed mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies for

Appendix A

Development and Justification of Current Assumptions

all issue ages combined. These smoothed lapse rates are used in Exhibit A-2a for credibility weighting in the development of the individual lapse assumption by issue age band.

The credibility-weighted lapse rates in Exhibit A-2a were developed as the weighted average of the derived lapse rates and the all ages lapse rates from Exhibit A-2b. The credibility percentage and its complement are used as the weights. In general, the smoothed lapse rates were selected in such a way that the combined duration smoothed lapse rates were close to the credibility-weighted lapse rates.

The algorithm for the limited-pay options is the same as that used in original pricing as shown in Section 5 of the memorandum. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. Only 9% of the Simplicity ii individual policies-in-force have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial. Exhibit A-2c provides the same information as Exhibit A-2b for the 10-pay option.

Morbidity

Claim Costs

The claim costs were developed using the 2014 Milliman Long-Term Care Guidelines (LTCGs) and were provided by MedAmerica. The Milliman Long Term Care Guidelines include adjustments for underwriting selection, marital wear-off, medical underwriting, the original monthly benefit amounts purchased, and any inflation of the benefit amount. A:E experience analyses were performed to develop most likely (with no explicit margin) morbidity experience adjustments to be applied to the 2014 LTCGs claim costs.

Exhibit A-3a provides the A:E adjustment factors that are applicable to the Simplicity ii block after multiplying the appropriate combination of factors for policy duration, attained age, and coverage type.

A morbidity improvement level of 1.0% is assumed for 15 years beginning in calendar year 2017. This assumption is based on Eric Stallard's improvement studies that were presented at the 2004 SOA Spring Meeting (*Morbidity Improvement and Its Impact on LTC Pricing and Valuation, Record, Vol 30, No. 1*) and the 2014 Intercompany Long-Term Care Insurance (LTCI) Conference.

Rate Increase Dependent Assumptions

At the time of a rate increase, policyholders have options to elect contingent benefit upon lapse (CBUL). Nationwide where the requested increase was implemented in 2015, the company has experienced an overall 1.5% CBUL election rate, and we assume an additional CBUL election rate in 2017 of 4% for issue ages 18 through age 64, and 0% for issue ages 65+. No anti-selection is assumed.

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, with events defined as deaths, derived voluntary lapses, or claims. Table A-1 shows the credibility threshold, the associated confidence interval, and assumed margin for error for each assumption.

Appendix A
Development and Justification of Current Assumptions

Table A-1
Credibility Measure for Each Assumption

Assumption	Credibility Threshold	Margin for Error	Confidence Interval
Mortality	481	7.5%	90%
Voluntary Lapse	481	7.5%	90%
Morbidity	271	10.0%	90%

The credibility threshold for each assumption varies based on the level of frequency associated with each event and the potential range around the true underlying assumption. A lower threshold was chosen for morbidity due to the low frequency of long-term care claims, while a higher threshold was chosen for the mortality and lapse assumptions due to the higher frequency of these events. For morbidity, a wider range for error was assumed as there may be a greater potential range around the true underlying assumption.

Exhibit A-1
MedAmerica
Actual-to-Expected (A;E) Mortality Experience from Inception through March 31, 2015
Premier and Later Policy Forms

Unisex						
Duration	Mortality Exposure	Actual Mortality Rate	Expected Mortality Rate	Mortality A:E	Credibility Percent	Smoothed Selection
1	97,184	0.1%	0.6%	23%	52%	25%
2	85,414	0.2%	0.6%	38%	65%	35%
3	73,678	0.3%	0.7%	43%	69%	42%
4	65,922	0.3%	0.8%	43%	69%	44%
5	60,204	0.4%	0.9%	43%	70%	45%
6	55,062	0.5%	1.1%	44%	73%	47%
7	49,036	0.6%	1.2%	49%	78%	48%
8	43,261	0.7%	1.4%	49%	78%	50%
9	36,177	0.9%	1.6%	57%	83%	53%
10	28,674	1.0%	1.8%	53%	77%	55%
11	22,076	1.3%	2.1%	61%	77%	58%
12	16,182	1.4%	2.4%	59%	69%	60%
13	9,860	1.8%	2.9%	63%	61%	63%
14	4,865	2.1%	3.6%	59%	46%	64%
15	2,748	2.7%	4.1%	65%	39%	66%
16	1,868	2.9%	4.3%	67%	34%	67%
17	493	3.2%	4.5%	72%	18%	69%
18	20	5.0%	9.0%	56%	5%	70%
19	14	13.9%	10.3%	134%	6%	73%
20	5	0.0%	10.4%	0%	0%	75%
21	3	0.0%	11.3%	0%	0%	78%
22	2	0.0%	13.0%	0%	0%	80%
23	1	0.0%	16.7%	0%	0%	83%
24	0	N/A	N/A	N/A	0%	85%
25+	0	N/A	N/A	N/A	0%	85%
All	652,749	0.5%	1.1%	48%	100%	48%

Exhibit A-2a
MedAmerica
Derived Lifetime-Pay Lapse Experience from Inception through March 31, 2015
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages < 40								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	7,705	17.5%	0.0%	17.4%	100%	8.5%	17.4%	17.5%
2	6,084	16.8%	0.0%	16.8%	100%	7.5%	16.8%	16.5%
3	4,425	11.8%	0.0%	11.8%	100%	5.0%	11.8%	12.0%
4	3,395	9.1%	0.0%	9.1%	80%	4.0%	8.1%	8.0%
5	2,599	8.7%	0.0%	8.7%	69%	3.5%	7.1%	7.0%
6	1,941	6.8%	0.0%	6.8%	52%	2.5%	4.7%	5.0%
7	1,494	5.5%	0.0%	5.4%	41%	2.0%	3.4%	3.5%
8	1,013	4.2%	0.0%	4.2%	30%	1.5%	2.3%	2.0%
9	594	1.5%	0.0%	1.5%	13%	1.0%	1.1%	1.0%
10	231	1.3%	0.1%	1.2%	8%	1.0%	1.0%	1.0%
11	52	0.0%	0.0%	0.0%	0%	1.0%	1.0%	1.0%
All	29,533	12.5%	0.0%	12.5%	100%	5.0%	11.9%	11.9%

Issue Ages 40 - 49								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	9,319	9.6%	0.0%	9.6%	100%	8.5%	9.6%	9.5%
2	7,984	9.2%	0.0%	9.2%	100%	7.5%	9.2%	9.0%
3	6,335	5.9%	0.1%	5.8%	87%	5.0%	5.7%	6.0%
4	5,324	4.8%	0.1%	4.8%	73%	4.0%	4.5%	4.5%
5	4,512	4.6%	0.1%	4.5%	65%	3.5%	4.1%	4.0%
6	3,800	2.9%	0.1%	2.8%	47%	2.5%	2.6%	3.0%
7	3,228	3.8%	0.1%	3.7%	50%	2.0%	2.8%	3.0%
8	2,447	2.4%	0.1%	2.2%	34%	1.5%	1.7%	1.5%
9	1,520	1.2%	0.1%	1.1%	19%	1.0%	1.0%	1.0%
10	707	0.7%	0.0%	0.5%	8%	1.0%	1.0%	1.0%
11	178	0.0%	0.0%	0.0%	0%	1.0%	1.0%	1.0%
All	45,354	6.1%	0.1%	6.1%	100%	5.0%	5.9%	5.9%

Exhibit A-2a
MedAmerica
Derived Lifetime-Pay Lapse Experience from Inception through March 31, 2015
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages 50 - 59								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	17,079	5.8%	0.1%	5.7%	100%	8.5%	5.7%	5.5%
2	15,256	5.0%	0.1%	4.9%	100%	7.5%	4.9%	5.0%
3	12,634	4.0%	0.2%	3.8%	100%	5.0%	3.8%	4.0%
4	10,955	3.2%	0.2%	3.0%	83%	4.0%	3.2%	3.0%
5	9,667	3.1%	0.2%	2.8%	76%	3.5%	3.0%	3.0%
6	8,483	2.6%	0.3%	2.4%	64%	2.5%	2.4%	2.5%
7	7,409	2.0%	0.3%	1.7%	50%	2.0%	1.8%	2.0%
8	5,882	1.7%	0.4%	1.3%	40%	1.5%	1.4%	1.5%
9	3,874	1.0%	0.5%	0.5%	21%	1.0%	0.9%	1.0%
10	1,918	1.4%	0.6%	0.8%	18%	1.0%	1.0%	1.0%
11	498	0.4%	0.4%	0.0%	0%	1.0%	1.0%	1.0%
All	93,655	3.7%	0.2%	3.5%	100%	5.0%	3.5%	3.6%

Issue Ages 60+								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	11,139	5.8%	0.3%	5.5%	100%	8.5%	5.5%	5.5%
2	10,004	4.5%	0.5%	4.0%	91%	7.5%	4.3%	4.5%
3	8,224	3.6%	0.7%	3.0%	71%	5.0%	3.5%	3.5%
4	7,052	3.1%	0.7%	2.4%	59%	4.0%	3.1%	3.0%
5	6,185	2.3%	0.9%	1.5%	43%	3.5%	2.6%	2.5%
6	5,564	2.1%	0.9%	1.2%	37%	2.5%	2.0%	2.0%
7	4,959	2.3%	1.1%	1.2%	35%	2.0%	1.7%	1.5%
8	4,031	2.1%	1.2%	0.9%	27%	1.5%	1.3%	1.5%
9	2,923	2.2%	1.4%	0.8%	21%	1.0%	0.9%	1.0%
10	1,756	2.0%	1.6%	0.4%	12%	1.0%	0.9%	1.0%
11	477	2.3%	1.9%	0.4%	6%	1.0%	1.0%	1.0%
All	62,314	3.5%	0.8%	2.7%	100%	5.0%	3.2%	3.2%

Exhibit A-2b
MedAmerica
Derived Lifetime-Pay Lapse Experience from Inception through March 31, 2015
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

All Issue Ages								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	45,242	8.6%	0.1%	8.5%	100%	8.5%	8.5%	8.5%
2	39,328	7.6%	0.2%	7.4%	100%	7.5%	7.4%	7.5%
3	31,618	5.4%	0.3%	5.1%	100%	5.0%	5.1%	5.0%
4	26,726	4.2%	0.3%	4.0%	100%	4.0%	4.0%	4.0%
5	22,963	3.8%	0.3%	3.4%	100%	3.5%	3.4%	3.5%
6	19,788	2.9%	0.4%	2.5%	100%	2.5%	2.5%	2.5%
7	17,090	2.7%	0.5%	2.2%	89%	2.0%	2.2%	2.0%
8	13,373	2.1%	0.6%	1.6%	66%	1.5%	1.5%	1.5%
9	8,911	1.5%	0.7%	0.8%	38%	1.0%	0.9%	1.0%
10	4,612	1.5%	0.9%	0.6%	24%	1.0%	0.9%	1.0%
11	1,205	1.1%	0.9%	0.2%	6%	1.0%	0.9%	1.0%
All	230,856	5.2%	0.3%	4.9%	100%	4.9%	4.9%	5.0%

Exhibit A-2c
MedAmerica
Derived 10-Pay Lapse experience from Inception through March 31, 2015
All Products

Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime Pay Lapse Rates	Ratio to Lifetime-Pay Lapse Rate	Smoothed Ratio to Lifetime-Pay Lapse
1	10,890	3.4%	0.1%	3.3%	86%	9.1%	36%	35%
2	10,005	2.7%	0.2%	2.5%	72%	6.4%	39%	35%
3	9,222	2.0%	0.3%	1.7%	57%	4.4%	39%	35%
4	8,795	1.3%	0.4%	1.0%	42%	3.3%	29%	35%
5	8,458	1.2%	0.4%	0.8%	38%	2.7%	30%	30%
6	8,182	1.1%	0.3%	0.8%	36%	2.1%	37%	30%
7	7,904	1.2%	0.5%	0.7%	34%	2.0%	35%	30%
8	7,263	0.9%	0.5%	0.4%	24%	1.6%	24%	30%
9	6,330	0.8%	0.7%	0.1%	14%	1.3%	11%	0%
10	5,595	0.8%	0.7%	0.1%	9%	1.2%	6%	0%
11	4,832	0.8%	0.8%	0.0%	0%	1.4%	0%	0%
12	4,044	0.8%	0.8%	0.0%	0%	1.2%	0%	0%
13	3,082	0.8%	0.8%	0.0%	0%	1.4%	0%	0%
14	2,094	1.0%	1.0%	0.0%	0%	1.2%	0%	0%
15	1,670	2.1%	2.1%	0.0%	0%	1.5%	0%	0%
ALL	98,366	1.6%	0.5%	1.1%	100%	3.8%	29%	24%

Exhibit A-3a
MedAmerica
Actual-to-Expected Morbidity Adjustment Factors
Applicable to the Simplicity ii Product

Duration	Non-MANY Adjustment Factor	MANY Adjustment Factor
1	1.28	0.97
2	1.23	0.98
3	1.19	0.99
4	1.15	1.01
5	1.11	1.02
6	1.07	1.03
7	1.03	1.05
8	0.99	1.06
9	0.97	1.04
10	0.94	1.02
11	0.92	1.01
12	0.89	0.99
13	0.87	0.97
14	0.89	0.97
15	0.91	0.96
16	0.93	0.95
17	0.95	0.95
18	0.97	0.94
19	0.97	0.95
20	0.98	0.96
21	0.98	0.97
22	0.98	0.98
23	0.98	0.98
24	0.98	0.98
25	0.98	0.98
26	0.98	0.98
27	0.99	0.98
28	0.99	0.98
29	0.99	0.98
30+	0.99	0.98

Attained Age	Adjustment Factor
<65	0.84
65-69	0.97
70-74	1.00
75-79	1.03
80-84	1.05
85-89	1.21
90+	1.23

Coverage Type	Adjustment Factor
Comp	0.90
NH Only	1.09
HC Only	1.23

Exhibit I-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Before Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,765,073	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	32,865,209	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.68
Projected Future Experience (60 Years)	2017	31,726,519	3,111,736	10%	15,849	30,107,752	2,968,802	10%	17,312	7%	5%	1.52
	2018	30,378,856	3,693,863	12%	15,433	28,739,683	3,613,305	13%	16,862	8%	6%	1.41
	2019	29,169,475	4,315,813	15%	15,093	27,458,189	4,277,817	16%	16,415	9%	6%	1.33
	2020	28,128,579	4,981,212	18%	14,800	26,267,730	4,944,236	19%	15,968	9%	7%	1.27
	2021	26,857,255	5,693,626	21%	14,541	24,831,867	5,667,704	23%	15,521	10%	8%	1.22
	2022	25,561,484	6,509,735	25%	14,296	23,330,285	6,460,729	28%	15,073	11%	9%	1.18
	2023	23,587,462	7,423,921	31%	14,042	21,167,429	7,300,183	34%	14,624	12%	10%	1.16
	2024	21,663,364	8,431,638	39%	13,776	19,081,789	8,163,912	43%	14,175	13%	11%	1.14
	2025	20,989,854	9,574,240	46%	13,500	18,203,330	9,037,409	50%	13,725	14%	12%	1.12
	2026	20,349,451	10,878,537	53%	13,211	17,362,505	9,979,246	57%	13,273	15%	13%	1.12
	2027	19,665,076	12,374,296	63%	12,910	16,525,449	10,991,406	67%	12,821	16%	15%	1.12
	2028	18,971,001	13,996,709	74%	12,595	15,689,417	12,063,237	77%	11,913	18%	16%	1.12
	2029	18,283,436	15,718,532	86%	12,266	14,882,946	13,211,755	89%	12,367	19%	17%	1.12
	2030	17,574,330	17,521,721	100%	11,921	14,096,311	14,476,722	103%	11,458	21%	19%	1.13
	2031	16,841,884	19,417,077	115%	11,561	13,320,158	15,811,072	119%	11,003	23%	20%	1.13
	2032	16,091,068	21,566,238	134%	11,184	12,558,357	17,203,889	137%	10,548	24%	21%	1.14
	2033	15,326,021	23,813,596	155%	10,793	11,806,589	18,638,485	158%	10,094	26%	23%	1.15
	2034	14,536,633	26,100,439	180%	10,387	11,071,814	20,106,350	182%	9,641	28%	24%	1.16
	2035	13,742,063	28,438,589	207%	9,970	10,348,057	21,584,339	209%	9,190	30%	26%	1.17
	2036	12,941,941	30,793,881	238%	9,543	9,646,707	23,035,044	239%	8,742	33%	28%	1.18
	2037	12,141,848	33,059,277	272%	9,110	8,968,195	24,442,013	273%	8,298	35%	29%	1.19
	2038	11,349,166	35,260,993	311%	8,674	8,307,177	25,796,424	311%	7,859	37%	31%	1.21
	2039	10,571,437	37,376,219	354%	8,237	7,669,270	27,067,620	353%	7,426	39%	32%	1.22
	2040	9,807,231	39,374,364	401%	7,800	7,053,013	28,223,243	400%	7,000	42%	34%	1.23
	2041	9,067,103	41,119,673	454%	7,366	6,464,665	29,235,030	452%	6,582	44%	35%	1.24
	2042	8,349,165	42,563,135	510%	6,935	5,901,169	30,084,770	510%	6,174	46%	37%	1.25
	2043	7,658,105	43,716,861	571%	6,511	5,366,812	30,750,636	573%	5,777	49%	39%	1.26
	2044	6,991,728	44,537,759	637%	6,093	4,861,733	31,214,586	642%	5,392	51%	40%	1.27
	2045	6,359,770	44,955,288	707%	5,685	4,388,718	31,474,422	717%	5,020	53%	41%	1.28
	2046	5,760,757	44,968,596	781%	5,288	3,947,267	31,523,281	799%	4,661	55%	43%	1.29
	2047	5,195,855	44,670,034	860%	4,903	3,536,462	31,351,245	887%	4,317	57%	44%	1.30
	2048	4,666,406	43,992,739	943%	4,532	3,157,458	30,953,183	980%	3,988	59%	45%	1.30
	2049	4,173,075	43,000,384	1030%	4,177	2,808,549	30,358,930	1081%	3,675	61%	46%	1.31
	2050	3,716,611	41,668,391	1121%	3,837	2,490,118	29,589,379	1188%	3,379	62%	47%	1.31
	2051	3,296,535	40,120,205	1217%	3,515	2,198,982	28,655,021	1303%	3,099	64%	48%	1.32
	2052	2,912,326	38,393,032	1318%	3,211	1,936,161	27,583,324	1425%	2,835	65%	49%	1.32
	2053	2,563,460	36,503,213	1424%	2,925	1,700,558	26,398,246	1552%	2,588	66%	50%	1.33
	2054	2,248,097	34,490,636	1534%	2,657	1,489,471	25,141,505	1688%	2,358	67%	51%	1.33
	2055	1,964,631	32,500,980	1654%	2,408	1,300,918	23,841,834	1833%	2,143	68%	51%	1.33
	2056	1,711,224	30,464,359	1780%	2,177	1,133,699	22,502,515	1985%	1,943	69%	52%	1.34
	2057	1,485,860	28,424,543	1913%	1,963	985,849	21,151,920	2146%	1,758	70%	52%	1.34
	2058	1,286,409	26,412,346	2053%	1,767	855,528	19,812,233	2316%	1,588	71%	53%	1.34
	2059	1,110,690	24,438,058	2200%	1,586	741,008	18,493,139	2496%	1,430	71%	53%	1.34
	2060	956,526	22,541,629	2357%	1,421	640,639	17,219,916	2688%	1,285	72%	54%	1.34
	2061	821,789	20,729,897	2523%	1,271	552,874	15,995,926	2893%	1,151	73%	54%	1.35
	2062	704,443	18,999,086	2697%	1,133	476,282	14,824,599	3113%	1,029	73%	54%	1.35
	2063	602,562	17,399,613	2888%	1,009	409,557	13,711,282	3348%	917	73%	54%	1.35
	2064	514,358	15,835,244	3079%	896	351,514	12,647,273	3598%	814	74%	55%	1.35
	2065	438,184	14,393,536	3285%	793	301,090	11,645,449	3868%	721	74%	55%	1.35
	2066	372,549	13,041,178	3501%	700	257,338	10,703,222	4159%	635	74%	55%	1.35
	2067	316,106	11,768,750	3723%	617	219,417	9,809,992	4471%	558	74%	55%	1.35
	2068	267,654	10,596,487	3959%	541	186,589	8,968,600	4807%	488	75%	55%	1.35
	2069	226,129	9,494,441	4199%	473	158,205	8,169,392	5164%	424	75%	55%	1.35
	2070	190,597	8,477,619	4448%	412	133,697	7,410,533	5543%	367	75%	55%	1.35
	2071	160,240	7,534,411	4702%	358	112,571	6,693,180	5946%	316	75%	56%	1.35
	2072	134,341	6,644,036	4946%	309	94,393	6,004,141	6361%	270	75%	56%	1.35
	2073	112,280	5,827,471	5190%	265	78,786	5,351,119	6792%	229	75%	56%	1.35
	2074	93,518	5,077,471	5429%	227	65,421	4,731,116	7232%	193	75%	56%	1.35
	2075	77,591	4,386,499	5653%	193	54,013	4,145,445	7675%	161	75%	56%	1.35
	2076	64,101	3,770,380	5882%	163	44,314	3,604,209	8133%	134	75%	56%	1.35
		with no interest				with no interest						
History		195,978,516	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		552,826,209	1,342,884,230	243%	379,806	457,895,837	1,016,815,534	222%	369,705			
Lifetime		748,804,726	1,357,434,131	181%	495,836	647,979,841	1,025,311,515	158%	489,684			
		with 4.5% interest				with 5.25% interest						
History		226,780,597	16,254,313	7%		226,117,378	9,653,402	4%		7%	4%	1.68
Future		338,834,247	410,430,628	121%		275,428,347	270,303,808	98%		121%	98%	1.23
Lifetime		565,614,849	426,684,941	75%		501,545,725	279,957,210	56%		75%	56%	1.35

Exhibit I-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Before Requested Increase Using Original Pricing Assumptions for Projected Experience
All Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Original Pricing Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,765,073	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	32,865,209	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.68
Projected Future Experience (60 Years)	2017	31,289,897	3,285,675	11%	15,872	30,107,752	2,968,802	10%	17,312	8%	5%	1.54
	2018	29,400,768	3,983,301	14%	15,441	28,739,683	3,613,305	13%	16,862	8%	6%	1.45
	2019	28,023,016	4,690,315	17%	15,017	27,458,189	4,277,817	16%	16,415	9%	6%	1.38
	2020	26,724,214	5,410,660	20%	14,592	26,267,730	4,944,236	19%	15,968	10%	7%	1.33
	2021	25,153,896	6,187,225	25%	14,166	24,831,867	5,667,704	23%	15,521	10%	8%	1.29
	2022	23,526,162	7,036,451	30%	13,738	23,330,285	6,460,729	28%	15,073	11%	9%	1.26
	2023	21,235,707	7,929,380	37%	13,310	21,167,429	7,300,183	34%	14,624	13%	10%	1.24
	2024	19,021,643	8,836,048	46%	12,881	19,081,789	8,163,912	43%	14,175	14%	11%	1.22
	2025	18,066,185	9,756,323	54%	12,450	18,203,330	9,037,409	50%	13,725	15%	12%	1.21
	2026	17,170,544	10,742,756	63%	12,018	17,362,505	9,979,246	57%	13,273	16%	13%	1.20
	2027	16,255,686	11,795,559	73%	11,584	16,525,449	10,991,406	67%	12,821	17%	15%	1.19
	2028	15,364,191	12,899,584	84%	11,150	15,689,417	12,063,237	77%	11,913	19%	16%	1.19
	2029	14,511,958	14,084,517	97%	10,714	14,882,946	13,211,755	89%	12,367	20%	17%	1.18
	2030	13,671,546	15,375,313	112%	10,278	14,096,311	14,476,722	103%	11,458	22%	19%	1.18
	2031	12,843,949	16,723,085	130%	9,842	13,320,158	15,811,072	119%	11,003	23%	20%	1.17
	2032	12,035,191	18,112,982	151%	9,406	12,558,357	17,203,889	137%	10,548	25%	21%	1.17
	2033	11,249,543	19,532,480	174%	8,971	11,806,589	18,638,485	158%	10,094	27%	23%	1.17
	2034	10,472,656	20,962,061	200%	8,537	11,071,814	20,106,350	182%	9,641	28%	24%	1.17
	2035	9,723,033	22,381,194	230%	8,106	10,348,057	21,584,339	209%	9,190	30%	26%	1.17
	2036	8,996,727	23,757,298	264%	7,679	9,646,707	23,035,044	239%	8,742	32%	28%	1.16
	2037	8,294,437	25,063,369	302%	7,256	8,968,195	24,442,013	273%	8,298	34%	29%	1.16
	2038	7,617,748	26,289,990	345%	6,838	8,307,177	25,796,424	311%	7,859	36%	31%	1.16
	2039	6,970,206	27,406,764	393%	6,428	7,669,270	27,067,620	353%	7,426	38%	32%	1.16
	2040	6,348,431	28,388,453	447%	6,025	7,053,013	28,223,243	400%	7,000	39%	34%	1.16
	2041	5,762,855	29,201,959	507%	5,631	6,464,665	29,235,030	452%	6,582	41%	35%	1.16
	2042	5,208,998	29,833,697	573%	5,248	5,901,169	30,084,770	510%	6,174	43%	37%	1.16
	2043	4,689,875	30,262,971	645%	4,876	5,366,812	30,750,636	573%	5,777	45%	39%	1.16
	2044	4,200,912	30,479,089	726%	4,517	4,861,733	31,214,586	642%	5,392	46%	40%	1.16
	2045	3,750,078	30,485,665	813%	4,172	4,388,718	31,474,422	717%	5,020	48%	41%	1.16
	2046	3,333,823	30,276,894	908%	3,841	3,947,267	31,523,281	799%	4,661	50%	43%	1.16
	2047	2,951,304	29,839,528	1011%	3,526	3,536,462	31,351,245	887%	4,317	51%	44%	1.16
	2048	2,601,864	29,187,104	1122%	3,227	3,157,458	30,953,183	980%	3,988	52%	45%	1.16
	2049	2,284,388	28,353,777	1241%	2,944	2,808,549	30,358,930	1081%	3,675	54%	46%	1.16
	2050	1,997,965	27,357,651	1369%	2,678	2,490,118	29,589,379	1188%	3,379	55%	47%	1.16
	2051	1,740,809	26,216,912	1506%	2,429	2,198,982	28,655,021	1303%	3,099	56%	48%	1.16
	2052	1,511,287	24,957,194	1651%	2,197	1,936,161	27,583,323	1425%	2,835	57%	49%	1.16
	2053	1,308,079	23,613,972	1805%	1,982	1,700,558	26,398,246	1552%	2,588	58%	50%	1.16
	2054	1,128,617	22,228,999	1970%	1,784	1,489,471	25,141,505	1688%	2,358	59%	51%	1.16
	2055	970,904	20,824,254	2145%	1,601	1,300,918	23,841,834	1833%	2,143	59%	51%	1.16
	2056	832,941	19,410,347	2330%	1,434	1,133,699	22,502,515	1985%	1,943	60%	52%	1.16
	2057	712,759	18,018,255	2528%	1,281	985,849	21,151,920	2146%	1,758	60%	52%	1.16
	2058	608,463	16,661,518	2738%	1,142	855,528	19,812,233	2316%	1,588	61%	53%	1.15
	2059	518,261	15,356,285	2963%	1,015	741,008	18,493,139	2496%	1,430	61%	53%	1.15
	2060	440,488	14,120,710	3206%	901	640,639	17,219,916	2688%	1,285	62%	54%	1.15
	2061	373,613	12,953,458	3467%	798	552,874	15,995,926	2893%	1,151	62%	54%	1.15
	2062	316,247	11,856,547	3749%	705	476,282	14,824,599	3113%	1,029	62%	54%	1.15
	2063	267,144	10,831,722	4055%	621	409,557	13,711,282	3348%	917	63%	54%	1.15
	2064	225,196	9,869,299	4383%	545	351,514	12,647,273	3598%	814	63%	55%	1.15
	2065	189,424	8,976,722	4739%	478	301,090	11,645,449	3868%	721	63%	55%	1.15
	2066	158,971	8,150,172	5127%	417	257,338	10,703,222	4159%	635	63%	55%	1.15
	2067	133,086	7,378,052	5544%	363	219,417	9,809,992	4471%	558	64%	55%	1.15
	2068	111,121	6,659,145	5993%	315	186,589	8,968,600	4807%	488	64%	55%	1.15
	2069	92,512	5,990,619	6476%	271	158,205	8,169,392	5164%	424	64%	55%	1.15
	2070	76,773	5,365,940	6989%	233	133,697	7,410,533	5543%	367	64%	55%	1.15
	2071	63,487	4,787,116	7540%	199	112,571	6,693,180	5946%	316	64%	56%	1.15
	2072	52,294	4,240,503	8109%	170	94,393	6,004,141	6361%	270	64%	56%	1.15
	2073	42,885	3,730,653	8699%	143	78,786	5,351,119	6792%	229	64%	56%	1.15
	2074	34,996	3,258,609	9311%	120	65,421	4,731,116	7232%	193	64%	56%	1.15
	2075	28,403	2,824,100	9943%	100	54,013	4,145,445	7675%	161	64%	56%	1.15
	2076	22,913	2,428,582	10599%	83	44,314	3,604,209	8133%	134	64%	56%	1.15
		with no interest				with no interest						
History		195,978,516	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		442,711,068	956,618,801	216%	324,284	457,895,837	1,016,815,534	222%	369,705			
Lifetime		638,689,584	971,168,702	152%	440,314	647,979,841	1,025,311,515	158%	489,684			
		with 4.5% interest				with 5.25% interest						
History		226,780,597	16,254,313	7%		226,117,378	9,653,402	4%		7%	4%	1.68
Future		289,359,509	315,055,266	109%		275,428,347	270,303,808	98%		109%	98%	1.11
Lifetime		516,140,106	331,309,578	64%		501,545,725	279,957,210	56%		64%	56%	1.15

Exhibit I-c
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,904,323	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	35,022,267	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.66
Projected Future Experience (60 Years)	2017	35,446,702	3,076,820	9%	15,595	30,107,752	2,968,802	10%	17,312	7%	5%	1.49
	2018	34,304,554	3,650,966	11%	15,186	28,739,683	3,613,305	13%	16,862	8%	6%	1.36
	2019	32,950,963	4,263,864	13%	14,851	27,458,189	4,277,817	16%	16,415	8%	6%	1.27
	2020	31,761,153	4,918,965	15%	14,563	26,267,730	4,944,236	19%	15,968	9%	7%	1.20
	2021	30,307,205	5,620,170	19%	14,307	24,831,867	5,667,704	23%	15,521	9%	8%	1.15
	2022	28,829,077	6,424,073	22%	14,066	23,330,285	6,460,729	28%	15,073	10%	9%	1.11
	2023	26,574,742	7,324,153	28%	13,816	21,167,429	7,300,183	34%	14,624	11%	10%	1.08
	2024	24,351,511	8,316,303	34%	13,555	19,081,789	8,163,912	43%	14,175	12%	11%	1.06
	2025	23,601,017	9,441,150	40%	13,283	18,203,330	9,037,409	50%	13,725	13%	12%	1.05
	2026	22,886,634	10,724,935	47%	12,998	17,362,505	9,979,246	57%	13,273	14%	13%	1.04
	2027	22,118,809	12,196,817	55%	12,702	16,525,449	10,991,406	67%	12,821	15%	15%	1.03
	2028	21,344,782	13,791,576	65%	12,392	15,689,417	12,063,237	77%	11,913	16%	16%	1.03
	2029	20,578,878	15,482,053	75%	12,068	14,882,946	13,211,755	89%	12,367	18%	17%	1.04
	2030	19,789,407	17,249,823	87%	11,729	14,096,311	14,476,722	103%	11,458	19%	19%	1.04
	2031	18,970,206	19,104,319	101%	11,375	13,320,158	15,811,072	119%	11,003	21%	20%	1.04
	2032	18,131,648	21,204,929	117%	11,004	12,558,357	17,203,889	137%	10,548	22%	21%	1.05
	2033	17,278,901	23,396,974	135%	10,618	11,806,589	18,638,485	158%	10,094	24%	23%	1.06
	2034	16,397,372	25,623,012	156%	10,219	11,071,814	20,106,350	182%	9,641	26%	24%	1.07
	2035	15,511,252	27,894,918	180%	9,809	10,348,057	21,584,339	209%	9,190	28%	26%	1.07
	2036	14,618,876	30,178,339	206%	9,389	9,646,707	23,035,044	239%	8,742	30%	28%	1.08
	2037	13,725,741	32,369,695	236%	8,964	8,968,195	24,442,013	273%	8,298	32%	29%	1.09
	2038	12,840,254	34,494,010	269%	8,535	8,307,177	25,796,424	311%	7,859	34%	31%	1.10
	2039	11,970,557	36,529,236	305%	8,106	7,669,270	27,067,620	353%	7,426	36%	32%	1.11
	2040	11,114,891	38,447,699	346%	7,677	7,053,013	28,223,243	400%	7,000	38%	34%	1.12
	2041	10,286,172	40,118,123	390%	7,251	6,464,665	29,235,030	452%	6,582	40%	35%	1.13
	2042	9,481,884	41,498,044	438%	6,828	5,901,169	30,084,770	510%	6,174	42%	37%	1.14
	2043	8,706,943	42,601,628	489%	6,411	5,366,812	30,750,636	573%	5,777	44%	39%	1.15
	2044	7,959,193	43,389,711	545%	6,002	4,861,733	31,214,586	642%	5,392	46%	40%	1.16
	2045	7,249,164	43,794,809	604%	5,601	4,388,718	31,474,422	717%	5,020	48%	41%	1.16
	2046	6,575,610	43,815,069	666%	5,212	3,947,267	31,523,281	799%	4,661	50%	43%	1.17
	2047	5,939,881	43,541,862	733%	4,834	3,536,462	31,351,245	887%	4,317	52%	44%	1.18
	2048	5,343,453	42,908,577	803%	4,471	3,157,458	30,953,183	980%	3,988	53%	45%	1.18
	2049	4,786,999	41,978,458	877%	4,122	2,808,549	30,358,930	1081%	3,675	55%	46%	1.19
	2050	4,271,213	40,721,794	953%	3,789	2,490,118	29,589,379	1188%	3,379	56%	47%	1.19
	2051	3,795,881	39,256,483	1034%	3,473	2,198,982	28,655,021	1303%	3,099	58%	48%	1.20
	2052	3,360,422	37,616,918	1119%	3,174	1,936,161	27,583,324	1425%	2,835	59%	49%	1.20
	2053	2,964,246	35,815,048	1208%	2,893	1,700,558	26,398,246	1552%	2,588	60%	50%	1.21
	2054	2,605,372	33,888,313	1301%	2,630	1,489,471	25,141,505	1688%	2,358	61%	51%	1.21
	2055	2,282,070	31,979,017	1401%	2,385	1,300,918	23,841,834	1833%	2,143	62%	51%	1.21
	2056	1,992,351	30,016,936	1507%	2,157	1,133,699	22,502,515	1985%	1,943	63%	52%	1.21
	2057	1,734,028	28,045,011	1617%	1,946	985,849	21,151,920	2146%	1,758	64%	52%	1.22
	2058	1,504,787	26,091,966	1734%	1,752	855,528	19,812,233	2316%	1,588	64%	53%	1.22
	2059	1,302,251	24,169,043	1856%	1,574	741,008	18,493,139	2496%	1,430	65%	53%	1.22
	2060	1,124,042	22,316,302	1985%	1,411	640,639	17,219,916	2688%	1,285	65%	54%	1.22
	2061	967,834	20,541,378	2122%	1,262	552,874	15,995,926	2893%	1,151	66%	54%	1.22
	2062	831,391	18,841,549	2266%	1,126	476,282	14,824,599	3113%	1,029	66%	54%	1.22
	2063	712,592	17,267,318	2423%	1,003	409,557	13,711,282	3348%	917	67%	54%	1.22
	2064	609,457	15,723,952	2580%	890	351,514	12,647,273	3598%	814	67%	55%	1.22
	2065	520,154	14,298,944	2749%	789	301,090	11,645,449	3868%	721	67%	55%	1.23
	2066	443,015	12,960,311	2925%	697	257,338	10,703,222	4159%	635	67%	55%	1.23
	2067	376,524	11,699,205	3107%	614	219,417	9,809,992	4471%	558	68%	55%	1.23
	2068	319,320	10,536,336	3300%	539	186,589	8,968,600	4807%	488	68%	55%	1.23
	2069	270,195	9,442,260	3495%	471	158,205	8,169,392	5164%	424	68%	55%	1.23
	2070	228,075	8,432,272	3697%	410	133,697	7,410,533	5543%	367	68%	55%	1.23
	2071	192,021	7,494,888	3903%	356	112,571	6,693,180	5946%	316	68%	56%	1.23
	2072	161,204	6,609,750	4100%	308	94,393	6,004,141	6361%	270	68%	56%	1.23
	2073	134,905	5,797,792	4298%	264	78,786	5,351,119	6792%	229	68%	56%	1.23
	2074	112,497	5,052,056	4491%	226	65,421	4,731,116	7232%	193	68%	56%	1.23
	2075	93,441	4,364,875	4671%	192	54,013	4,145,445	7675%	161	68%	56%	1.23
	2076	77,272	3,752,135	4856%	162	44,314	3,604,209	8133%	134	69%	56%	1.23
with no interest												
History		198,274,824	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		624,720,991	1,318,102,933	211%	374,033	457,895,837	1,016,815,534	222%	369,705			
Lifetime		822,995,815	1,332,652,834	162%	490,063	647,979,841	1,025,311,515	158%	489,684			
with 4.5% interest												
History		229,134,409	16,254,313	7%		226,117,378	9,653,402	4%		7%	4%	1.66
Future		382,087,112	402,607,260	105%		275,428,347	270,303,808	98%		105%	98%	1.07
Lifetime		611,221,520	418,861,572	69%		501,545,725	279,957,210	56%		69%	56%	1.23
with 5.25% interest												

Exhibit I-d
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,904,323	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	35,022,267	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.66
Projected Future Experience (60 Years)	2017	35,562,005	3,073,553	9%	15,558	30,107,752	2,968,802	10%	17,312	7%	5%	1.49
	2018	35,514,753	3,614,098	10%	15,011	28,739,683	3,613,305	13%	16,862	8%	6%	1.35
	2019	35,022,115	4,219,490	12%	14,681	27,458,189	4,277,817	16%	16,415	8%	6%	1.25
	2020	33,758,094	4,866,264	14%	14,396	26,267,730	4,944,236	19%	15,968	9%	7%	1.18
	2021	32,218,778	5,558,405	17%	14,143	24,831,867	5,667,704	23%	15,521	9%	8%	1.13
	2022	30,646,122	6,352,338	21%	13,905	23,330,285	6,460,729	28%	15,073	10%	9%	1.08
	2023	28,215,810	7,241,126	26%	13,658	21,167,429	7,300,183	34%	14,624	11%	10%	1.05
	2024	25,829,133	8,220,824	32%	13,400	19,081,789	8,163,912	43%	14,175	12%	11%	1.03
	2025	25,036,039	9,331,637	37%	13,130	18,203,330	9,037,409	50%	13,725	12%	12%	1.01
	2026	24,283,382	10,599,369	44%	12,849	17,362,505	9,979,246	57%	13,273	13%	13%	1.00
	2027	23,475,659	12,052,477	51%	12,556	16,525,449	10,991,406	67%	12,821	15%	15%	1.00
	2028	22,658,742	13,626,617	60%	12,250	15,689,417	12,063,237	77%	11,913	16%	16%	1.00
	2029	21,851,153	15,294,209	70%	11,930	14,882,946	13,211,755	89%	12,367	17%	17%	1.00
	2030	21,017,843	17,037,683	81%	11,595	14,096,311	14,476,722	103%	11,458	19%	19%	1.00
	2031	20,156,075	18,865,872	94%	11,244	13,320,158	15,811,072	119%	11,003	20%	20%	1.00
	2032	19,272,747	20,936,302	109%	10,878	12,558,357	17,203,889	137%	10,548	22%	21%	1.01
	2033	18,373,285	23,096,849	126%	10,497	11,806,589	18,638,485	158%	10,094	23%	23%	1.02
	2034	17,443,465	25,290,697	145%	10,102	11,071,814	20,106,350	182%	9,641	25%	24%	1.02
	2035	16,507,484	27,530,449	167%	9,697	10,348,057	21,584,339	209%	9,190	27%	26%	1.03
	2036	15,564,192	29,781,601	191%	9,282	9,646,707	23,035,044	239%	8,742	29%	28%	1.04
	2037	14,620,003	31,942,118	218%	8,861	8,968,195	24,442,013	273%	8,298	30%	29%	1.05
	2038	13,683,377	34,037,368	249%	8,438	8,307,177	25,796,424	311%	7,859	32%	31%	1.06
	2039	12,763,192	36,044,678	282%	8,014	7,669,270	27,067,620	353%	7,426	34%	32%	1.06
	2040	11,857,383	37,937,276	320%	7,590	7,053,013	28,223,243	400%	7,000	36%	34%	1.07
	2041	10,979,470	39,585,812	361%	7,169	6,464,665	29,235,030	452%	6,582	38%	35%	1.08
	2042	10,126,598	40,948,204	404%	6,751	5,901,169	30,084,770	510%	6,174	40%	37%	1.09
	2043	9,304,508	42,038,517	452%	6,340	5,366,812	30,750,636	573%	5,777	42%	39%	1.10
	2044	8,510,188	42,818,255	503%	5,935	4,861,733	31,214,586	642%	5,392	44%	40%	1.11
	2045	7,756,004	43,220,850	557%	5,539	4,388,718	31,474,422	717%	5,020	46%	41%	1.11
	2046	7,039,936	43,243,909	614%	5,154	3,947,267	31,523,281	799%	4,661	48%	43%	1.12
	2047	6,363,396	42,977,395	675%	4,782	3,536,462	31,351,245	887%	4,317	49%	44%	1.12
	2048	5,728,071	42,356,264	739%	4,422	3,157,458	30,953,183	980%	3,988	51%	45%	1.13
	2049	5,134,811	41,441,880	807%	4,077	2,808,549	30,358,930	1081%	3,675	53%	46%	1.14
	2050	4,584,632	40,205,475	877%	3,748	2,490,118	29,589,379	1188%	3,379	54%	47%	1.14
	2051	4,077,078	38,762,564	951%	3,436	2,198,982	28,655,021	1303%	3,099	55%	48%	1.14
	2052	3,611,640	37,147,148	1029%	3,141	1,936,161	27,583,323	1425%	2,835	56%	49%	1.15
	2053	3,187,854	35,371,177	1110%	2,863	1,700,558	26,398,246	1552%	2,588	57%	50%	1.15
	2054	2,803,609	33,470,963	1194%	2,603	1,489,471	25,141,505	1688%	2,358	58%	51%	1.15
	2055	2,457,122	31,587,713	1286%	2,360	1,300,918	23,841,834	1833%	2,143	59%	51%	1.16
	2056	2,146,331	29,651,502	1381%	2,135	1,133,699	22,502,515	1985%	1,943	60%	52%	1.16
	2057	1,868,956	27,704,830	1482%	1,927	985,849	21,151,920	2146%	1,758	61%	52%	1.16
	2058	1,622,576	25,776,626	1589%	1,735	855,528	19,812,233	2316%	1,588	61%	53%	1.16
	2059	1,404,697	23,877,839	1700%	1,559	741,008	18,493,139	2496%	1,430	62%	53%	1.16
	2060	1,212,816	22,048,163	1818%	1,397	640,639	17,219,916	2688%	1,285	62%	54%	1.17
	2061	1,044,482	20,295,481	1943%	1,250	552,874	15,995,926	2893%	1,151	63%	54%	1.17
	2062	897,331	18,616,766	2075%	1,115	476,282	14,824,599	3113%	1,029	63%	54%	1.17
	2063	769,119	17,062,261	2218%	993	409,557	13,711,282	3348%	917	64%	54%	1.17
	2064	657,744	15,538,068	2362%	882	351,514	12,647,273	3598%	814	64%	55%	1.17
	2065	561,259	14,131,112	2518%	781	301,090	11,645,449	3868%	721	64%	55%	1.17
	2066	477,886	12,809,302	2680%	690	257,338	10,703,222	4159%	635	64%	55%	1.17
	2067	406,008	11,563,991	2848%	608	219,417	9,809,992	4471%	558	65%	55%	1.17
	2068	344,168	10,415,666	3026%	534	186,589	8,968,600	4807%	488	65%	55%	1.17
	2069	291,068	9,334,971	3207%	467	158,205	8,169,392	5164%	424	65%	55%	1.17
	2070	245,557	8,337,356	3395%	407	133,697	7,410,533	5543%	367	65%	55%	1.17
	2071	206,618	7,411,237	3587%	353	112,571	6,693,180	5946%	316	65%	56%	1.17
	2072	173,355	6,536,441	3771%	305	94,393	6,004,141	6361%	270	65%	56%	1.17
	2073	144,990	5,733,895	3955%	262	78,786	5,351,119	6792%	229	65%	56%	1.17
	2074	120,842	4,996,476	4135%	224	65,421	4,731,116	7232%	193	65%	56%	1.17
	2075	100,324	4,317,010	4303%	190	54,013	4,145,445	7675%	161	65%	56%	1.17
	2076	82,928	3,711,142	4475%	160	44,314	3,604,209	8133%	134	65%	56%	1.17
with no interest												
History		198,274,824	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		661,774,804	1,301,597,561	197%	369,960	457,895,837	1,016,815,534	222%	369,705			
Lifetime		860,049,627	1,316,147,461	153%	485,990	647,979,841	1,025,311,515	158%	489,684			
with 4.5% interest												
History		229,134,409	16,254,313	7%		226,117,378	9,653,402	4%		7%	4%	1.66
Future		403,273,484	397,580,358	99%		275,428,347	270,303,808	98%		99%	98%	1.00
Lifetime		632,407,893	413,834,670	65%		501,545,725	279,957,210	56%		65%	56%	1.17
with 5.25% interest												

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages < 40

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	10,096	-	0%	148	11,185	66	1%	151	0%	1%	0.00
	2008	238,512	-	0%	716	257,472	1,734	1%	788	0%	1%	0.00
	2009	538,921	-	0%	1,091	599,169	5,064	1%	1,337	0%	1%	0.00
	2010	777,825	-	0%	1,754	881,063	9,810	1%	2,131	0%	1%	0.00
	2011	1,029,987	-	0%	2,199	1,170,533	15,957	1%	2,792	0%	1%	0.00
	2012	1,254,998	-	0%	2,581	1,447,109	24,293	2%	3,281	0%	1%	0.00
	2013	1,607,654	17,786	1%	3,331	1,855,838	35,639	2%	4,178	0%	1%	0.21
	2014	1,962,659		0%	2,974	2,254,019	49,251	2%	4,071	0%	2%	0.14
	2015	1,850,756	164,685	9%	2,663	2,160,426	62,947	3%	3,937	2%	2%	0.96
	2016	1,802,063	12,495	1%	2,250	2,092,627	77,454	4%	3,837	2%	2%	0.77
Projected Future Experience (60 Years)	2017	1,832,601	35,848	2%	2,129	2,043,553	93,084	5%	3,756	2%	2%	0.69
	2018	1,789,198	40,415	2%	2,052	1,978,944	109,371	6%	3,682	2%	3%	0.64
	2019	1,665,787	45,082	3%	2,001	1,884,085	125,164	7%	3,609	2%	3%	0.60
	2020	1,577,095	49,913	3%	1,967	1,811,827	140,421	8%	3,538	2%	3%	0.57
	2021	1,498,968	54,617	4%	1,943	1,735,533	155,713	9%	3,468	2%	4%	0.55
	2022	1,438,146	59,803	4%	1,924	1,662,332	171,602	10%	3,399	2%	4%	0.53
	2023	1,295,683	65,556	5%	1,905	1,526,287	185,988	12%	3,331	2%	4%	0.52
	2024	1,076,663	71,560	7%	1,886	1,325,721	199,183	15%	3,264	2%	5%	0.51
	2025	1,061,637	78,320	7%	1,867	1,295,486	213,724	16%	3,199	3%	5%	0.50
	2026	1,049,823	86,100	8%	1,848	1,268,438	229,325	18%	3,134	3%	5%	0.50
	2027	1,037,987	94,994	9%	1,829	1,241,760	245,911	20%	3,070	3%	6%	0.50
	2028	1,026,108	104,411	10%	1,810	1,215,421	263,336	22%	2,944	3%	6%	0.50
	2029	1,014,157	114,640	11%	1,790	1,189,403	282,792	24%	3,007	3%	7%	0.50
	2030	1,002,105	126,199	13%	1,771	1,163,692	305,170	26%	2,883	3%	7%	0.50
	2031	989,912	139,484	14%	1,751	1,138,261	330,187	29%	2,821	4%	7%	0.50
	2032	977,538	155,946	16%	1,731	1,113,079	358,062	32%	2,761	4%	8%	0.50
	2033	963,693	175,258	18%	1,711	1,087,104	389,525	36%	2,701	4%	8%	0.51
	2034	948,018	198,882	21%	1,690	1,059,369	423,562	40%	2,641	4%	8%	0.51
	2035	933,280	228,741	25%	1,668	1,030,937	460,939	45%	2,581	5%	9%	0.52
	2036	914,526	263,625	29%	1,646	1,002,001	501,998	50%	2,521	5%	9%	0.53
	2037	896,941	303,521	34%	1,624	973,471	547,222	56%	2,462	5%	10%	0.54
	2038	878,633	351,026	40%	1,601	943,701	597,944	63%	2,402	6%	10%	0.55
	2039	856,757	408,025	48%	1,577	910,853	653,119	72%	2,342	6%	11%	0.56
	2040	831,383	474,327	57%	1,552	876,586	714,219	81%	2,282	7%	11%	0.58
	2041	812,045	550,068	68%	1,527	845,783	782,300	92%	2,222	7%	12%	0.60
	2042	792,655	635,357	80%	1,501	813,683	859,032	106%	2,161	8%	13%	0.62
	2043	774,744	734,949	95%	1,474	783,095	948,608	121%	2,100	8%	13%	0.64
	2044	753,012	849,858	113%	1,446	752,927	1,051,464	140%	2,038	9%	14%	0.66
	2045	735,166	985,221	134%	1,417	725,020	1,172,361	162%	1,976	10%	14%	0.68
	2046	717,538	1,138,993	159%	1,387	698,240	1,314,149	188%	1,913	11%	15%	0.71
	2047	699,512	1,314,266	188%	1,356	671,358	1,480,289	220%	1,849	12%	16%	0.74
	2048	681,087	1,517,900	223%	1,324	645,528	1,672,486	259%	1,785	13%	17%	0.76
	2049	661,970	1,750,139	264%	1,291	619,363	1,888,211	305%	1,720	14%	18%	0.79
	2050	642,417	2,012,877	313%	1,257	593,879	2,129,898	359%	1,655	15%	19%	0.82
	2051	622,301	2,305,291	370%	1,221	566,823	2,401,097	424%	1,588	17%	20%	0.85
	2052	601,620	2,628,149	437%	1,184	540,409	2,700,141	500%	1,521	18%	21%	0.88
	2053	580,809	2,984,325	514%	1,145	514,950	3,025,425	588%	1,453	20%	22%	0.91
	2054	559,291	3,381,528	605%	1,105	489,325	3,372,573	689%	1,384	22%	24%	0.94
	2055	537,077	3,833,803	714%	1,064	463,264	3,739,236	807%	1,315	24%	25%	0.97
	2056	514,190	4,319,464	840%	1,021	437,365	4,127,324	944%	1,245	26%	26%	1.00
	2057	490,665	4,813,243	981%	977	411,498	4,527,660	1100%	1,175	29%	28%	1.02
	2058	466,550	5,330,403	1143%	932	385,670	4,934,426	1279%	1,104	31%	29%	1.05
	2059	441,908	5,857,575	1326%	886	359,958	5,326,791	1480%	1,034	34%	31%	1.08
	2060	416,817	6,338,305	1521%	838	334,452	5,702,599	1705%	964	36%	33%	1.11
	2061	391,373	6,782,853	1733%	790	309,252	6,060,192	1960%	894	39%	34%	1.14
	2062	365,691	7,148,858	1955%	741	284,468	6,370,978	2240%	825	42%	36%	1.16
	2063	339,904	7,447,205	2191%	691	260,220	6,619,770	2544%	758	44%	38%	1.19
	2064	314,164	7,612,496	2423%	642	236,634	6,792,655	2871%	692	47%	39%	1.21
	2065	288,645	7,687,298	2663%	593	213,843	6,891,328	3223%	628	50%	41%	1.23
	2066	263,532	7,656,931	2906%	544	191,977	6,914,123	3602%	566	52%	42%	1.24
	2067	239,018	7,510,663	3142%	496	171,163	6,842,919	3998%	507	55%	43%	1.26
	2068	215,292	7,270,475	3377%	449	151,515	6,684,243	4412%	451	57%	45%	1.27
	2069	192,536	6,932,846	3601%	404	133,131	6,442,533	4839%	398	59%	46%	1.28
	2070	170,912	6,532,819	3822%	361	116,086	6,129,956	5281%	349	60%	47%	1.29
	2071	150,564	6,081,801	4039%	320	100,430	5,763,152	5738%	303	62%	48%	1.30
	2072	131,605	5,578,423	4239%	282	86,188	5,342,884	6199%	261	63%	49%	1.30
	2073	114,118	5,058,793	4433%	246	73,357	4,891,096	6668%	224	65%	49%	1.31
	2074	98,150	4,533,593	4619%	213	61,908	4,418,453	7137%	190	66%	50%	1.31
	2075	83,718	4,008,790	4788%	183	51,794	3,938,083	7603%	159	66%	51%	1.32
	2076	70,805	3,512,863	4961%	156	42,946	3,470,240	8081%	132	67%	51%	1.32
		with no interest				with no interest						
History		11,073,472	194,967	2%	19,707	12,729,441	282,217	2%	26,503			
Future		43,488,042	158,364,718	364%	74,741	45,615,345	154,426,238	339%	111,332			
Lifetime		54,561,514	158,559,685	291%	94,448	58,344,786	154,708,455	265%	137,835			
		with 4.5% interest				with 5.25% interest						
History		12,874,917	209,448	2%		15,157,948	321,659	2%		2%	2%	0.77
Future		21,705,737	23,033,877	106%		22,279,733	18,762,654	84%		106%	84%	1.26
Lifetime		34,580,654	23,243,325	67%		37,437,681	19,084,313	51%		67%	51%	1.32

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages < 40

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	10,096	-	0%	148	11,185	66	1%	151	0%	1%	0.00
	2008	238,512	-	0%	716	257,472	1,734	1%	788	0%	1%	0.00
	2009	538,921	-	0%	1,091	599,169	5,064	1%	1,337	0%	1%	0.00
	2010	777,825	-	0%	1,754	881,063	9,810	1%	2,131	0%	1%	0.00
	2011	1,029,987	-	0%	2,199	1,170,533	15,957	1%	2,792	0%	1%	0.00
	2012	1,254,998	-	0%	2,581	1,447,109	24,293	2%	3,281	0%	1%	0.00
	2013	1,607,654	17,786	1%	3,331	1,855,838	35,639	2%	4,178	0%	1%	0.21
	2014	1,962,659		0%	2,974	2,254,019	49,251	2%	4,071	0%	2%	0.14
	2015	1,850,756	164,685	9%	2,663	2,160,426	62,947	3%	3,937	2%	2%	0.96
	2016	1,802,063	12,495	1%	2,250	2,092,627	77,454	4%	3,837	2%	2%	0.77
Projected Future Experience (60 Years)	2017	1,841,484	35,773	2%	2,123	2,043,553	93,084	5%	3,756	2%	2%	0.69
	2018	1,860,146	39,986	2%	2,033	1,978,944	109,371	6%	3,682	2%	3%	0.63
	2019	1,783,866	44,597	3%	1,983	1,884,085	125,164	7%	3,609	2%	3%	0.59
	2020	1,691,753	49,372	3%	1,949	1,811,827	140,421	8%	3,538	2%	3%	0.56
	2021	1,610,156	54,021	3%	1,925	1,735,533	155,713	9%	3,468	2%	4%	0.53
	2022	1,545,806	59,151	4%	1,906	1,662,332	171,602	10%	3,399	2%	4%	0.52
	2023	1,394,144	64,844	5%	1,887	1,526,287	185,988	12%	3,331	2%	4%	0.50
	2024	1,157,222	70,788	6%	1,869	1,325,721	199,183	15%	3,264	2%	5%	0.49
	2025	1,140,749	77,480	7%	1,850	1,295,486	213,724	16%	3,199	2%	5%	0.49
	2026	1,128,053	85,180	8%	1,831	1,268,438	229,325	18%	3,134	3%	5%	0.48
	2027	1,115,333	93,985	8%	1,812	1,241,760	245,911	20%	3,070	3%	6%	0.48
	2028	1,102,566	103,307	9%	1,793	1,215,421	263,336	22%	2,944	3%	6%	0.48
	2029	1,089,722	113,432	10%	1,774	1,189,403	282,792	24%	3,007	3%	7%	0.48
	2030	1,076,769	124,870	12%	1,754	1,163,692	305,170	26%	2,883	3%	7%	0.48
	2031	1,063,665	138,017	13%	1,735	1,138,261	330,187	29%	2,821	3%	7%	0.48
	2032	1,050,366	154,305	15%	1,715	1,113,079	358,062	32%	2,761	4%	8%	0.48
	2033	1,035,334	173,410	17%	1,695	1,087,104	389,525	36%	2,701	4%	8%	0.48
	2034	1,018,360	196,783	19%	1,674	1,059,369	423,562	40%	2,641	4%	8%	0.49
	2035	1,002,425	226,337	23%	1,653	1,030,937	460,939	45%	2,581	4%	9%	0.49
	2036	982,066	260,856	27%	1,631	1,002,001	501,998	50%	2,521	5%	9%	0.50
	2037	963,384	300,326	31%	1,609	973,471	547,222	56%	2,462	5%	10%	0.51
	2038	943,455	347,312	37%	1,586	943,701	597,944	63%	2,402	5%	10%	0.52
	2039	920,059	403,689	44%	1,562	910,853	653,119	72%	2,342	6%	11%	0.54
	2040	893,040	469,288	53%	1,538	876,586	714,219	81%	2,282	6%	11%	0.55
	2041	872,322	544,223	62%	1,513	845,783	782,300	92%	2,222	7%	12%	0.57
	2042	851,261	628,587	74%	1,487	813,683	859,032	106%	2,161	7%	13%	0.59
	2043	832,004	727,103	87%	1,460	783,095	948,608	121%	2,100	8%	13%	0.61
	2044	808,187	840,782	104%	1,433	752,927	1,051,464	140%	2,038	9%	14%	0.63
	2045	789,153	974,736	124%	1,404	725,020	1,172,361	162%	1,976	9%	14%	0.65
	2046	770,276	1,126,873	146%	1,375	698,240	1,314,149	188%	1,913	10%	15%	0.68
	2047	750,835	1,300,267	173%	1,344	671,358	1,480,289	220%	1,849	11%	16%	0.70
	2048	730,891	1,501,707	205%	1,312	645,528	1,672,486	259%	1,785	12%	17%	0.73
	2049	710,211	1,731,440	244%	1,279	619,363	1,888,211	305%	1,720	13%	18%	0.75
	2050	689,279	1,991,372	289%	1,245	593,879	2,129,898	359%	1,655	15%	19%	0.78
	2051	667,668	2,280,629	342%	1,210	566,823	2,401,097	424%	1,588	16%	20%	0.81
	2052	645,416	2,599,984	403%	1,173	540,409	2,700,141	500%	1,521	18%	21%	0.84
	2053	623,081	2,952,288	474%	1,135	514,950	3,025,425	588%	1,453	19%	22%	0.86
	2054	599,988	3,345,257	558%	1,095	489,325	3,372,573	689%	1,384	21%	24%	0.89
	2055	576,146	3,792,901	658%	1,055	463,264	3,739,236	807%	1,315	23%	25%	0.92
	2056	551,580	4,273,445	775%	1,012	437,365	4,127,324	944%	1,245	25%	26%	0.95
	2057	526,329	4,761,835	905%	969	411,498	4,527,660	1100%	1,175	27%	28%	0.97
	2058	500,446	5,273,187	1054%	924	385,670	4,934,426	1279%	1,104	29%	29%	1.00
	2059	473,998	5,794,544	1222%	878	359,958	5,326,791	1480%	1,034	32%	31%	1.03
	2060	447,070	6,269,906	1402%	831	334,452	5,702,599	1705%	964	34%	33%	1.06
	2061	419,765	6,709,665	1598%	783	309,252	6,060,192	1960%	894	37%	34%	1.08
	2062	392,205	7,071,687	1803%	734	284,468	6,370,978	2240%	825	40%	36%	1.11
	2063	364,531	7,366,962	2021%	685	260,220	6,619,770	2544%	758	42%	38%	1.13
	2064	336,909	7,530,464	2235%	636	236,634	6,792,655	2871%	692	45%	39%	1.15
	2065	309,524	7,604,643	2457%	587	213,843	6,891,328	3223%	628	47%	41%	1.16
	2066	282,574	7,574,640	2681%	539	191,977	6,914,123	3602%	566	50%	42%	1.18
	2067	256,268	7,430,082	2899%	491	171,163	6,842,919	3998%	507	52%	43%	1.19
	2068	230,809	7,192,720	3116%	445	151,515	6,684,243	4412%	451	54%	45%	1.21
	2069	206,392	6,858,776	3323%	401	133,131	6,442,533	4839%	398	56%	46%	1.22
	2070	183,194	6,463,239	3528%	358	116,086	6,129,956	5281%	349	57%	47%	1.22
	2071	161,367	6,017,144	3729%	318	100,430	5,763,152	5738%	303	59%	48%	1.23
	2072	141,033	5,519,083	3913%	280	86,188	5,342,884	6199%	261	60%	49%	1.24
	2073	122,282	5,004,979	4093%	244	73,357	4,891,096	6668%	224	61%	49%	1.24
	2074	105,164	4,485,132	4265%	212	61,908	4,418,453	7137%	190	62%	50%	1.25
	2075	89,696	3,965,842	4421%	182	51,794	3,938,083	7603%	159	63%	51%	1.25
	2076	75,859	3,475,188	4581%	155	42,946	3,470,240	8081%	132	64%	51%	1.25
		with no interest				with no interest						
History		11,073,472	194,967	2%	19,707	12,729,441	282,217	2%	26,503			
Future		46,503,635	156,668,424	337%	74,068	45,615,345	154,426,238	339%	111,332			
Lifetime		57,577,107	156,863,391	272%	93,775	58,344,786	154,708,455	265%	137,835			
		with 4.5% interest				with 5.25% interest						
History		12,874,917	209,448	2%		15,157,948	321,659	2%		2%	2%	0.77
Future		23,127,645	22,787,539	99%		22,279,733	18,762,654	84%		99%	84%	1.17
Lifetime		36,002,562	22,996,987	64%		37,437,681	19,084,313	51%		64%	51%	1.25

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 40 - 44

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,831	-	0%	44	10,969	93	1%	44	0%	1%	0.00
	2008	237,690	-	0%	312	251,871	1,600	1%	326	0%	1%	0.00
	2009	503,596	23,850	5%	541	541,715	4,512	1%	578	3%	1%	4.07
	2010	698,315	-	0%	818	758,200	8,597	1%	899	2%	1%	1.77
	2011	939,682	-	0%	1,048	1,012,797	14,027	1%	1,182	1%	1%	0.94
	2012	1,121,645	2,981	0%	1,272	1,229,084	21,872	2%	1,430	1%	1%	0.62
	2013	1,459,871	-	0%	1,694	1,584,267	32,934	2%	1,870	1%	2%	0.39
	2014	1,754,798	-	0%	1,618	1,858,047	46,680	3%	1,829	0%	2%	0.26
	2015	1,694,564	-	0%	1,482	1,779,105	60,829	3%	1,766	0%	2%	0.18
	2016	1,696,208	74,607	4%	1,351	1,721,001	76,239	4%	1,719	1%	2%	0.41
Projected Future Experience (60 Years)	2017	1,746,264	42,965	2%	1,303	1,678,431	93,243	6%	1,682	1%	3%	0.42
	2018	1,687,826	49,643	3%	1,270	1,595,135	111,304	7%	1,647	1%	3%	0.43
	2019	1,592,497	56,311	4%	1,246	1,511,925	128,656	9%	1,614	2%	4%	0.43
	2020	1,534,142	63,301	4%	1,225	1,457,965	145,375	10%	1,580	2%	4%	0.43
	2021	1,464,435	70,220	5%	1,210	1,387,370	162,053	12%	1,547	2%	4%	0.44
	2022	1,425,692	77,953	5%	1,197	1,343,768	179,713	13%	1,515	2%	5%	0.44
	2023	1,348,152	86,734	6%	1,184	1,261,533	196,009	16%	1,482	2%	5%	0.44
	2024	1,267,158	96,262	8%	1,171	1,181,812	212,278	18%	1,450	3%	6%	0.44
	2025	1,249,348	107,309	9%	1,158	1,153,495	230,728	20%	1,418	3%	6%	0.45
	2026	1,233,785	120,369	10%	1,144	1,127,423	251,509	22%	1,386	3%	7%	0.45
	2027	1,217,938	135,629	11%	1,130	1,101,512	275,146	25%	1,355	3%	7%	0.46
	2028	1,199,338	152,905	13%	1,116	1,075,611	301,167	28%	1,291	4%	8%	0.46
	2029	1,180,459	174,066	15%	1,101	1,043,753	329,213	32%	1,323	4%	8%	0.47
	2030	1,155,398	198,880	17%	1,085	1,011,252	361,248	36%	1,259	4%	9%	0.48
	2031	1,121,894	228,953	20%	1,069	977,502	396,126	41%	1,227	5%	9%	0.49
	2032	1,092,787	267,078	24%	1,053	938,970	434,777	46%	1,195	5%	10%	0.50
	2033	1,066,724	312,510	29%	1,035	901,364	477,185	53%	1,162	5%	10%	0.51
	2034	1,030,370	367,920	36%	1,017	863,226	523,457	61%	1,129	6%	11%	0.53
	2035	996,032	434,853	44%	998	817,262	574,558	70%	1,095	6%	12%	0.55
	2036	968,224	510,960	53%	978	779,458	632,012	81%	1,061	7%	12%	0.57
	2037	940,091	599,493	64%	957	747,496	699,520	94%	1,027	8%	13%	0.59
	2038	912,758	701,864	77%	936	715,620	779,620	109%	992	9%	14%	0.61
	2039	890,686	822,133	92%	914	689,229	875,495	127%	957	10%	15%	0.64
	2040	868,270	966,521	111%	891	663,212	990,534	149%	922	11%	16%	0.67
	2041	845,165	1,134,754	134%	867	637,065	1,129,562	177%	886	12%	17%	0.70
	2042	821,323	1,331,229	162%	843	610,769	1,294,571	212%	850	13%	18%	0.72
	2043	796,679	1,555,995	195%	818	584,292	1,485,886	254%	813	14%	19%	0.75
	2044	771,169	1,815,089	235%	791	557,605	1,702,248	305%	776	16%	20%	0.78
	2045	744,732	2,108,060	283%	764	530,682	1,943,357	366%	738	18%	22%	0.81
	2046	717,318	2,431,980	339%	736	503,511	2,205,346	438%	700	20%	23%	0.84
	2047	688,886	2,784,799	404%	706	476,091	2,484,824	522%	661	22%	25%	0.87
	2048	659,417	3,168,662	481%	676	448,440	2,774,735	619%	622	24%	27%	0.90
	2049	628,919	3,606,119	573%	644	420,600	3,068,900	730%	582	27%	29%	0.93
	2050	597,434	4,067,595	681%	611	392,646	3,368,891	858%	542	29%	31%	0.96
	2051	565,039	4,570,745	809%	577	364,673	3,671,863	1007%	502	32%	33%	0.99
	2052	531,840	5,086,259	956%	543	336,800	3,971,208	1179%	462	35%	35%	1.02
	2053	497,972	5,585,339	1122%	507	309,163	4,255,500	1376%	423	39%	37%	1.05
	2054	463,599	6,052,872	1306%	472	281,910	4,514,550	1601%	384	42%	39%	1.08
	2055	428,907	6,477,275	1510%	435	255,197	4,737,052	1856%	346	45%	41%	1.11
	2056	394,099	6,776,616	1720%	399	229,183	4,908,070	2142%	309	49%	43%	1.14
	2057	359,397	6,971,484	1940%	363	204,026	5,012,071	2457%	273	52%	45%	1.16
	2058	325,042	7,001,374	2154%	327	179,888	5,028,908	2796%	239	56%	47%	1.19
	2059	291,303	6,851,145	2352%	292	156,934	4,953,979	3157%	206	59%	49%	1.20
	2060	258,480	6,570,845	2542%	258	135,330	4,788,844	3539%	176	61%	50%	1.22
	2061	226,895	6,164,350	2717%	226	115,242	4,530,641	3931%	149	64%	52%	1.23
	2062	196,876	5,669,034	2879%	195	96,815	4,196,293	4334%	123	66%	53%	1.25
	2063	168,730	5,110,867	3029%	166	80,166	3,799,278	4739%	101	68%	54%	1.25
	2064	142,724	4,492,171	3147%	140	65,367	3,357,113	5136%	81	70%	55%	1.26
	2065	119,064	3,874,025	3254%	116	52,439	2,897,322	5525%	64	71%	56%	1.27
	2066	97,885	3,268,974	3340%	95	41,350	2,438,305	5897%	50	72%	57%	1.27
	2067	79,248	2,706,740	3416%	76	32,020	2,006,205	6265%	38	73%	57%	1.28
	2068	63,136	2,207,987	3497%	60	24,328	1,616,196	6643%	28	74%	58%	1.28
	2069	49,462	1,769,753	3578%	47	18,119	1,273,167	7027%	21	74%	58%	1.28
	2070	38,076	1,393,214	3659%	36	13,215	980,092	7417%	15	75%	58%	1.28
	2071	28,779	1,074,212	3733%	27	9,429	736,196	7808%	10	75%	58%	1.29
	2072	21,341	809,569	3794%	20	6,575	539,561	8206%	7	75%	58%	1.29
	2073	15,512	596,198	3843%	14	4,475	385,661	8618%	5	75%	58%	1.29
	2074	11,043	428,126	3877%	10	2,969	268,457	9041%	3	75%	58%	1.29
	2075	7,691	299,891	3899%	7	1,918	181,782	9477%	2	75%	58%	1.29
	2076	5,238	204,814	3910%	5	1,205	119,546	9922%	1	75%	58%	1.29
		with no interest				with no interest						
History		10,116,200	101,438	1%	10,180	10,747,054	267,383	2%	11,644			
Future		41,848,689	132,662,992	317%	39,259	34,204,762	105,987,106	310%	42,504			
Lifetime		51,964,890	132,764,430	255%	49,439	44,951,816	106,254,488	236%	54,148			
		with 4.5% interest				with 5.25% interest						
History		11,761,224	113,080	1%		12,841,951	303,695	2%		1%	2%	0.41
Future		22,113,956	25,410,611	115%		17,990,028	17,700,519	98%		115%	98%	1.17
Lifetime		33,875,180	25,523,691	75%		30,831,979	18,004,214	58%		75%	58%	1.29

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 40 - 44

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,831	-	0%	44	10,969	93	1%	44	0%	1%	0.00
	2008	237,690	-	0%	312	251,871	1,600	1%	326	0%	1%	0.00
	2009	503,596	23,850	5%	541	541,715	4,512	1%	578	3%	1%	4.07
	2010	698,315	-	0%	818	758,200	8,597	1%	899	2%	1%	1.77
	2011	939,682	-	0%	1,048	1,012,797	14,027	1%	1,182	1%	1%	0.94
	2012	1,121,645	2,981	0%	1,272	1,229,084	21,872	2%	1,430	1%	1%	0.62
	2013	1,459,871	-	0%	1,694	1,584,267	32,934	2%	1,870	1%	2%	0.39
	2014	1,754,798	-	0%	1,618	1,858,047	46,680	3%	1,829	0%	2%	0.26
	2015	1,694,564	-	0%	1,482	1,779,105	60,829	3%	1,766	0%	2%	0.18
	2016	1,696,208	74,607	4%	1,351	1,721,001	76,239	4%	1,719	1%	2%	0.41
Projected Future Experience (60 Years)	2017	1,759,820	42,880	2%	1,299	1,678,431	93,243	6%	1,682	1%	3%	0.42
	2018	1,775,508	49,115	3%	1,257	1,595,135	111,304	7%	1,647	1%	3%	0.43
	2019	1,727,602	55,703	3%	1,233	1,511,925	128,656	9%	1,614	2%	4%	0.43
	2020	1,664,703	62,606	4%	1,212	1,457,965	145,375	10%	1,580	2%	4%	0.42
	2021	1,591,071	69,441	4%	1,198	1,387,370	162,053	12%	1,547	2%	4%	0.42
	2022	1,549,929	77,090	5%	1,185	1,343,768	179,713	13%	1,515	2%	5%	0.42
	2023	1,461,073	85,777	6%	1,172	1,261,533	196,009	16%	1,482	2%	5%	0.42
	2024	1,368,762	95,207	7%	1,159	1,181,812	212,278	18%	1,450	2%	6%	0.43
	2025	1,349,336	106,142	8%	1,145	1,153,495	230,728	20%	1,418	3%	6%	0.43
	2026	1,332,539	119,070	9%	1,132	1,127,423	251,509	22%	1,386	3%	7%	0.43
	2027	1,315,440	134,169	10%	1,118	1,101,512	275,146	25%	1,355	3%	7%	0.44
	2028	1,295,561	151,260	12%	1,104	1,075,611	301,167	28%	1,291	3%	8%	0.44
	2029	1,275,371	172,201	14%	1,089	1,043,753	329,213	32%	1,323	4%	8%	0.45
	2030	1,248,961	196,754	16%	1,074	1,011,252	361,248	36%	1,259	4%	9%	0.45
	2031	1,213,967	226,484	19%	1,058	977,502	396,126	41%	1,227	4%	9%	0.46
	2032	1,183,077	264,193	22%	1,042	938,970	434,777	46%	1,195	5%	10%	0.47
	2033	1,155,073	309,144	27%	1,024	901,364	477,185	53%	1,162	5%	10%	0.49
	2034	1,116,610	363,954	33%	1,006	863,226	523,457	61%	1,129	6%	11%	0.50
	2035	1,079,490	430,166	40%	987	817,262	574,558	70%	1,095	6%	12%	0.52
	2036	1,049,178	505,417	48%	968	779,458	632,012	81%	1,061	7%	12%	0.54
	2037	1,018,472	592,953	58%	947	747,496	699,520	94%	1,027	7%	13%	0.56
	2038	989,089	694,207	70%	926	715,620	779,620	109%	992	8%	14%	0.58
	2039	965,219	813,162	84%	904	689,229	875,495	127%	957	9%	15%	0.61
	2040	940,949	955,962	102%	882	663,212	990,534	149%	922	10%	16%	0.63
	2041	915,935	1,122,315	123%	858	637,065	1,129,562	177%	886	11%	17%	0.66
	2042	890,124	1,316,597	148%	834	610,769	1,294,571	212%	850	12%	18%	0.69
	2043	863,447	1,538,847	178%	809	584,292	1,485,886	254%	813	14%	19%	0.71
	2044	835,835	1,795,027	215%	783	557,605	1,702,248	305%	776	15%	20%	0.74
	2045	807,221	2,084,673	258%	756	530,682	1,943,357	366%	738	17%	22%	0.77
	2046	777,552	2,404,843	309%	728	503,511	2,205,346	438%	700	19%	23%	0.80
	2047	746,782	2,753,538	369%	699	476,091	2,484,824	522%	661	21%	25%	0.82
	2048	714,889	3,132,967	438%	669	448,440	2,774,735	619%	622	23%	27%	0.85
	2049	681,881	3,565,416	523%	637	420,600	3,068,900	730%	582	25%	29%	0.88
	2050	647,802	4,021,535	621%	605	392,646	3,368,891	858%	542	28%	31%	0.91
	2051	612,734	4,518,533	737%	571	364,673	3,671,863	1007%	502	30%	33%	0.94
	2052	576,792	5,027,736	872%	537	336,800	3,971,208	1179%	462	33%	35%	0.97
	2053	540,123	5,520,843	1022%	502	309,163	4,255,500	1376%	423	36%	37%	0.99
	2054	502,904	5,982,233	1190%	467	281,910	4,514,550	1601%	384	40%	39%	1.02
	2055	465,337	6,401,050	1376%	431	255,197	4,737,052	1856%	346	43%	41%	1.05
	2056	427,642	6,695,857	1566%	395	229,183	4,908,070	2142%	309	46%	43%	1.07
	2057	390,057	6,887,277	1766%	359	204,026	5,012,071	2457%	273	49%	45%	1.10
	2058	352,843	6,915,846	1960%	324	179,888	5,028,908	2796%	239	52%	47%	1.12
	2059	316,289	6,766,446	2139%	289	156,934	4,953,979	3157%	206	55%	49%	1.14
	2060	280,719	6,488,763	2311%	256	135,330	4,788,844	3539%	176	58%	50%	1.15
	2061	246,480	6,086,584	2469%	224	115,242	4,530,641	3931%	149	60%	52%	1.16
	2062	213,927	5,596,654	2616%	193	96,815	4,196,293	4334%	123	62%	53%	1.17
	2063	183,394	5,044,852	2751%	165	80,166	3,799,278	4739%	101	64%	54%	1.18
	2064	155,173	4,433,508	2857%	138	65,367	3,357,113	5136%	81	66%	55%	1.19
	2065	129,487	3,823,040	2952%	115	52,439	2,897,322	5525%	64	67%	56%	1.19
	2066	106,487	3,225,687	3029%	94	41,350	2,438,305	5897%	50	68%	57%	1.20
	2067	86,238	2,670,655	3097%	75	32,020	2,006,205	6265%	38	69%	57%	1.20
	2068	68,727	2,178,336	3170%	60	24,328	1,616,196	6643%	28	69%	58%	1.21
	2069	53,860	1,745,824	3241%	46	18,119	1,273,167	7027%	21	70%	58%	1.21
	2070	41,475	1,374,252	3313%	35	13,215	980,092	7417%	15	70%	58%	1.21
	2071	31,359	1,059,496	3379%	27	9,429	736,196	7808%	10	70%	58%	1.21
	2072	23,262	798,401	3432%	20	6,575	539,561	8206%	7	71%	58%	1.21
	2073	16,914	587,922	3476%	14	4,475	385,661	8618%	5	71%	58%	1.21
	2074	12,045	422,152	3505%	10	2,969	268,457	9041%	3	71%	58%	1.21
	2075	8,392	295,685	3523%	7	1,918	181,782	9477%	2	71%	58%	1.22
	2076	5,717	201,932	3532%	5	1,205	119,546	9922%	1	71%	58%	1.22
		with no interest				with no interest						
History		10,116,200	101,438	1%	10,180	10,747,054	267,383	2%	11,644			
Future		45,156,642	131,058,381	290%	38,855	34,204,762	105,987,106	310%	42,504			
Lifetime		55,272,843	131,159,818	237%	49,035	44,951,816	106,254,488	236%	54,148			
		with 4.5% interest				with 5.25% interest						
History		11,761,224	113,080	1%		12,841,951	303,695	2%		1%	2%	0.41
Future		23,776,924	25,111,110	106%		17,990,028	17,700,519	98%		106%	98%	1.07
Lifetime		35,538,148	25,224,190	71%		30,831,979	18,004,214	58%		71%	58%	1.22

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 45 - 49

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	22,123	-	0%	85	26,809	169	1%	87	0%	1%	0.00
	2008	448,083	-	0%	469	468,443	3,287	1%	469	0%	1%	0.00
	2009	909,291	-	0%	758	934,580	8,796	1%	787	0%	1%	0.00
	2010	1,281,450	-	0%	1,089	1,301,689	16,386	1%	1,121	0%	1%	0.00
	2011	1,710,755	180	0%	1,447	1,754,286	26,964	2%	1,486	0%	1%	0.00
	2012	2,206,409	10,617	0%	1,773	2,238,910	42,361	2%	1,807	0%	1%	0.11
	2013	2,909,465	103,961	4%	2,439	2,939,750	64,715	2%	2,469	1%	2%	0.69
	2014	3,613,358	183,624	5%	2,413	3,595,333	92,275	3%	2,437	2%	2%	1.14
	2015	3,542,860	1,286,642	36%	2,275	3,440,458	120,444	4%	2,349	9%	2%	4.01
	2016	3,576,974	105,222	3%	2,101	3,326,131	151,656	5%	2,285	8%	3%	3.10
Projected Future Experience (60 Years)	2017	3,689,896	101,685	3%	2,025	3,235,320	186,765	6%	2,233	7%	3%	2.46
	2018	3,571,425	118,866	3%	1,974	3,068,396	224,792	7%	2,186	7%	3%	2.02
	2019	3,415,031	136,951	4%	1,935	2,944,549	262,792	9%	2,140	6%	4%	1.71
	2020	3,285,725	156,480	5%	1,902	2,841,639	301,310	11%	2,095	6%	4%	1.49
	2021	3,121,170	177,032	6%	1,877	2,703,555	341,609	13%	2,049	6%	5%	1.33
	2022	2,937,903	200,014	7%	1,855	2,532,255	385,480	15%	2,003	6%	5%	1.20
	2023	2,688,397	227,388	8%	1,832	2,310,662	426,488	18%	1,958	6%	6%	1.11
	2024	2,406,017	260,584	11%	1,809	2,055,512	467,603	23%	1,912	7%	6%	1.04
	2025	2,340,215	299,958	13%	1,785	1,986,063	513,916	26%	1,867	7%	7%	0.98
	2026	2,287,946	345,608	15%	1,760	1,915,484	562,803	29%	1,821	7%	8%	0.94
	2027	2,208,333	401,624	18%	1,734	1,841,497	616,918	34%	1,774	7%	8%	0.91
	2028	2,113,251	464,356	22%	1,707	1,735,273	674,782	39%	1,679	8%	9%	0.88
	2029	2,035,934	539,161	26%	1,679	1,645,949	736,432	45%	1,727	8%	9%	0.87
	2030	1,967,672	621,718	32%	1,650	1,563,919	809,082	52%	1,631	9%	10%	0.85
	2031	1,905,489	715,613	38%	1,619	1,487,421	892,073	60%	1,582	9%	11%	0.85
	2032	1,846,413	831,895	45%	1,586	1,422,394	989,639	70%	1,533	10%	12%	0.84
	2033	1,795,097	970,052	54%	1,552	1,358,187	1,104,941	81%	1,482	10%	12%	0.84
	2034	1,745,732	1,137,285	65%	1,516	1,302,396	1,242,414	95%	1,432	11%	13%	0.85
	2035	1,702,195	1,337,178	79%	1,479	1,253,371	1,407,633	112%	1,381	12%	14%	0.85
	2036	1,656,952	1,574,408	95%	1,440	1,204,314	1,609,627	134%	1,329	13%	15%	0.86
	2037	1,609,971	1,855,666	115%	1,399	1,154,969	1,850,546	160%	1,276	14%	16%	0.87
	2038	1,561,294	2,184,405	140%	1,357	1,105,276	2,128,398	193%	1,223	16%	18%	0.88
	2039	1,510,900	2,566,650	170%	1,314	1,055,177	2,444,171	232%	1,169	17%	19%	0.90
	2040	1,458,673	3,003,908	206%	1,268	1,004,629	2,797,440	278%	1,113	19%	20%	0.91
	2041	1,404,505	3,485,707	248%	1,221	953,599	3,181,402	334%	1,057	20%	22%	0.93
	2042	1,348,315	4,017,045	298%	1,172	902,078	3,590,012	398%	1,000	22%	24%	0.94
	2043	1,290,068	4,594,891	356%	1,121	850,095	4,011,327	472%	942	25%	26%	0.96
	2044	1,229,799	5,264,642	428%	1,068	797,735	4,442,774	557%	884	27%	28%	0.98
	2045	1,167,610	5,979,284	512%	1,013	745,131	4,886,092	656%	824	30%	30%	1.00
	2046	1,103,664	6,703,379	607%	957	692,462	5,340,715	771%	765	32%	32%	1.02
	2047	1,038,180	7,481,163	721%	899	639,943	5,791,339	905%	706	35%	34%	1.04
	2048	971,433	8,231,278	847%	840	587,829	6,213,353	1057%	646	38%	36%	1.07
	2049	903,750	8,977,850	993%	780	536,399	6,603,586	1231%	588	42%	38%	1.09
	2050	835,495	9,572,289	1146%	720	485,944	6,947,641	1430%	531	45%	41%	1.11
	2051	767,059	9,996,431	1303%	660	436,756	7,220,078	1653%	475	48%	43%	1.13
	2052	698,873	10,251,986	1467%	599	389,128	7,387,214	1898%	421	52%	45%	1.15
	2053	631,424	10,260,717	1625%	540	343,368	7,417,313	2160%	369	55%	47%	1.17
	2054	565,255	10,017,598	1772%	482	299,797	7,317,227	2441%	320	58%	49%	1.18
	2055	500,973	9,599,778	1916%	425	258,743	7,093,101	2741%	274	60%	51%	1.19
	2056	439,216	9,011,492	2052%	371	220,527	6,726,073	3050%	231	63%	52%	1.20
	2057	380,624	8,277,050	2175%	320	185,438	6,230,701	3360%	192	65%	54%	1.21
	2058	325,792	7,423,029	2278%	273	153,700	5,633,725	3665%	158	67%	55%	1.21
	2059	275,226	6,513,970	2367%	229	125,458	4,976,387	3967%	127	68%	56%	1.22
	2060	229,310	5,611,951	2447%	190	100,756	4,296,614	4264%	101	69%	57%	1.22
	2061	188,292	4,736,187	2515%	155	79,544	3,618,241	4549%	79	70%	57%	1.23
	2062	152,269	3,915,097	2571%	124	61,675	2,974,458	4823%	60	71%	58%	1.23
	2063	121,186	3,185,025	2628%	98	46,924	2,392,448	5099%	45	72%	58%	1.23
	2064	94,851	2,542,216	2680%	76	34,998	1,881,745	5377%	33	72%	59%	1.23
	2065	72,955	1,993,272	2732%	58	25,565	1,446,217	5657%	24	73%	59%	1.24
	2066	55,101	1,531,528	2779%	44	18,271	1,084,410	5935%	17	73%	59%	1.24
	2067	40,833	1,149,945	2816%	32	12,762	792,836	6212%	11	73%	59%	1.24
	2068	29,665	843,136	2842%	23	8,702	565,111	6494%	8	73%	59%	1.24
	2069	21,108	603,139	2857%	16	5,785	392,267	6781%	5	73%	59%	1.24
	2070	14,698	420,926	2864%	11	3,745	264,882	7073%	3	73%	59%	1.24
	2071	10,009	286,419	2862%	8	2,358	173,745	7368%	2	73%	59%	1.24
	2072	6,662	190,061	2853%	5	1,443	110,648	7670%	1	73%	59%	1.24
	2073	4,333	123,889	2859%	3	857	68,420	7984%	1	73%	59%	1.24
	2074	2,755	79,120	2872%	2	494	41,066	8313%	0	73%	59%	1.24
	2075	1,714	49,534	2891%	1	276	23,936	8658%	0	73%	59%	1.24
	2076	1,045	30,513	2921%	1	150	13,568	9018%	0	73%	59%	1.24
		with no interest				with no interest						
History		20,220,768	1,690,246	8%	14,849	20,026,391	527,055	3%	15,297			
Future		71,785,678	193,180,023	269%	54,588	54,736,642	154,128,325	282%	51,495			
Lifetime		92,006,447	194,870,269	212%	69,437	74,763,033	154,655,380	207%	66,792			
		with 4.5% interest				with 5.25% interest						
History		23,393,956	1,821,456	8%		23,826,952	598,087	3%		8%	3%	3.10
Future		41,151,165	45,592,821	111%		31,132,636	31,961,831	103%		111%	103%	1.08
Lifetime		64,545,121	47,414,277	73%		54,959,588	32,559,919	59%		73%	59%	1.24

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 45 - 49

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	22,123	-	0%	85	26,809	169	1%	87	0%	1%	0.00
	2008	448,083	-	0%	469	468,443	3,287	1%	469	0%	1%	0.00
	2009	909,291	-	0%	758	934,580	8,796	1%	787	0%	1%	0.00
	2010	1,281,450	-	0%	1,089	1,301,689	16,386	1%	1,121	0%	1%	0.00
	2011	1,710,755	180	0%	1,447	1,754,286	26,964	2%	1,486	0%	1%	0.00
	2012	2,206,409	10,617	0%	1,773	2,238,910	42,361	2%	1,807	0%	1%	0.11
	2013	2,909,465	103,961	4%	2,439	2,939,750	64,715	2%	2,469	1%	2%	0.69
	2014	3,613,358	183,624	5%	2,413	3,595,333	92,275	3%	2,437	2%	2%	1.14
	2015	3,542,860	1,286,642	36%	2,275	3,440,458	120,444	4%	2,349	9%	2%	4.01
	2016	3,576,974	105,222	3%	2,101	3,326,131	151,656	5%	2,285	8%	3%	3.10
Projected Future Experience (60 Years)	2017	3,713,759	101,477	3%	2,019	3,235,320	186,765	6%	2,233	7%	3%	2.46
	2018	3,736,177	117,417	3%	1,952	3,068,396	224,792	7%	2,186	7%	3%	2.01
	2019	3,703,755	135,268	4%	1,914	2,944,549	262,792	9%	2,140	6%	4%	1.69
	2020	3,567,371	154,546	4%	1,881	2,841,639	301,310	11%	2,095	6%	4%	1.46
	2021	3,390,377	174,834	5%	1,856	2,703,555	341,609	13%	2,049	6%	5%	1.30
	2022	3,189,665	197,541	6%	1,834	2,532,255	385,480	15%	2,003	6%	5%	1.17
	2023	2,915,368	224,593	8%	1,812	2,310,662	426,488	18%	1,958	6%	6%	1.07
	2024	2,606,432	257,410	10%	1,789	2,055,512	467,603	23%	1,912	6%	6%	1.00
	2025	2,536,662	296,345	12%	1,766	1,986,063	513,916	26%	1,867	7%	7%	0.94
	2026	2,480,408	341,482	14%	1,741	1,915,484	562,803	29%	1,821	7%	8%	0.90
	2027	2,395,903	396,861	17%	1,716	1,841,497	616,918	34%	1,774	7%	8%	0.87
	2028	2,293,667	458,871	20%	1,689	1,735,273	674,782	39%	1,679	7%	9%	0.84
	2029	2,210,272	532,788	24%	1,661	1,645,949	736,432	45%	1,727	8%	9%	0.83
	2030	2,135,288	614,386	29%	1,632	1,563,919	809,082	52%	1,631	8%	10%	0.82
	2031	2,069,453	707,182	34%	1,601	1,487,421	892,073	60%	1,582	9%	11%	0.81
	2032	2,006,488	822,077	41%	1,569	1,422,394	989,639	70%	1,533	9%	12%	0.80
	2033	1,951,324	958,584	49%	1,535	1,358,187	1,104,941	81%	1,482	10%	12%	0.80
	2034	1,898,149	1,123,838	59%	1,499	1,302,396	1,242,414	95%	1,432	11%	13%	0.81
	2035	1,850,899	1,321,388	71%	1,463	1,253,371	1,407,633	112%	1,381	12%	14%	0.81
	2036	1,801,795	1,555,822	86%	1,424	1,204,314	1,609,627	134%	1,329	12%	15%	0.82
	2037	1,750,805	1,833,777	105%	1,384	1,154,969	1,850,546	160%	1,276	14%	16%	0.83
	2038	1,697,977	2,158,632	127%	1,343	1,105,276	2,128,398	193%	1,223	15%	18%	0.84
	2039	1,643,287	2,536,351	154%	1,299	1,055,177	2,444,171	232%	1,169	16%	19%	0.85
	2040	1,586,611	2,968,444	187%	1,254	1,004,629	2,797,440	278%	1,113	18%	20%	0.86
	2041	1,527,830	3,444,535	225%	1,208	953,599	3,181,402	334%	1,057	19%	22%	0.88
	2042	1,466,853	3,969,519	271%	1,159	902,078	3,590,012	398%	1,000	21%	24%	0.89
	2043	1,403,644	4,540,407	323%	1,109	850,095	4,011,327	472%	942	23%	26%	0.91
	2044	1,338,236	5,202,359	389%	1,056	797,735	4,442,774	557%	884	26%	28%	0.93
	2045	1,270,740	5,908,543	465%	1,002	745,131	4,886,092	656%	824	28%	30%	0.95
	2046	1,201,329	6,623,937	551%	946	692,462	5,340,715	771%	765	31%	32%	0.97
	2047	1,130,242	7,392,200	654%	889	639,943	5,791,339	905%	706	33%	34%	0.99
	2048	1,057,775	8,133,394	769%	831	587,829	6,213,353	1057%	646	36%	36%	1.01
	2049	984,282	8,870,262	901%	772	536,399	6,603,586	1231%	588	39%	38%	1.03
	2050	910,155	9,457,402	1039%	712	485,944	6,947,641	1430%	531	43%	41%	1.05
	2051	835,817	9,876,314	1182%	652	436,756	7,220,078	1653%	475	46%	43%	1.07
	2052	761,736	10,128,454	1330%	593	389,128	7,387,214	1898%	421	49%	45%	1.09
	2053	688,435	10,136,605	1472%	534	343,368	7,417,313	2160%	369	52%	47%	1.10
	2054	616,507	9,896,010	1605%	477	299,797	7,317,227	2441%	320	54%	49%	1.11
	2055	546,605	9,482,852	1735%	421	258,743	7,093,101	2741%	274	57%	51%	1.12
	2056	479,423	8,901,451	1857%	367	220,527	6,726,073	3050%	231	59%	52%	1.13
	2057	415,655	8,175,627	1967%	317	185,438	6,230,701	3360%	192	61%	54%	1.14
	2058	355,951	7,331,960	2060%	270	153,700	5,633,725	3665%	158	63%	55%	1.15
	2059	300,861	6,433,869	2138%	227	125,458	4,976,387	3967%	127	64%	56%	1.15
	2060	250,809	5,542,735	2210%	188	100,756	4,296,614	4264%	101	65%	57%	1.15
	2061	206,069	4,677,590	2270%	153	79,544	3,618,241	4549%	79	66%	57%	1.16
	2062	166,752	3,866,585	2319%	123	61,675	2,974,458	4823%	60	67%	58%	1.16
	2063	132,803	3,145,475	2369%	97	46,924	2,392,448	5099%	45	68%	58%	1.16
	2064	104,018	2,510,587	2414%	75	34,998	1,881,745	5377%	33	68%	59%	1.16
	2065	80,066	1,968,423	2458%	58	25,565	1,446,217	5657%	24	68%	59%	1.17
	2066	60,520	1,512,394	2499%	43	18,271	1,084,410	5935%	17	69%	59%	1.17
	2067	44,885	1,135,542	2530%	32	12,762	792,836	6212%	11	69%	59%	1.17
	2068	32,636	832,556	2551%	23	8,702	565,111	6494%	8	69%	59%	1.17
	2069	23,241	595,555	2562%	16	5,785	392,267	6781%	5	69%	59%	1.17
	2070	16,197	415,615	2566%	11	3,745	264,882	7073%	3	69%	59%	1.17
	2071	11,039	282,793	2562%	7	2,358	173,745	7368%	2	69%	59%	1.17
	2072	7,354	187,654	2552%	5	1,443	110,648	7670%	1	69%	59%	1.17
	2073	4,787	122,316	2555%	3	857	68,420	7984%	1	69%	59%	1.17
	2074	3,046	78,114	2565%	2	494	41,066	8313%	0	69%	59%	1.17
	2075	1,895	48,904	2580%	1	276	23,936	8658%	0	69%	59%	1.17
	2076	1,156	30,125	2606%	1	150	13,568	9018%	0	69%	59%	1.17
		with no interest				with no interest						
History		20,220,768	1,690,246	8%	14,849	20,026,391	527,055	3%	15,297			
Future		77,571,273	190,848,579	246%	54,012	54,736,642	154,128,325	282%	51,495			
Lifetime		97,792,041	192,538,825	197%	68,861	74,763,033	154,655,380	207%	66,792			
		with 4.5% interest				with 5.25% interest						
History		23,393,956	1,821,456	8%		23,826,952	598,087	3%		8%	3%	3.10
Future		44,268,363	45,046,176	102%		31,132,636	31,961,831	103%		102%	103%	0.99
Lifetime		67,662,319	46,867,632	69%		54,959,588	32,559,919	59%		69%	59%	1.17

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 50 - 54

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,720	-	0%	106	39,944	341	1%	106	0%	1%	0.00
	2008	785,907	-	0%	724	816,192	6,841	1%	703	0%	1%	0.00
	2009	1,618,813	-	0%	1,098	1,642,419	17,890	1%	1,099	0%	1%	0.00
	2010	2,259,554	3,162	0%	1,540	2,293,697	33,149	1%	1,537	0%	1%	0.05
	2011	3,043,861	301,092	10%	2,012	3,066,598	54,356	2%	2,007	4%	1%	2.65
	2012	3,973,958	-	0%	2,582	3,953,600	85,973	2%	2,530	3%	2%	1.55
	2013	5,298,819	203,078	4%	3,536	5,239,848	131,222	3%	3,455	3%	2%	1.55
	2014	6,504,461	188,846	3%	3,561	6,320,889	187,914	3%	3,440	3%	2%	1.35
	2015	6,370,534	257,947	4%	3,392	6,032,447	247,596	4%	3,309	3%	3%	1.25
Projected Future Experience (60 Years)	2016	6,471,774	971,525	15%	3,177	5,818,781	315,430	5%	3,211	5%	3%	1.71
	2017	6,558,526	231,311	4%	3,001	5,654,841	393,051	7%	3,132	5%	3%	1.42
	2018	6,302,971	276,246	4%	2,936	5,404,321	478,940	9%	3,060	5%	4%	1.22
	2019	6,017,471	327,371	5%	2,881	5,170,268	566,406	11%	2,987	5%	4%	1.08
	2020	5,774,857	385,877	7%	2,834	4,949,042	655,230	13%	2,915	5%	5%	0.98
	2021	5,493,676	450,457	8%	2,792	4,693,934	747,032	16%	2,842	5%	6%	0.91
	2022	5,162,939	526,819	10%	2,753	4,388,003	843,484	19%	2,768	5%	6%	0.86
	2023	4,643,842	618,338	13%	2,713	3,904,601	934,241	24%	2,694	6%	7%	0.83
	2024	4,188,986	722,299	17%	2,670	3,482,779	1,027,633	30%	2,619	6%	8%	0.80
	2025	4,035,479	840,141	21%	2,626	3,302,079	1,128,682	34%	2,543	7%	9%	0.79
	2026	3,909,777	975,335	25%	2,580	3,142,550	1,240,725	39%	2,466	7%	9%	0.78
	2027	3,781,057	1,133,751	30%	2,532	2,987,595	1,369,080	46%	2,388	8%	10%	0.78
	2028	3,687,161	1,313,141	36%	2,482	2,862,589	1,519,533	53%	2,230	9%	11%	0.78
	2029	3,607,235	1,517,789	42%	2,429	2,751,927	1,697,760	62%	2,309	9%	12%	0.79
	2030	3,524,278	1,754,845	50%	2,374	2,649,046	1,921,078	73%	2,149	10%	13%	0.80
	2031	3,437,348	2,032,576	59%	2,316	2,545,637	2,194,529	86%	2,068	11%	14%	0.80
	2032	3,346,032	2,379,314	71%	2,255	2,441,614	2,517,739	103%	1,986	12%	15%	0.81
	2033	3,250,035	2,787,907	86%	2,190	2,336,862	2,894,513	124%	1,903	13%	16%	0.82
	2034	3,149,246	3,264,615	104%	2,122	2,231,262	3,323,886	149%	1,818	15%	18%	0.83
	2035	3,043,504	3,808,501	125%	2,050	2,124,709	3,803,175	179%	1,732	16%	19%	0.84
	2036	2,932,765	4,424,772	151%	1,975	2,017,124	4,324,299	214%	1,644	18%	21%	0.85
	2037	2,817,110	5,110,292	181%	1,896	1,908,488	4,873,212	255%	1,556	20%	23%	0.87
	2038	2,696,929	5,874,023	218%	1,815	1,798,866	5,442,026	303%	1,466	22%	24%	0.88
	2039	2,572,545	6,750,593	262%	1,730	1,688,430	6,027,759	357%	1,374	24%	26%	0.90
	2040	2,444,142	7,718,163	316%	1,642	1,577,452	6,627,375	420%	1,282	26%	28%	0.92
	2041	2,312,037	8,770,793	379%	1,552	1,466,304	7,237,683	494%	1,190	29%	30%	0.94
	2042	2,176,674	9,865,326	453%	1,459	1,355,453	7,836,760	578%	1,098	31%	33%	0.96
	2043	2,038,620	10,988,936	539%	1,365	1,245,434	8,411,683	675%	1,006	34%	35%	0.99
	2044	1,898,531	12,081,381	636%	1,269	1,136,830	8,948,593	787%	916	37%	37%	1.01
	2045	1,757,133	12,999,631	740%	1,172	1,030,241	9,419,686	914%	827	41%	39%	1.03
	2046	1,615,217	13,722,524	850%	1,075	926,276	9,796,917	1058%	740	44%	42%	1.06
	2047	1,473,664	14,189,437	963%	979	825,570	10,027,216	1215%	656	47%	44%	1.08
	2048	1,333,469	14,323,435	1074%	883	728,788	10,089,227	1384%	576	50%	46%	1.09
	2049	1,195,747	14,109,778	1180%	789	636,614	9,984,361	1568%	499	53%	48%	1.11
	2050	1,061,730	13,621,257	1283%	698	549,745	9,694,320	1763%	428	56%	50%	1.12
	2051	932,729	12,885,771	1382%	611	468,854	9,210,343	1964%	362	58%	51%	1.13
	2052	810,066	11,918,593	1471%	528	394,542	8,552,641	2168%	301	60%	53%	1.14
	2053	694,991	10,781,776	1551%	450	327,288	7,760,423	2371%	247	62%	54%	1.15
	2054	588,587	9,545,562	1622%	379	267,399	6,881,280	2573%	200	64%	55%	1.16
	2055	491,699	8,279,775	1684%	315	214,978	5,954,466	2770%	159	65%	56%	1.16
	2056	404,890	7,031,127	1737%	258	169,924	5,023,772	2956%	124	66%	57%	1.17
	2057	328,413	5,843,224	1779%	207	131,933	4,139,417	3138%	95	67%	57%	1.17
	2058	262,205	4,779,837	1823%	164	100,531	3,338,360	3321%	71	68%	58%	1.17
	2059	205,914	3,839,518	1865%	128	75,108	2,632,696	3505%	52	68%	58%	1.18
	2060	158,942	3,026,690	1904%	98	54,968	2,027,851	3689%	38	68%	58%	1.18
	2061	120,495	2,337,424	1940%	74	39,366	1,523,909	3871%	26	69%	58%	1.18
	2062	89,646	1,764,380	1968%	54	27,559	1,116,665	4052%	18	69%	58%	1.18
	2063	65,396	1,301,231	1990%	39	18,837	797,755	4235%	12	69%	58%	1.18
	2064	46,733	935,489	2002%	28	12,555	554,944	4420%	8	69%	58%	1.18
	2065	32,688	656,099	2007%	19	8,150	375,372	4606%	5	69%	58%	1.18
	2066	22,363	448,807	2007%	13	5,146	246,566	4791%	3	69%	59%	1.18
	2067	14,955	299,308	2001%	9	3,157	157,169	4978%	2	69%	59%	1.18
	2068	9,772	195,373	1999%	5	1,881	97,232	5170%	1	69%	59%	1.18
	2069	6,240	125,050	2004%	3	1,087	58,363	5370%	1	69%	59%	1.18
	2070	3,897	78,491	2014%	2	610	34,005	5578%	0	69%	59%	1.18
	2071	2,385	48,407	2030%	1	332	19,256	5792%	0	69%	59%	1.18
	2072	1,434	29,320	2045%	1	177	10,619	6010%	0	69%	59%	1.18
	2073	849	17,534	2065%	0	92	5,722	6236%	0	69%	59%	1.18
	2074	498	10,435	2097%	0	47	3,030	6467%	0	69%	59%	1.18
	2075	290	6,234	2147%	0	24	1,590	6696%	0	69%	59%	1.18
	2076	169	3,731	2204%	0	12	833	6921%	0	69%	59%	1.18
		with no interest				with no interest						
History		36,361,400	1,925,650	5%	21,728	35,224,414	1,080,711	3%	21,397			
Future		118,536,975	266,086,157	224%	72,224	88,239,828	208,522,113	236%	63,589			
Lifetime		154,898,376	268,011,807	173%	93,952	123,464,242	209,602,825	170%	84,986			
		with 4.5% interest				with 5.25% interest						
History		42,039,445	2,104,187	5%		41,910,139	1,225,334	3%		5%	3%	1.71
Future		70,716,597	76,120,223	108%		52,386,952	53,982,121	103%		108%	103%	1.04
Lifetime		112,756,042	78,224,410	69%		94,297,091	55,207,455	59%		69%	59%	1.18

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 50 - 54

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,720	-	0%	106	39,944	341	1%	106	0%	1%	0.00
	2008	785,907	-	0%	724	816,192	6,841	1%	703	0%	1%	0.00
	2009	1,618,813	-	0%	1,098	1,642,419	17,890	1%	1,099	0%	1%	0.00
	2010	2,259,554	3,162	0%	1,540	2,293,697	33,149	1%	1,537	0%	1%	0.05
	2011	3,043,861	301,092	10%	2,012	3,066,598	54,356	2%	2,007	4%	1%	2.65
	2012	3,973,958	-	0%	2,582	3,953,600	85,973	2%	2,530	3%	2%	1.55
	2013	5,298,819	203,078	4%	3,536	5,239,848	131,222	3%	3,455	3%	2%	1.55
	2014	6,504,461	188,846	3%	3,561	6,320,889	187,914	3%	3,440	3%	2%	1.35
	2015	6,370,534	257,947	4%	3,392	6,032,447	247,596	4%	3,309	3%	3%	1.25
	2016	6,471,774	971,525	15%	3,177	5,818,781	315,430	5%	3,211	5%	3%	1.71
Projected Future Experience (60 Years)	2017	6,575,576	230,897	4%	2,993	5,654,841	393,051	7%	3,132	5%	3%	1.42
	2018	6,555,249	272,307	4%	2,898	5,404,321	478,940	9%	3,060	5%	4%	1.21
	2019	6,447,738	322,639	5%	2,844	5,170,268	566,406	11%	2,987	5%	4%	1.06
	2020	6,183,311	380,226	6%	2,797	4,949,042	655,230	13%	2,915	5%	5%	0.96
	2021	5,881,932	443,813	8%	2,756	4,693,934	747,032	16%	2,842	5%	6%	0.89
	2022	5,529,746	519,052	9%	2,718	4,388,003	843,484	19%	2,768	5%	6%	0.84
	2023	4,964,513	609,251	12%	2,678	3,904,601	934,241	24%	2,694	6%	7%	0.80
	2024	4,473,695	711,735	16%	2,636	3,482,779	1,027,633	30%	2,619	6%	8%	0.78
	2025	4,309,466	827,954	19%	2,593	3,302,079	1,128,682	34%	2,543	7%	9%	0.76
	2026	4,175,690	961,302	23%	2,547	3,142,550	1,240,725	39%	2,466	7%	9%	0.76
	2027	4,039,481	1,117,551	28%	2,500	2,987,595	1,369,080	46%	2,388	8%	10%	0.75
	2028	3,938,609	1,294,483	33%	2,450	2,862,589	1,519,533	53%	2,230	8%	11%	0.75
	2029	3,853,184	1,496,328	39%	2,398	2,751,927	1,697,760	62%	2,309	9%	12%	0.76
	2030	3,764,613	1,730,098	46%	2,344	2,649,046	1,921,078	73%	2,149	10%	13%	0.76
	2031	3,671,801	2,003,985	55%	2,287	2,545,637	2,194,529	86%	2,068	11%	14%	0.77
	2032	3,574,304	2,345,840	66%	2,226	2,441,614	2,517,739	103%	1,986	12%	15%	0.78
	2033	3,471,805	2,748,739	79%	2,162	2,336,862	2,894,513	124%	1,903	13%	16%	0.78
	2034	3,364,187	3,218,854	96%	2,095	2,231,262	3,323,886	149%	1,818	14%	18%	0.79
	2035	3,251,275	3,755,301	116%	2,024	2,124,709	3,803,175	179%	1,732	15%	19%	0.80
	2036	3,133,023	4,363,203	139%	1,950	2,017,124	4,324,299	214%	1,644	17%	21%	0.81
	2037	3,009,514	5,039,512	167%	1,872	1,908,488	4,873,212	255%	1,556	19%	23%	0.83
	2038	2,881,168	5,792,989	201%	1,792	1,798,866	5,442,026	303%	1,466	21%	24%	0.84
	2039	2,748,329	6,657,946	242%	1,708	1,688,430	6,027,759	357%	1,374	23%	26%	0.86
	2040	2,611,194	7,612,379	292%	1,622	1,577,452	6,627,375	420%	1,282	25%	28%	0.88
	2041	2,470,101	8,651,184	350%	1,532	1,466,304	7,237,683	494%	1,190	27%	30%	0.90
	2042	2,325,523	9,730,908	418%	1,441	1,355,453	7,836,760	578%	1,098	30%	33%	0.92
	2043	2,178,063	10,839,792	498%	1,348	1,245,434	8,411,683	675%	1,006	33%	35%	0.94
	2044	2,028,424	11,917,835	588%	1,253	1,136,830	8,948,593	787%	916	36%	37%	0.96
	2045	1,877,381	12,824,376	683%	1,158	1,030,241	9,419,686	914%	827	39%	39%	0.98
	2046	1,725,778	13,538,372	784%	1,062	926,276	9,796,917	1058%	740	42%	42%	1.00
	2047	1,574,559	13,999,610	889%	966	825,570	10,027,216	1215%	656	45%	44%	1.02
	2048	1,424,785	14,132,378	992%	872	728,788	10,089,227	1384%	576	48%	46%	1.04
	2049	1,277,650	13,922,319	1090%	779	636,614	9,984,361	1568%	499	50%	48%	1.06
	2050	1,134,470	13,440,886	1185%	689	549,745	9,694,320	1763%	428	53%	50%	1.07
	2051	996,646	12,715,891	1276%	603	468,854	9,210,343	1964%	362	55%	51%	1.08
	2052	865,591	11,762,124	1359%	521	394,542	8,552,641	2168%	301	57%	53%	1.09
	2053	742,641	10,640,935	1433%	445	327,288	7,760,423	2371%	247	59%	54%	1.10
	2054	628,953	9,421,399	1498%	375	267,399	6,881,280	2573%	200	61%	55%	1.10
	2055	525,430	8,172,400	1555%	311	214,978	5,954,466	2770%	159	62%	56%	1.11
	2056	432,674	6,940,223	1604%	254	169,924	5,023,772	2956%	124	63%	57%	1.11
	2057	350,956	5,767,977	1644%	205	131,933	4,139,417	3138%	95	64%	57%	1.11
	2058	280,208	4,718,485	1684%	162	100,531	3,338,360	3321%	71	64%	58%	1.12
	2059	220,057	3,790,393	1722%	126	75,108	2,632,696	3505%	52	65%	58%	1.12
	2060	169,862	2,988,071	1759%	97	54,968	2,027,851	3689%	38	65%	58%	1.12
	2061	128,777	2,307,681	1792%	73	39,366	1,523,909	3871%	26	65%	58%	1.12
	2062	95,810	1,741,992	1818%	54	27,559	1,116,665	4052%	18	66%	58%	1.12
	2063	69,894	1,284,769	1838%	39	18,837	797,755	4235%	12	66%	58%	1.12
	2064	49,950	923,689	1849%	27	12,555	554,944	4420%	8	66%	58%	1.13
	2065	34,940	647,845	1854%	19	8,150	375,372	4606%	5	66%	58%	1.13
	2066	23,904	443,173	1854%	13	5,146	246,566	4791%	3	66%	59%	1.13
	2067	15,987	295,559	1849%	8	3,157	157,169	4978%	2	66%	59%	1.13
	2068	10,447	192,923	1847%	5	1,881	97,232	5170%	1	66%	59%	1.13
	2069	6,671	123,483	1851%	3	1,087	58,363	5370%	1	66%	59%	1.13
	2070	4,167	77,508	1860%	2	610	34,005	5578%	0	66%	59%	1.13
	2071	2,550	47,801	1875%	1	332	19,256	5792%	0	66%	59%	1.13
	2072	1,533	28,954	1889%	1	177	10,619	6010%	0	66%	59%	1.13
	2073	908	17,315	1907%	0	92	5,722	6236%	0	66%	59%	1.13
	2074	532	10,305	1937%	0	47	3,030	6467%	0	66%	59%	1.13
	2075	310	6,156	1983%	0	24	1,590	6696%	0	66%	59%	1.13
	2076	181	3,684	2036%	0	12	833	6921%	0	66%	59%	1.13
		with no interest				with no interest						
History		36,361,400	1,925,650	5%	21,728	35,224,414	1,080,711	3%	21,397			
Future		126,085,720	262,524,779	208%	71,337	88,239,828	208,522,113	236%	63,589			
Lifetime		162,447,120	264,450,429	163%	93,065	123,464,242	209,602,825	170%	84,986			
		with 4.5% interest				with 5.25% interest						
History		42,039,445	2,104,187	5%		41,910,139	1,225,334	3%		5%	3%	1.71
Future		75,008,942	75,091,633	100%		52,386,952	53,982,121	103%		100%	103%	0.97
Lifetime		117,048,388	77,195,820	66%		94,297,091	55,207,455	59%		66%	59%	1.13

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 55 - 59

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	50,769	-	0%	129	60,493	570	1%	129	0%	1%	0.00
	2008	949,373	-	0%	686	994,735	9,578	1%	664	0%	1%	0.00
	2009	1,889,252	-	0%	1,082	1,933,116	24,788	1%	1,042	0%	1%	0.00
	2010	2,767,606	57,929	2%	1,640	2,770,004	46,645	2%	1,543	1%	1%	0.71
	2011	3,806,705	382,258	10%	2,121	3,722,015	76,699	2%	1,993	4%	2%	2.71
	2012	4,919,602	50,213	1%	2,663	4,761,827	121,345	3%	2,480	3%	2%	1.74
	2013	6,768,765	181,960	3%	3,774	6,574,837	188,564	3%	3,522	3%	2%	1.44
	2014	8,397,266	663,116	8%	3,787	7,971,602	272,576	3%	3,461	4%	3%	1.75
	2015	8,250,352	655,875	8%	3,620	7,560,365	360,234	5%	3,316	5%	3%	1.74
	2016	8,335,237	545,558	7%	3,408	7,255,129	457,009	6%	3,205	5%	3%	1.56
Projected Future Experience (60 Years)	2017	8,389,377	437,330	5%	3,214	7,011,228	568,243	8%	3,114	5%	4%	1.34
	2018	8,061,064	535,232	7%	3,139	6,689,021	695,850	10%	3,028	5%	5%	1.19
	2019	7,777,569	645,948	8%	3,073	6,421,885	827,490	13%	2,942	6%	5%	1.09
	2020	7,498,664	771,301	10%	3,015	6,143,383	959,891	16%	2,855	6%	6%	1.02
	2021	7,160,448	905,137	13%	2,962	5,809,284	1,098,949	19%	2,768	7%	7%	0.97
	2022	6,789,796	1,056,242	16%	2,911	5,444,731	1,255,594	23%	2,679	7%	7%	0.94
	2023	6,154,355	1,232,561	20%	2,858	4,862,759	1,422,095	29%	2,590	8%	8%	0.91
	2024	5,532,992	1,430,506	26%	2,803	4,317,676	1,609,383	37%	2,500	8%	9%	0.90
	2025	5,408,579	1,666,107	31%	2,744	4,152,437	1,820,336	44%	2,409	9%	10%	0.89
	2026	5,285,371	1,945,410	37%	2,683	3,991,418	2,071,636	52%	2,317	10%	11%	0.88
	2027	5,156,490	2,282,636	44%	2,619	3,829,551	2,370,573	62%	2,224	11%	13%	0.88
	2028	5,021,343	2,673,662	53%	2,552	3,666,648	2,718,503	74%	2,035	12%	14%	0.88
	2029	4,879,123	3,123,070	64%	2,480	3,502,500	3,114,698	89%	2,130	13%	15%	0.88
	2030	4,728,990	3,632,929	77%	2,404	3,336,930	3,570,179	107%	1,939	15%	17%	0.89
	2031	4,570,081	4,212,882	92%	2,324	3,169,823	4,070,753	128%	1,842	16%	18%	0.89
	2032	4,401,605	4,891,834	111%	2,238	3,001,141	4,609,582	154%	1,742	18%	20%	0.90
	2033	4,223,350	5,663,715	134%	2,147	2,830,957	5,168,951	183%	1,642	20%	22%	0.91
	2034	4,035,626	6,524,563	162%	2,051	2,659,491	5,740,811	216%	1,541	22%	24%	0.92
	2035	3,838,983	7,496,513	195%	1,950	2,487,136	6,323,033	254%	1,439	24%	26%	0.93
	2036	3,634,354	8,561,093	236%	1,845	2,314,453	6,909,531	299%	1,336	27%	28%	0.95
	2037	3,422,941	9,668,987	282%	1,737	2,142,137	7,498,223	350%	1,234	29%	30%	0.97
	2038	3,206,708	10,829,270	338%	1,627	1,970,984	8,074,301	410%	1,132	32%	32%	0.99
	2039	2,987,325	11,989,183	401%	1,514	1,801,878	8,610,004	478%	1,032	35%	34%	1.02
	2040	2,765,953	13,057,120	472%	1,401	1,635,750	9,082,355	555%	933	38%	37%	1.04
	2041	2,543,840	13,929,576	548%	1,287	1,473,557	9,470,733	643%	837	41%	39%	1.06
	2042	2,322,342	14,542,935	626%	1,174	1,316,268	9,741,545	740%	744	44%	41%	1.08
	2043	2,102,943	14,825,644	705%	1,061	1,164,867	9,852,626	846%	655	48%	43%	1.10
	2044	1,887,304	14,721,159	780%	950	1,020,361	9,786,367	959%	570	51%	45%	1.12
	2045	1,677,279	14,305,428	853%	843	883,789	9,539,882	1079%	490	53%	47%	1.13
	2046	1,474,880	13,599,929	922%	739	756,190	9,106,555	1204%	416	56%	49%	1.14
	2047	1,282,176	12,662,180	988%	641	638,529	8,506,319	1332%	348	58%	50%	1.15
	2048	1,101,145	11,532,922	1047%	549	531,612	7,760,532	1460%	287	60%	52%	1.16
	2049	933,515	10,248,991	1098%	464	435,990	6,906,084	1584%	233	61%	53%	1.17
	2050	780,653	8,886,883	1138%	386	351,908	5,992,605	1703%	186	63%	54%	1.17
	2051	643,486	7,540,664	1172%	317	279,290	5,067,089	1814%	145	64%	54%	1.18
	2052	522,464	6,266,629	1199%	256	217,751	4,183,833	1921%	112	65%	55%	1.18
	2053	417,543	5,129,359	1228%	204	166,623	3,380,410	2029%	84	65%	55%	1.18
	2054	328,215	4,122,550	1256%	159	125,015	2,669,301	2135%	62	66%	56%	1.18
	2055	253,573	3,251,326	1282%	122	91,877	2,057,913	2240%	45	66%	56%	1.19
	2056	192,393	2,511,717	1306%	92	66,069	1,547,283	2342%	32	67%	56%	1.19
	2057	143,236	1,895,962	1324%	68	46,435	1,134,189	2443%	22	67%	56%	1.19
	2058	104,545	1,398,271	1337%	50	31,857	810,347	2544%	15	67%	56%	1.19
	2059	74,736	1,005,300	1345%	35	21,307	563,543	2645%	10	67%	56%	1.19
	2060	52,278	704,916	1348%	24	13,873	380,934	2746%	6	67%	56%	1.19
	2061	35,753	481,491	1347%	17	8,783	249,922	2846%	4	67%	56%	1.19
	2062	23,890	320,624	1342%	11	5,399	159,055	2946%	2	67%	56%	1.19
	2063	15,591	208,980	1340%	7	3,220	98,200	3050%	1	67%	56%	1.19
	2064	9,940	133,293	1341%	4	1,862	58,802	3158%	1	67%	56%	1.19
	2065	6,195	83,331	1345%	3	1,045	34,161	3270%	0	67%	56%	1.19
	2066	3,781	51,146	1353%	2	569	19,273	3386%	0	67%	56%	1.19
	2067	2,266	30,824	1360%	1	302	10,581	3504%	0	67%	56%	1.19
	2068	1,339	18,361	1371%	1	157	5,673	3623%	0	67%	56%	1.19
	2069	784	10,902	1391%	0	80	2,989	3740%	0	67%	56%	1.19
	2070	457	6,505	1424%	0	40	1,562	3858%	0	67%	56%	1.19
	2071	266	3,883	1461%	0	21	814	3971%	0	67%	56%	1.19
	2072	154	2,304	1494%	0	10	423	4083%	0	67%	56%	1.19
	2073	89	1,354	1521%	0	5	218	4178%	0	67%	56%	1.19
	2074	51	780	1537%	0	3	111	4227%	0	67%	56%	1.19
	2075	28	427	1528%	0	1	53	4152%	0	67%	56%	1.19
	2076	14	215	1486%	0	1	23	3873%	0	67%	56%	1.19
		with no interest				with no interest						
History		46,134,927	2,536,909	5%	22,910	43,604,122	1,558,007	4%	21,356			
Future		143,870,230	269,669,990	187%	67,760	102,847,866	199,290,914	194%	54,711			
Lifetime		190,005,157	272,206,899	143%	90,670	146,451,989	200,848,921	137%	76,067			
		with 4.5% interest				with 5.25% interest						
History		53,220,949	2,836,152	5%		51,792,409	1,764,691	3%		5%	3%	1.56
Future		89,650,263	93,352,497	104%		63,611,835	63,398,691	100%		104%	100%	1.04
Lifetime		142,871,211	96,188,650	67%		115,404,245	65,163,381	56%		67%	56%	1.19

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 55 - 59

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	50,769	-	0%	129	60,493	570	1%	129	0%	1%	0.00
	2008	949,373	-	0%	686	994,735	9,578	1%	664	0%	1%	0.00
	2009	1,889,252	-	0%	1,082	1,933,116	24,788	1%	1,042	0%	1%	0.00
	2010	2,767,606	57,929	2%	1,640	2,770,004	46,645	2%	1,543	1%	1%	0.71
	2011	3,806,705	382,258	10%	2,121	3,722,015	76,699	2%	1,993	4%	2%	2.71
	2012	4,919,602	50,213	1%	2,663	4,761,827	121,345	3%	2,480	3%	2%	1.74
	2013	6,768,765	181,960	3%	3,774	6,574,837	188,564	3%	3,522	3%	2%	1.44
	2014	8,397,266	663,116	8%	3,787	7,971,602	272,576	3%	3,461	4%	3%	1.75
	2015	8,250,352	655,875	8%	3,620	7,560,365	360,234	5%	3,316	5%	3%	1.74
	2016	8,335,237	545,558	7%	3,408	7,255,129	457,009	6%	3,205	5%	3%	1.56
Projected Future Experience (60 Years)	2017	8,419,107	436,488	5%	3,206	7,011,228	568,243	8%	3,114	5%	4%	1.34
	2018	8,361,396	527,701	6%	3,099	6,689,021	695,850	10%	3,028	5%	5%	1.19
	2019	8,270,869	636,742	8%	3,034	6,421,885	827,490	13%	2,942	6%	5%	1.08
	2020	7,971,896	760,204	10%	2,977	6,143,383	959,891	16%	2,855	6%	6%	1.00
	2021	7,614,410	892,023	12%	2,924	5,809,284	1,098,949	19%	2,768	6%	7%	0.95
	2022	7,216,308	1,040,996	14%	2,874	5,444,731	1,255,594	23%	2,679	7%	7%	0.91
	2023	6,530,606	1,214,821	19%	2,822	4,862,759	1,422,095	29%	2,590	7%	8%	0.89
	2024	5,872,935	1,410,050	24%	2,767	4,317,676	1,609,383	37%	2,500	8%	9%	0.87
	2025	5,740,719	1,642,486	29%	2,710	4,152,437	1,820,336	44%	2,409	9%	10%	0.86
	2026	5,610,058	1,918,101	34%	2,649	3,991,418	2,071,636	52%	2,317	10%	11%	0.85
	2027	5,473,388	2,250,917	41%	2,586	3,829,551	2,370,573	62%	2,224	11%	13%	0.85
	2028	5,330,078	2,636,803	49%	2,519	3,666,648	2,718,503	74%	2,035	12%	14%	0.85
	2029	5,179,277	3,080,247	59%	2,449	3,502,500	3,114,698	89%	2,130	13%	15%	0.85
	2030	5,020,090	3,583,295	71%	2,374	3,336,930	3,570,179	107%	1,939	14%	17%	0.85
	2031	4,851,601	4,155,458	86%	2,294	3,169,823	4,070,753	128%	1,842	16%	18%	0.86
	2032	4,672,970	4,825,181	103%	2,210	3,001,141	4,609,582	154%	1,742	17%	20%	0.86
	2033	4,483,957	5,586,524	125%	2,120	2,830,957	5,168,951	183%	1,642	19%	22%	0.87
	2034	4,284,889	6,435,804	150%	2,025	2,659,491	5,740,811	216%	1,541	21%	24%	0.88
	2035	4,076,341	7,394,829	181%	1,926	2,487,136	6,323,033	254%	1,439	23%	26%	0.90
	2036	3,859,303	8,445,359	219%	1,822	2,314,453	6,909,531	299%	1,336	25%	28%	0.91
	2037	3,635,044	9,538,592	262%	1,715	2,142,137	7,498,223	350%	1,234	28%	30%	0.93
	2038	3,405,645	10,683,838	314%	1,606	1,970,984	8,074,301	410%	1,132	31%	32%	0.95
	2039	3,172,886	11,827,988	373%	1,495	1,801,878	8,610,004	478%	1,032	33%	34%	0.97
	2040	2,938,000	12,881,588	438%	1,383	1,635,750	9,082,355	555%	933	36%	37%	0.99
	2041	2,702,312	13,742,292	509%	1,271	1,473,557	9,470,733	643%	837	39%	39%	1.01
	2042	2,467,256	14,347,911	582%	1,159	1,316,268	9,741,545	740%	744	42%	41%	1.03
	2043	2,234,405	14,626,992	655%	1,048	1,164,867	9,852,626	846%	655	45%	43%	1.05
	2044	2,005,514	14,524,229	724%	938	1,020,361	9,786,367	959%	570	48%	45%	1.06
	2045	1,782,548	14,114,362	792%	832	883,789	9,539,882	1079%	490	51%	47%	1.08
	2046	1,567,643	13,418,482	856%	730	756,190	9,106,555	1204%	416	53%	49%	1.09
	2047	1,362,997	12,493,454	917%	633	638,529	8,506,319	1332%	348	55%	50%	1.10
	2048	1,170,711	11,379,696	972%	542	531,612	7,760,532	1460%	287	57%	52%	1.11
	2049	992,627	10,113,366	1019%	458	435,990	6,906,084	1584%	233	59%	53%	1.11
	2050	830,199	8,769,808	1056%	381	351,908	5,992,605	1703%	186	60%	54%	1.12
	2051	684,422	7,441,589	1087%	313	279,290	5,067,089	1814%	145	61%	54%	1.12
	2052	555,778	6,184,593	1113%	253	217,751	4,183,833	1921%	112	62%	55%	1.13
	2053	444,227	5,062,475	1140%	201	166,623	3,380,410	2029%	84	62%	55%	1.13
	2054	349,237	4,069,019	1165%	157	125,015	2,669,301	2135%	62	63%	56%	1.13
	2055	269,850	3,209,297	1189%	121	91,877	2,057,913	2240%	45	63%	56%	1.13
	2056	204,770	2,479,396	1211%	91	66,069	1,547,283	2342%	32	64%	56%	1.13
	2057	152,471	1,871,679	1228%	67	46,435	1,134,189	2443%	22	64%	56%	1.13
	2058	111,299	1,380,462	1240%	49	31,857	810,347	2544%	15	64%	56%	1.14
	2059	79,574	992,570	1247%	35	21,307	563,543	2645%	10	64%	56%	1.14
	2060	55,669	696,049	1250%	24	13,873	380,934	2746%	6	64%	56%	1.14
	2061	38,076	475,475	1249%	16	8,783	249,922	2846%	4	64%	56%	1.14
	2062	25,444	316,648	1244%	11	5,399	159,055	2946%	2	64%	56%	1.14
	2063	16,607	206,403	1243%	7	3,220	98,200	3050%	1	64%	56%	1.14
	2064	10,588	131,658	1243%	4	1,862	58,802	3158%	1	64%	56%	1.14
	2065	6,600	82,316	1247%	3	1,045	34,161	3270%	0	64%	56%	1.14
	2066	4,029	50,528	1254%	2	569	19,273	3386%	0	64%	56%	1.14
	2067	2,415	30,454	1261%	1	302	10,581	3504%	0	64%	56%	1.14
	2068	1,426	18,141	1272%	1	157	5,673	3623%	0	64%	56%	1.14
	2069	835	10,772	1290%	0	80	2,989	3740%	0	64%	56%	1.14
	2070	487	6,428	1321%	0	40	1,562	3858%	0	64%	56%	1.14
	2071	283	3,837	1355%	0	21	814	3971%	0	64%	56%	1.14
	2072	164	2,277	1386%	0	10	423	4083%	0	64%	56%	1.14
	2073	95	1,338	1411%	0	5	218	4178%	0	64%	56%	1.14
	2074	54	771	1425%	0	3	111	4227%	0	64%	56%	1.14
	2075	30	423	1417%	0	1	53	4152%	0	64%	56%	1.14
	2076	15	213	1379%	0	1	23	3873%	0	64%	56%	1.14
		with no interest				with no interest						
History		46,134,927	2,536,909	5%	22,910	43,604,122	1,558,007	4%	21,356			
Future		152,122,430	266,061,437	175%	66,933	102,847,866	199,290,914	194%	54,711			
Lifetime		198,257,357	268,598,347	135%	89,843	146,451,989	200,848,921	137%	76,067			
		with 4.5% interest				with 5.25% interest						
History		53,220,949	2,836,152	5%		51,792,409	1,764,691	3%		5%	3%	1.56
Future		94,556,909	92,097,666	97%		63,611,835	63,398,691	100%		97%	100%	0.98
Lifetime		147,777,858	94,933,818	64%		115,404,245	65,163,381	56%		64%	56%	1.14

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 60 - 64

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,852	-	0%	93	51,685	537	1%	91	0%	1%	0.00
	2008	775,470	-	0%	465	800,936	8,988	1%	437	0%	1%	0.00
	2009	1,542,739	-	0%	727	1,519,164	22,608	1%	674	0%	1%	0.00
	2010	2,231,606	728,020	33%	1,061	2,167,574	42,272	2%	988	15%	2%	9.45
	2011	3,155,934	-	0%	1,427	3,037,087	71,477	2%	1,335	9%	2%	4.93
	2012	4,169,563	453,082	11%	1,895	3,982,855	115,655	3%	1,756	10%	2%	4.44
	2013	5,872,649	309,568	5%	2,719	5,616,452	182,241	3%	2,497	8%	3%	3.34
	2014	7,155,157	537,656	8%	2,728	6,642,585	263,400	4%	2,428	8%	3%	2.84
	2015	7,007,899	596,844	9%	2,600	6,247,492	348,522	6%	2,315	8%	3%	2.44
	2016	7,018,097	200,795	3%	2,483	5,961,233	444,783	7%	2,227	7%	4%	1.86
Projected Future Experience (60 Years)	2017	7,097,822	637,624	9%	2,400	5,735,205	558,949	10%	2,149	8%	5%	1.64
	2018	6,936,938	776,296	11%	2,341	5,494,602	696,647	13%	2,075	8%	5%	1.48
	2019	6,732,114	932,624	14%	2,288	5,261,832	846,422	16%	2,000	9%	6%	1.37
	2020	6,535,564	1,108,791	17%	2,238	5,041,120	1,010,350	20%	1,925	9%	7%	1.28
	2021	6,261,703	1,304,221	21%	2,188	4,755,394	1,200,949	25%	1,850	10%	8%	1.22
	2022	6,041,693	1,529,886	25%	2,139	4,499,702	1,424,727	32%	1,773	11%	9%	1.17
	2023	5,692,891	1,796,589	32%	2,087	4,136,071	1,675,274	41%	1,697	12%	11%	1.13
	2024	5,381,849	2,102,988	39%	2,033	3,817,743	1,955,164	51%	1,619	13%	12%	1.09
	2025	5,225,763	2,458,952	47%	1,975	3,632,145	2,252,692	62%	1,540	15%	14%	1.07
	2026	5,066,754	2,875,817	57%	1,914	3,450,850	2,578,200	75%	1,461	16%	15%	1.05
	2027	4,898,631	3,355,669	69%	1,849	3,267,909	2,920,520	89%	1,381	18%	17%	1.04
	2028	4,720,881	3,886,260	82%	1,781	3,083,410	3,269,483	106%	1,218	19%	19%	1.04
	2029	4,532,823	4,479,738	99%	1,708	2,897,582	3,629,733	125%	1,300	21%	21%	1.04
	2030	4,334,027	5,106,603	118%	1,631	2,710,810	4,006,997	148%	1,136	24%	23%	1.04
	2031	4,124,118	5,788,844	140%	1,550	2,523,656	4,385,678	174%	1,054	26%	25%	1.05
	2032	3,903,149	6,555,925	168%	1,464	2,336,857	4,759,193	204%	972	29%	27%	1.06
	2033	3,672,090	7,347,240	200%	1,375	2,151,294	5,122,905	238%	891	31%	29%	1.07
	2034	3,432,527	8,134,452	237%	1,282	1,967,937	5,469,646	278%	811	34%	31%	1.09
	2035	3,186,250	8,846,577	278%	1,188	1,787,787	5,783,704	324%	733	37%	34%	1.11
	2036	2,935,499	9,465,136	322%	1,091	1,611,872	6,036,274	374%	657	40%	36%	1.12
	2037	2,682,920	9,912,990	369%	995	1,441,235	6,203,487	430%	583	43%	38%	1.14
	2038	2,431,888	10,134,395	417%	899	1,276,930	6,280,209	492%	513	46%	40%	1.15
	2039	2,185,119	10,095,424	462%	805	1,120,020	6,256,302	559%	446	49%	42%	1.17
	2040	1,944,660	9,851,621	507%	714	971,588	6,114,193	629%	383	52%	44%	1.18
	2041	1,712,722	9,393,734	548%	626	832,719	5,842,311	702%	325	54%	46%	1.19
	2042	1,491,598	8,752,696	587%	543	704,441	5,459,449	775%	272	56%	47%	1.20
	2043	1,283,509	7,988,437	622%	465	587,634	4,993,423	850%	224	58%	48%	1.20
	2044	1,090,441	7,128,868	654%	393	482,928	4,459,478	923%	182	60%	49%	1.21
	2045	913,997	6,216,472	680%	328	390,640	3,879,652	993%	145	61%	50%	1.21
	2046	755,293	5,293,483	701%	269	310,740	3,284,438	1057%	114	62%	51%	1.22
	2047	614,899	4,412,908	718%	218	242,850	2,713,434	1117%	87	63%	52%	1.22
	2048	492,833	3,620,082	735%	173	186,289	2,194,312	1178%	66	64%	52%	1.22
	2049	388,592	2,914,815	750%	136	140,129	1,734,675	1238%	49	64%	52%	1.22
	2050	301,217	2,299,806	764%	104	103,262	1,338,677	1296%	35	65%	53%	1.23
	2051	229,369	1,778,230	775%	79	74,471	1,007,302	1353%	25	65%	53%	1.23
	2052	171,441	1,345,086	785%	58	52,504	738,933	1407%	17	65%	53%	1.23
	2053	125,672	994,747	792%	42	36,143	528,575	1462%	12	65%	53%	1.23
	2054	90,261	717,686	795%	30	24,261	368,174	1518%	8	65%	53%	1.23
	2055	63,461	505,260	796%	21	15,860	249,331	1572%	5	65%	53%	1.23
	2056	43,639	346,926	795%	14	10,083	163,912	1626%	3	65%	53%	1.23
	2057	29,327	232,211	792%	9	6,226	104,533	1679%	2	66%	53%	1.23
	2058	19,251	152,012	790%	6	3,729	64,670	1734%	1	66%	53%	1.23
	2059	12,344	97,373	789%	4	2,166	38,799	1791%	1	66%	53%	1.23
	2060	7,737	61,122	790%	2	1,220	22,585	1851%	0	66%	53%	1.23
	2061	4,748	37,602	792%	1	668	12,767	1912%	0	66%	53%	1.23
	2062	2,858	22,686	794%	1	355	7,018	1975%	0	66%	53%	1.23
	2063	1,694	13,502	797%	1	185	3,763	2037%	0	66%	53%	1.23
	2064	993	7,997	806%	0	94	1,980	2099%	0	66%	53%	1.23
	2065	579	4,756	822%	0	48	1,032	2159%	0	66%	53%	1.23
	2066	337	2,837	842%	0	24	537	2218%	0	66%	53%	1.23
	2067	196	1,683	860%	0	12	278	2274%	0	66%	53%	1.23
	2068	113	990	878%	0	6	143	2323%	0	66%	53%	1.23
	2069	64	570	890%	0	3	73	2358%	0	66%	53%	1.23
	2070	35	318	902%	0	2	36	2376%	0	66%	53%	1.23
	2071	18	166	905%	0	1	16	2284%	0	66%	53%	1.23
	2072	9	74	841%	0	0	6	1993%	0	66%	53%	1.23
	2073	3	24	711%	0	0	1	1279%	0	66%	53%	1.23
	2074	1	1	125%	0	0	0	157%	0	66%	53%	1.23
	2075	0	-	0%	0	0	-	0%	0	66%	53%	1.23
	2076	-	-	0%	0	-	-	0%	0	66%	53%	1.23
		with no interest				with no interest						
History		38,971,965	2,825,965	7%	16,198	36,027,064	1,500,482	4%	14,749			
Future		119,806,921	182,829,824	153%	43,461	79,183,244	123,652,013	156%	31,736			
Lifetime		158,778,886	185,655,789	117%	59,659	115,210,308	125,152,496	109%	46,485			
		with 4.5% interest				with 5.25% interest						
History		44,911,476	3,325,673	7%		42,740,994	1,697,165	4%		7%	4%	1.86
Future		77,535,565	76,957,545	99%		51,124,347	48,305,623	94%		99%	94%	1.05
Lifetime		122,447,041	80,283,218	66%		93,865,341	50,002,788	53%		66%	53%	1.23

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 60 - 64

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,852	-	0%	93	51,685	537	1%	91	0%	1%	0.00
	2008	775,470	-	0%	465	800,936	8,988	1%	437	0%	1%	0.00
	2009	1,542,739	-	0%	727	1,519,164	22,608	1%	674	0%	1%	0.00
	2010	2,231,606	728,020	33%	1,061	2,167,574	42,272	2%	988	15%	2%	9.45
	2011	3,155,934	-	0%	1,427	3,037,087	71,477	2%	1,335	9%	2%	4.93
	2012	4,169,563	453,082	11%	1,895	3,982,855	115,655	3%	1,756	10%	2%	4.44
	2013	5,872,649	309,568	5%	2,719	5,616,452	182,241	3%	2,497	8%	3%	3.34
	2014	7,155,157	537,656	8%	2,728	6,642,585	263,400	4%	2,428	8%	3%	2.84
	2015	7,007,899	596,844	9%	2,600	6,247,492	348,522	6%	2,315	8%	3%	2.44
	2016	7,018,097	200,795	3%	2,483	5,961,233	444,783	7%	2,227	7%	4%	1.86
Projected Future Experience (60 Years)	2017	7,110,220	636,318	9%	2,394	5,735,205	558,949	10%	2,149	8%	5%	1.64
	2018	7,152,117	764,873	11%	2,311	5,494,602	696,647	13%	2,075	8%	5%	1.47
	2019	7,119,059	918,800	13%	2,259	5,261,832	846,422	16%	2,000	8%	6%	1.35
	2020	6,912,070	1,092,259	16%	2,209	5,041,120	1,010,350	20%	1,925	9%	7%	1.26
	2021	6,622,345	1,284,676	19%	2,160	4,755,394	1,200,949	25%	1,850	10%	8%	1.19
	2022	6,389,008	1,507,005	24%	2,112	4,499,702	1,424,727	32%	1,773	11%	9%	1.14
	2023	6,015,380	1,769,851	29%	2,061	4,136,071	1,675,274	41%	1,697	12%	11%	1.09
	2024	5,677,596	2,071,908	36%	2,007	3,817,743	1,955,164	51%	1,619	13%	12%	1.06
	2025	5,512,116	2,422,914	44%	1,950	3,632,145	2,252,692	62%	1,540	14%	14%	1.03
	2026	5,344,481	2,834,062	53%	1,890	3,450,850	2,578,200	75%	1,461	15%	15%	1.02
	2027	5,167,237	3,307,351	64%	1,826	3,267,909	2,920,520	89%	1,381	17%	17%	1.00
	2028	4,979,850	3,830,697	77%	1,758	3,083,410	3,269,483	106%	1,218	19%	19%	1.00
	2029	4,781,596	4,416,067	92%	1,687	2,897,582	3,629,733	125%	1,300	21%	21%	1.00
	2030	4,572,025	5,034,177	110%	1,611	2,710,810	4,006,997	148%	1,136	23%	23%	1.00
	2031	4,350,735	5,706,819	131%	1,530	2,523,656	4,385,678	174%	1,054	25%	25%	1.01
	2032	4,117,787	6,462,925	157%	1,446	2,336,857	4,759,193	204%	972	27%	27%	1.02
	2033	3,874,186	7,243,309	187%	1,357	2,151,294	5,122,905	238%	891	30%	29%	1.03
	2034	3,621,605	8,019,379	221%	1,266	1,967,937	5,469,646	278%	811	33%	31%	1.05
	2035	3,361,927	8,721,718	259%	1,172	1,787,787	5,783,704	324%	733	36%	34%	1.06
	2036	3,097,512	9,331,630	301%	1,077	1,611,872	6,036,274	374%	657	39%	36%	1.08
	2037	2,831,150	9,773,119	345%	982	1,441,235	6,203,487	430%	583	41%	38%	1.09
	2038	2,566,403	9,991,294	389%	888	1,276,930	6,280,209	492%	513	44%	40%	1.11
	2039	2,306,139	9,952,814	432%	795	1,120,020	6,256,302	559%	446	47%	42%	1.12
	2040	2,052,517	9,712,504	473%	705	971,588	6,114,193	629%	383	50%	44%	1.13
	2041	1,807,865	9,261,058	512%	618	832,719	5,842,311	702%	325	52%	46%	1.14
	2042	1,574,599	8,628,925	548%	536	704,441	5,459,449	775%	272	54%	47%	1.14
	2043	1,355,062	7,875,312	581%	459	587,634	4,993,423	850%	224	56%	48%	1.15
	2044	1,151,350	7,027,611	610%	388	482,928	4,459,478	923%	182	57%	49%	1.16
	2045	965,156	6,127,940	635%	324	390,640	3,879,652	993%	145	58%	50%	1.16
	2046	797,661	5,217,867	654%	266	310,740	3,284,438	1057%	114	59%	51%	1.16
	2047	649,471	4,349,759	670%	215	242,850	2,713,434	1117%	87	60%	52%	1.17
	2048	520,607	3,568,170	685%	171	186,289	2,194,312	1178%	66	61%	52%	1.17
	2049	410,545	2,872,914	700%	134	140,129	1,734,675	1238%	49	61%	52%	1.17
	2050	318,277	2,266,645	712%	103	103,262	1,338,677	1296%	35	62%	53%	1.17
	2051	242,393	1,752,508	723%	78	74,471	1,007,302	1353%	25	62%	53%	1.17
	2052	181,202	1,325,554	732%	58	52,504	738,933	1407%	17	62%	53%	1.17
	2053	132,847	980,242	738%	42	36,143	528,575	1462%	12	62%	53%	1.18
	2054	95,430	707,170	741%	30	24,261	368,174	1518%	8	63%	53%	1.18
	2055	67,107	497,817	742%	21	15,860	249,331	1572%	5	63%	53%	1.18
	2056	46,154	341,786	741%	14	10,083	163,912	1626%	3	63%	53%	1.18
	2057	31,023	228,751	737%	9	6,226	104,533	1679%	2	63%	53%	1.18
	2058	20,368	149,736	735%	6	3,729	64,670	1734%	1	63%	53%	1.18
	2059	13,063	95,909	734%	4	2,166	38,799	1791%	1	63%	53%	1.18
	2060	8,189	60,200	735%	2	1,220	22,585	1851%	0	63%	53%	1.18
	2061	5,026	37,033	737%	1	668	12,767	1912%	0	63%	53%	1.18
	2062	3,026	22,342	738%	1	355	7,018	1975%	0	63%	53%	1.18
	2063	1,793	13,298	742%	1	185	3,763	2037%	0	63%	53%	1.18
	2064	1,051	7,876	749%	0	94	1,980	2099%	0	63%	53%	1.18
	2065	613	4,684	765%	0	48	1,032	2159%	0	63%	53%	1.18
	2066	357	2,794	783%	0	24	537	2218%	0	63%	53%	1.18
	2067	207	1,657	800%	0	12	278	2274%	0	63%	53%	1.18
	2068	119	975	816%	0	6	143	2323%	0	63%	53%	1.18
	2069	68	562	828%	0	3	73	2358%	0	63%	53%	1.18
	2070	37	313	838%	0	2	36	2376%	0	63%	53%	1.18
	2071	19	164	841%	0	1	16	2284%	0	63%	53%	1.18
	2072	9	73	779%	0	0	6	1993%	0	63%	53%	1.18
	2073	4	24	657%	0	0	1	1279%	0	63%	53%	1.18
	2074	1	1	114%	0	0	0	157%	0	63%	53%	1.18
	2075	0	-	0%	0	0	-	0%	0	63%	53%	1.18
	2076	-	-	0%	0	-	-	0%	0	63%	53%	1.18
		with no interest				with no interest						
History		38,971,965	2,825,965	7%	16,198	36,027,064	1,500,482	4%	14,749			
Future		125,935,764	180,234,139	143%	42,934	79,183,244	123,652,013	156%	31,736			
Lifetime		164,907,729	183,060,103	111%	59,132	115,210,308	125,152,496	109%	46,485			
		with 4.5% interest				with 5.25% interest						
History		44,911,476	3,325,673	7%		42,740,994	1,697,165	4%		7%	4%	1.86
Future		81,337,635	75,867,002	93%		51,124,347	48,305,623	94%		93%	94%	0.99
Lifetime		126,249,111	79,192,675	63%		93,865,341	50,002,788	53%		63%	53%	1.18

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 65 - 69

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,402	-	0%	40	29,649	457	2%	39	0%	2%	0.00
	2008	419,750	-	0%	221	447,265	7,657	2%	210	0%	2%	0.00
	2009	946,637	21,051	2%	345	951,265	21,243	2%	318	1%	2%	0.73
	2010	1,276,954	5,955	0%	481	1,237,174	40,497	3%	437	1%	3%	0.39
	2011	1,755,939	88,902	5%	649	1,645,980	70,075	4%	574	3%	3%	0.80
	2012	2,328,157	26,399	1%	885	2,174,243	112,775	5%	779	2%	4%	0.55
	2013	3,382,571	1,153,455	34%	1,238	3,164,900	176,060	6%	1,088	12%	4%	2.77
	2014	4,037,720	337,879	8%	1,220	3,649,907	251,126	7%	1,040	11%	5%	2.23
	2015	3,924,237	67,311	2%	1,167	3,401,779	332,246	10%	989	9%	6%	1.58
	2016	3,944,920	1,011,545	26%	1,129	3,234,616	427,664	13%	948	12%	7%	1.72
Projected Future Experience (60 Years)	2017	3,980,364	660,555	17%	1,091	3,102,068	536,079	17%	909	12%	8%	1.55
	2018	3,885,035	800,007	21%	1,059	2,971,236	667,123	22%	870	13%	9%	1.42
	2019	3,769,710	947,609	25%	1,030	2,832,730	807,258	28%	830	14%	11%	1.33
	2020	3,662,573	1,104,307	30%	1,002	2,698,003	949,490	35%	790	16%	12%	1.26
	2021	3,514,589	1,279,832	36%	973	2,535,651	1,108,565	44%	750	17%	14%	1.20
	2022	3,343,964	1,484,434	44%	943	2,361,207	1,280,337	54%	709	19%	16%	1.16
	2023	3,165,616	1,708,258	54%	912	2,174,236	1,470,467	68%	667	20%	18%	1.13
	2024	3,013,255	1,956,161	65%	879	2,011,609	1,655,300	82%	626	22%	20%	1.11
	2025	2,895,881	2,236,526	77%	843	1,884,122	1,821,511	97%	584	25%	22%	1.09
	2026	2,771,711	2,557,981	92%	806	1,756,261	1,983,481	113%	542	27%	25%	1.09
	2027	2,640,881	2,923,141	111%	766	1,628,513	2,139,008	131%	501	29%	27%	1.09
	2028	2,503,621	3,309,518	132%	725	1,501,470	2,285,118	152%	419	32%	29%	1.10
	2029	2,360,098	3,679,888	156%	682	1,375,776	2,425,257	176%	459	35%	32%	1.11
	2030	2,210,650	4,021,381	182%	637	1,252,097	2,554,520	204%	379	38%	34%	1.12
	2031	2,055,684	4,305,050	209%	591	1,131,123	2,657,136	235%	340	41%	36%	1.13
	2032	1,895,871	4,569,694	241%	543	1,013,578	2,725,646	269%	302	44%	39%	1.15
	2033	1,732,595	4,733,148	273%	494	900,199	2,753,842	306%	266	47%	41%	1.16
	2034	1,567,730	4,749,373	303%	445	791,718	2,742,969	346%	232	50%	43%	1.18
	2035	1,403,256	4,663,496	332%	396	688,863	2,680,937	389%	200	53%	45%	1.19
	2036	1,241,415	4,466,711	360%	348	592,362	2,560,286	432%	170	56%	46%	1.20
	2037	1,084,770	4,169,538	384%	303	502,919	2,392,844	476%	142	58%	48%	1.21
	2038	936,275	3,811,896	407%	260	421,159	2,191,596	520%	118	60%	49%	1.21
	2039	798,020	3,413,436	428%	220	347,561	1,963,281	565%	96	62%	51%	1.22
	2040	671,211	2,996,817	446%	184	282,402	1,714,674	607%	77	63%	51%	1.22
	2041	556,716	2,561,647	460%	151	225,718	1,454,222	644%	60	64%	52%	1.23
	2042	455,015	2,133,654	469%	123	177,307	1,203,298	679%	47	65%	53%	1.23
	2043	366,202	1,750,889	478%	98	136,752	975,578	713%	35	66%	53%	1.23
	2044	290,009	1,412,301	487%	77	103,460	773,861	748%	26	66%	54%	1.23
	2045	225,837	1,118,944	495%	59	76,707	599,631	782%	19	67%	54%	1.24
	2046	172,805	868,716	503%	45	55,678	452,933	813%	14	67%	54%	1.24
	2047	129,822	659,574	508%	33	39,523	333,623	844%	9	67%	54%	1.24
	2048	95,672	489,741	512%	24	27,403	239,733	875%	6	67%	54%	1.24
	2049	69,097	355,032	514%	17	18,533	167,821	906%	4	68%	54%	1.24
	2050	48,862	251,193	514%	12	12,211	114,260	936%	3	68%	54%	1.24
	2051	33,799	173,264	513%	8	7,826	75,503	965%	2	68%	54%	1.24
	2052	22,849	116,542	510%	6	4,873	48,392	993%	1	68%	55%	1.24
	2053	15,084	76,604	508%	4	2,943	30,084	1022%	1	68%	55%	1.24
	2054	9,723	49,230	506%	2	1,722	18,131	1053%	0	68%	55%	1.24
	2055	6,124	31,040	507%	1	977	10,596	1084%	0	68%	55%	1.24
	2056	3,774	19,142	507%	1	538	6,010	1116%	0	68%	55%	1.24
	2057	2,279	11,570	508%	1	288	3,313	1149%	0	68%	55%	1.24
	2058	1,352	6,884	509%	0	150	1,778	1183%	0	68%	55%	1.24
	2059	792	4,072	514%	0	77	934	1216%	0	68%	55%	1.24
	2060	462	2,423	524%	0	39	486	1249%	0	68%	55%	1.24
	2061	269	1,444	536%	0	20	252	1280%	0	68%	55%	1.24
	2062	156	856	547%	0	10	131	1309%	0	68%	55%	1.24
	2063	90	504	557%	0	5	67	1337%	0	68%	55%	1.24
	2064	52	290	563%	0	3	34	1356%	0	68%	55%	1.24
	2065	29	162	566%	0	1	17	1360%	0	68%	55%	1.24
	2066	15	87	568%	0	1	8	1324%	0	68%	55%	1.24
	2067	8	43	555%	0	0	3	1183%	0	68%	55%	1.24
	2068	3	14	451%	0	0	1	686%	0	68%	55%	1.24
	2069	1	0	7%	0	0	0	2%	0	68%	55%	1.24
	2070	0	-	0%	0	0	-	0%	0	68%	55%	1.24
	2071	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2072	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2073	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2074	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2075	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2076	-	-	0%	0	-	-	0%	0	68%	55%	1.24
		with no interest				with no interest						
History		22,043,288	2,712,497	12%	7,375	19,936,778	1,439,800	7%	6,421			
Future		59,611,675	82,644,620	139%	16,793	37,649,627	52,577,427	140%	11,204			
Lifetime		81,654,963	85,357,117	105%	24,168	57,586,405	54,017,227	94%	17,625			
		with 4.5% interest				with 5.25% interest						
History		25,420,388	3,011,365	12%		23,704,129	1,628,537	7%		12%	7%	1.72
Future		40,518,706	41,656,689	103%		25,617,781	25,264,764	99%		103%	99%	1.04
Lifetime		65,939,095	44,668,054	68%		49,321,911	26,893,301	55%		68%	55%	1.24

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 65 - 69

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,402	-	0%	40	29,649	457	2%	39	0%	2%	0.00
	2008	419,750	-	0%	221	447,265	7,657	2%	210	0%	2%	0.00
	2009	946,637	21,051	2%	345	951,265	21,243	2%	318	1%	2%	0.73
	2010	1,276,954	5,955	0%	481	1,237,174	40,497	3%	437	1%	3%	0.39
	2011	1,755,939	88,902	5%	649	1,645,980	70,075	4%	574	3%	3%	0.80
	2012	2,328,157	26,399	1%	885	2,174,243	112,775	5%	779	2%	4%	0.55
	2013	3,382,571	1,153,455	34%	1,238	3,164,900	176,060	6%	1,088	12%	4%	2.77
	2014	4,037,720	337,879	8%	1,220	3,649,907	251,126	7%	1,040	11%	5%	2.23
	2015	3,924,237	67,311	2%	1,167	3,401,779	332,246	10%	989	9%	6%	1.58
	2016	3,944,920	1,011,545	26%	1,129	3,234,616	427,664	13%	948	12%	7%	1.72
Projected Future Experience (60 Years)	2017	3,989,218	660,216	17%	1,090	3,102,068	536,079	17%	909	12%	8%	1.55
	2018	3,964,110	788,437	20%	1,047	2,971,236	667,123	22%	870	13%	9%	1.42
	2019	3,921,879	933,774	24%	1,018	2,832,730	807,258	28%	830	14%	11%	1.32
	2020	3,810,333	1,088,055	29%	990	2,698,003	949,490	35%	790	15%	12%	1.24
	2021	3,655,899	1,260,943	34%	961	2,535,651	1,108,565	44%	750	17%	14%	1.18
	2022	3,479,781	1,462,581	42%	932	2,361,207	1,280,337	54%	709	18%	16%	1.14
	2023	3,295,059	1,683,261	51%	901	2,174,236	1,470,467	68%	667	20%	18%	1.10
	2024	3,137,248	1,927,784	61%	869	2,011,609	1,655,300	82%	626	22%	20%	1.08
	2025	3,015,081	2,204,482	73%	834	1,884,122	1,821,511	97%	584	24%	22%	1.06
	2026	2,885,836	2,521,856	87%	797	1,756,261	1,983,481	113%	542	26%	25%	1.06
	2027	2,749,656	2,882,269	105%	758	1,628,513	2,139,008	131%	501	29%	27%	1.06
	2028	2,606,776	3,263,871	125%	717	1,501,470	2,285,118	152%	419	31%	29%	1.06
	2029	2,457,371	3,629,446	148%	674	1,375,776	2,425,257	176%	459	34%	32%	1.07
	2030	2,301,792	3,966,835	172%	630	1,252,097	2,554,520	204%	379	37%	34%	1.09
	2031	2,140,464	4,247,009	198%	584	1,131,123	2,657,136	235%	340	40%	36%	1.10
	2032	1,974,083	4,508,537	228%	536	1,013,578	2,725,646	269%	302	43%	39%	1.11
	2033	1,804,090	4,669,995	259%	488	900,199	2,753,842	306%	266	46%	41%	1.13
	2034	1,632,440	4,686,165	287%	440	791,718	2,742,969	346%	232	49%	43%	1.14
	2035	1,461,193	4,601,652	315%	391	688,863	2,680,937	389%	200	51%	45%	1.15
	2036	1,292,684	4,407,681	341%	344	592,362	2,560,286	432%	170	54%	46%	1.16
	2037	1,129,577	4,114,630	364%	299	502,919	2,392,844	476%	142	56%	48%	1.17
	2038	974,951	3,761,967	386%	257	421,159	2,191,596	520%	118	58%	49%	1.17
	2039	830,986	3,368,938	405%	217	347,561	1,963,281	565%	96	60%	51%	1.18
	2040	698,941	2,957,890	423%	182	282,402	1,714,674	607%	77	61%	51%	1.18
	2041	579,716	2,528,362	436%	150	225,718	1,454,222	644%	60	62%	52%	1.19
	2042	473,814	2,105,953	444%	121	177,307	1,203,298	679%	47	63%	53%	1.19
	2043	381,333	1,728,176	453%	97	136,752	975,578	713%	35	64%	53%	1.19
	2044	301,993	1,393,998	462%	76	103,460	773,861	748%	26	64%	54%	1.19
	2045	235,171	1,104,451	470%	59	76,707	599,631	782%	19	64%	54%	1.20
	2046	179,950	857,468	477%	44	55,678	452,933	813%	14	65%	54%	1.20
	2047	135,192	651,032	482%	33	39,523	333,623	844%	9	65%	54%	1.20
	2048	99,631	483,395	485%	24	27,403	239,733	875%	6	65%	54%	1.20
	2049	71,958	350,428	487%	17	18,533	167,821	906%	4	65%	54%	1.20
	2050	50,886	247,934	487%	12	12,211	114,260	936%	3	65%	54%	1.20
	2051	35,201	171,015	486%	8	7,826	75,503	965%	2	65%	54%	1.20
	2052	23,798	115,029	483%	5	4,873	48,392	993%	1	65%	55%	1.20
	2053	15,711	75,607	481%	4	2,943	30,084	1022%	1	65%	55%	1.20
	2054	10,128	48,589	480%	2	1,722	18,131	1053%	0	65%	55%	1.20
	2055	6,380	30,635	480%	1	977	10,596	1084%	0	65%	55%	1.20
	2056	3,932	18,892	481%	1	538	6,010	1116%	0	65%	55%	1.20
	2057	2,375	11,418	481%	1	288	3,313	1149%	0	65%	55%	1.20
	2058	1,409	6,794	482%	0	150	1,778	1183%	0	65%	55%	1.20
	2059	826	4,018	487%	0	77	934	1216%	0	65%	55%	1.20
	2060	481	2,391	497%	0	39	486	1249%	0	65%	55%	1.20
	2061	281	1,425	508%	0	20	252	1280%	0	65%	55%	1.20
	2062	163	845	518%	0	10	131	1309%	0	65%	55%	1.20
	2063	94	497	528%	0	5	67	1337%	0	65%	55%	1.20
	2064	54	286	533%	0	3	34	1356%	0	65%	55%	1.20
	2065	30	160	536%	0	1	17	1360%	0	65%	55%	1.20
	2066	16	86	538%	0	1	8	1324%	0	65%	55%	1.20
	2067	8	42	526%	0	0	3	1183%	0	65%	55%	1.20
	2068	3	14	425%	0	0	1	686%	0	65%	55%	1.20
	2069	1	0	6%	0	0	0	2%	0	65%	55%	1.20
	2070	0	-	0%	0	0	-	0%	0	65%	55%	1.20
	2071	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2072	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2073	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2074	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2075	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2076	-	-	0%	0	-	-	0%	0	65%	55%	1.20
		with no interest				with no interest						
History		22,043,288	2,712,497	12%	7,375	19,936,778	1,439,800	7%	6,421			
Future		61,819,982	81,537,213	132%	16,612	37,649,627	52,577,427	140%	11,204			
Lifetime		83,863,270	84,249,710	100%	23,987	57,586,405	54,017,227	94%	17,625			
		with 4.5% interest				with 5.25% interest						
History		25,420,388	3,011,365	12%		23,704,129	1,628,537	7%		12%	7%	1.72
Future		41,950,233	41,096,235	98%		25,617,781	25,264,764	99%		98%	99%	0.99
Lifetime		67,370,621	44,107,600	65%		49,321,911	26,893,301	55%		65%	55%	1.20

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 70 - 74

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,592	-	0%	22	20,085	772	4%	21	0%	4%	0.00
	2008	218,336	-	0%	80	225,700	9,174	4%	73	0%	4%	0.00
	2009	376,700	2,980	1%	106	370,676	19,861	5%	95	0%	5%	0.10
	2010	492,250	3,160	1%	148	468,112	32,644	7%	133	1%	6%	0.10
	2011	729,224	46,743	6%	218	684,671	54,585	8%	190	3%	7%	0.42
	2012	1,001,960	-	0%	285	925,931	83,331	9%	246	2%	7%	0.25
	2013	1,401,564	184,992	13%	392	1,301,074	126,144	10%	342	5%	8%	0.67
	2014	1,644,982	47,235	3%	387	1,445,022	174,022	12%	318	5%	9%	0.52
	2015	1,608,374	483,761	30%	371	1,336,087	221,527	17%	299	10%	10%	0.93
	2016	1,564,546	336,649	22%	354	1,258,855	274,237	22%	283	11%	12%	0.97
Projected Future Experience (60 Years)	2017	1,562,272	504,834	32%	341	1,191,152	329,749	28%	268	14%	14%	1.04
	2018	1,514,540	596,947	39%	328	1,124,397	398,267	35%	252	17%	15%	1.08
	2019	1,459,044	692,784	47%	316	1,058,434	466,035	44%	236	20%	18%	1.11
	2020	1,404,844	787,763	56%	304	992,037	528,763	53%	220	22%	20%	1.13
	2021	1,339,297	884,332	66%	291	917,756	594,678	65%	204	25%	22%	1.14
	2022	1,271,907	999,851	79%	279	843,736	658,756	78%	188	28%	24%	1.15
	2023	1,209,824	1,114,015	92%	265	775,503	728,920	94%	172	31%	27%	1.15
	2024	1,144,514	1,225,393	107%	251	708,096	787,355	111%	157	34%	30%	1.16
	2025	1,079,815	1,331,322	123%	236	644,493	825,134	128%	142	38%	32%	1.17
	2026	1,012,326	1,429,270	141%	220	582,286	853,370	147%	127	41%	34%	1.18
	2027	942,403	1,516,595	161%	204	521,844	869,900	167%	113	44%	37%	1.20
	2028	870,479	1,573,971	181%	188	463,539	871,565	188%	86	47%	39%	1.21
	2029	796,959	1,581,041	198%	171	407,744	860,585	211%	99	50%	41%	1.22
	2030	722,395	1,556,085	215%	154	354,835	836,602	236%	74	53%	43%	1.23
	2031	647,413	1,489,890	230%	137	305,193	794,293	260%	63	56%	45%	1.24
	2032	572,850	1,397,730	244%	120	259,182	738,012	285%	53	58%	47%	1.25
	2033	499,855	1,283,239	257%	104	217,123	671,642	309%	44	60%	48%	1.26
	2034	429,657	1,149,712	268%	89	179,258	598,160	334%	35	62%	49%	1.26
	2035	363,428	1,006,188	277%	74	145,725	519,875	357%	28	63%	50%	1.26
	2036	302,285	857,828	284%	61	116,545	439,155	377%	22	64%	51%	1.27
	2037	247,182	710,467	287%	49	91,617	361,674	395%	17	65%	51%	1.27
	2038	198,859	579,862	292%	39	70,729	291,916	413%	13	66%	52%	1.27
	2039	157,436	465,008	295%	31	53,575	230,586	430%	10	67%	52%	1.27
	2040	122,575	366,592	299%	24	39,780	178,005	447%	7	67%	52%	1.28
	2041	93,787	283,557	302%	18	28,924	134,033	463%	5	67%	53%	1.28
	2042	70,466	214,492	304%	13	20,572	98,412	478%	3	67%	53%	1.28
	2043	51,943	158,560	305%	10	14,294	70,509	493%	2	68%	53%	1.28
	2044	37,528	114,366	305%	7	9,690	49,230	508%	2	68%	53%	1.28
	2045	26,550	80,533	303%	5	6,400	33,441	523%	1	68%	53%	1.28
	2046	18,377	55,330	301%	3	4,112	22,056	536%	1	68%	53%	1.28
	2047	12,433	37,104	298%	2	2,567	14,109	550%	0	68%	53%	1.28
	2048	8,216	24,304	296%	1	1,554	8,756	563%	0	68%	53%	1.28
	2049	5,302	15,587	294%	1	912	5,268	577%	0	68%	53%	1.28
	2050	3,344	9,806	293%	1	519	3,073	592%	0	68%	53%	1.28
	2051	2,063	6,036	293%	0	287	1,740	607%	0	68%	53%	1.28
	2052	1,248	3,644	292%	0	154	957	622%	0	68%	53%	1.28
	2053	742	2,166	292%	0	80	513	638%	0	68%	53%	1.28
	2054	435	1,278	294%	0	41	268	653%	0	68%	53%	1.28
	2055	254	758	299%	0	21	139	667%	0	68%	53%	1.28
	2056	148	450	305%	0	11	72	681%	0	68%	53%	1.28
	2057	86	267	311%	0	5	37	694%	0	68%	53%	1.28
	2058	50	156	314%	0	3	19	703%	0	68%	53%	1.28
	2059	28	89	315%	0	1	10	711%	0	68%	53%	1.28
	2060	16	50	315%	0	1	5	707%	0	68%	53%	1.28
	2061	8	27	324%	0	0	2	695%	0	68%	53%	1.28
	2062	4	13	313%	0	0	1	629%	0	68%	53%	1.28
	2063	2	5	249%	0	0	0	381%	0	68%	53%	1.28
	2064	0	-	0%	0	0	-	0%	0	68%	53%	1.28
	2065	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2066	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2067	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2068	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2069	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2070	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2071	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2072	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2073	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2074	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2075	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2076	-	-	0%	0	-	-	0%	0	68%	53%	1.28
		with no interest				with no interest						
History		9,054,527	1,105,520	12%	2,363	8,036,213	996,296	12%	2,000			
Future		20,205,190	26,109,296	129%	4,337	12,154,724	14,875,645	122%	2,643			
Lifetime		29,259,717	27,214,816	93%	6,700	20,190,937	15,871,941	79%	4,643			
		with 4.5% interest				with 5.25% interest						
History		10,461,223	1,197,352	11%		9,583,720	1,136,534	12%		11%	12%	0.97
Future		14,415,802	15,692,710	109%		8,734,594	8,569,233	98%		109%	98%	1.11
Lifetime		24,877,025	16,890,062	68%		18,318,314	9,705,767	53%		68%	53%	1.28

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 70 - 74

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,592	-	0%	22	20,085	772	4%	21	0%	4%	0.00
	2008	218,336	-	0%	80	225,700	9,174	4%	73	0%	4%	0.00
	2009	376,700	2,980	1%	106	370,676	19,861	5%	95	0%	5%	0.10
	2010	492,250	3,160	1%	148	468,112	32,644	7%	133	1%	6%	0.10
	2011	729,224	46,743	6%	218	684,671	54,585	8%	190	3%	7%	0.42
	2012	1,001,960	-	0%	285	925,931	83,331	9%	246	2%	7%	0.25
	2013	1,401,564	184,992	13%	392	1,301,074	126,144	10%	342	5%	8%	0.67
	2014	1,644,982	47,235	3%	387	1,445,022	174,022	12%	318	5%	9%	0.52
	2015	1,608,374	483,761	30%	371	1,336,087	221,527	17%	299	10%	10%	0.93
	2016	1,564,546	336,649	22%	354	1,258,855	274,237	22%	283	11%	12%	0.97
Projected Future Experience (60 Years)	2017	1,563,241	504,834	32%	341	1,191,152	329,749	28%	268	14%	14%	1.04
	2018	1,554,491	596,947	38%	328	1,124,397	398,267	35%	252	17%	15%	1.08
	2019	1,525,606	692,784	45%	316	1,058,434	466,035	44%	236	19%	18%	1.10
	2020	1,468,967	787,763	54%	304	992,037	528,763	53%	220	22%	20%	1.12
	2021	1,399,669	884,332	63%	291	917,756	594,678	65%	204	25%	22%	1.12
	2022	1,328,842	999,851	75%	279	843,736	658,756	78%	188	28%	24%	1.13
	2023	1,263,683	1,114,015	88%	265	775,503	728,920	94%	172	31%	27%	1.14
	2024	1,195,168	1,225,393	103%	251	708,096	787,355	111%	157	34%	30%	1.14
	2025	1,127,611	1,331,322	118%	236	644,493	825,134	128%	142	37%	32%	1.15
	2026	1,057,144	1,429,270	135%	220	582,286	853,370	147%	127	40%	34%	1.16
	2027	984,133	1,516,595	154%	204	521,844	869,900	167%	113	43%	37%	1.17
	2028	909,034	1,573,971	173%	188	463,539	871,565	188%	86	46%	39%	1.19
	2029	832,269	1,581,041	190%	171	407,744	860,585	211%	99	49%	41%	1.20
	2030	754,413	1,556,085	206%	154	354,835	836,602	236%	74	52%	43%	1.21
	2031	676,120	1,489,890	220%	137	305,193	794,293	260%	63	55%	45%	1.22
	2032	598,268	1,397,730	234%	120	259,182	738,012	285%	53	57%	47%	1.22
	2033	522,053	1,283,239	246%	104	217,123	671,642	309%	44	59%	48%	1.23
	2034	448,760	1,149,712	256%	89	179,258	598,160	334%	35	60%	49%	1.23
	2035	379,611	1,006,188	265%	74	145,725	519,875	357%	28	62%	50%	1.24
	2036	315,774	857,828	272%	61	116,545	439,155	377%	22	63%	51%	1.24
	2037	258,240	710,467	275%	49	91,617	361,674	395%	17	64%	51%	1.24
	2038	207,780	579,862	279%	39	70,729	291,916	413%	13	65%	52%	1.25
	2039	164,519	465,008	283%	31	53,575	230,586	430%	10	65%	52%	1.25
	2040	128,109	366,592	286%	24	39,780	178,005	447%	7	65%	52%	1.25
	2041	98,036	283,557	289%	18	28,924	134,033	463%	5	66%	53%	1.25
	2042	73,670	214,492	291%	13	20,572	98,412	478%	3	66%	53%	1.25
	2043	54,315	158,560	292%	10	14,294	70,509	493%	2	66%	53%	1.25
	2044	39,250	114,366	291%	7	9,690	49,230	508%	2	66%	53%	1.25
	2045	27,774	80,533	290%	5	6,400	33,441	523%	1	66%	53%	1.25
	2046	19,227	55,330	288%	3	4,112	22,056	536%	1	66%	53%	1.25
	2047	13,011	37,104	285%	2	2,567	14,109	550%	0	66%	53%	1.25
	2048	8,601	24,304	283%	1	1,554	8,756	563%	0	66%	53%	1.25
	2049	5,552	15,587	281%	1	912	5,268	577%	0	66%	53%	1.25
	2050	3,502	9,806	280%	1	519	3,073	592%	0	66%	53%	1.25
	2051	2,161	6,036	279%	0	287	1,740	607%	0	66%	53%	1.25
	2052	1,307	3,644	279%	0	154	957	622%	0	66%	53%	1.25
	2053	777	2,166	279%	0	80	513	638%	0	66%	53%	1.25
	2054	456	1,278	280%	0	41	268	653%	0	66%	53%	1.25
	2055	266	758	285%	0	21	139	667%	0	66%	53%	1.25
	2056	155	450	291%	0	11	72	681%	0	66%	53%	1.25
	2057	90	267	296%	0	5	37	694%	0	66%	53%	1.25
	2058	52	156	300%	0	3	19	703%	0	66%	53%	1.25
	2059	30	89	301%	0	1	10	711%	0	66%	53%	1.25
	2060	17	50	301%	0	1	5	707%	0	66%	53%	1.25
	2061	9	27	308%	0	0	2	695%	0	66%	53%	1.25
	2062	4	13	298%	0	0	1	629%	0	66%	53%	1.25
	2063	2	5	237%	0	0	0	381%	0	66%	53%	1.25
	2064	0	-	0%	0	0	-	0%	0	66%	53%	1.25
	2065	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2066	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2067	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2068	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2069	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2070	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2071	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2072	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2073	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2074	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2075	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2076	-	-	0%	0	-	-	0%	0	66%	53%	1.25
		with no interest				with no interest						
History		9,054,527	1,105,520	12%	2,363	8,036,213	996,296	12%	2,000			
Future		21,011,767	26,109,296	124%	4,337	12,154,724	14,875,645	122%	2,643			
Lifetime		30,066,293	27,214,816	91%	6,700	20,190,937	15,871,941	79%	4,643			
		with 4.5% interest				with 5.25% interest						
History		10,461,223	1,197,352	11%		9,583,720	1,136,534	12%		11%	12%	0.97
Future		14,967,511	15,692,710	105%		8,734,594	8,569,233	98%		105%	98%	1.07
Lifetime		25,428,735	16,890,062	66%		18,318,314	9,705,767	53%		66%	53%	1.25

Exhibit II-a
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 75+

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,719	-	0%	7	6,978	385	6%	7	0%	6%	0.00
	2008	131,270	-	0%	32	137,604	8,980	7%	29	0%	6%	0.00
	2009	269,363	-	0%	44	258,591	23,427	9%	39	0%	8%	0.00
	2010	311,213	-	0%	51	285,701	37,135	13%	45	0%	10%	0.00
	2011	412,921	-	0%	76	367,681	57,455	16%	65	0%	12%	0.00
	2012	542,178	210,230	39%	97	470,163	85,309	18%	83	12%	14%	0.86
	2013	664,269	473,789	71%	110	581,998	118,682	20%	98	27%	15%	1.79
	2014	694,148	161,017	23%	107	599,004	147,799	25%	90	27%	17%	1.54
	2015	654,747	469,176	72%	99	545,193	171,967	32%	83	34%	19%	1.75
	2016	612,447	142,497	23%	97	499,614	192,889	39%	76	32%	21%	1.51
Projected Future Experience (60 Years)	2017	589,579	424,669	72%	92	455,953	209,641	46%	69	36%	24%	1.54
	2018	555,559	457,315	82%	87	413,632	231,010	56%	62	40%	26%	1.56
	2019	521,741	479,182	92%	81	372,480	247,594	66%	56	44%	28%	1.56
	2020	487,690	491,232	101%	76	332,715	253,405	76%	50	47%	30%	1.55
	2021	452,919	494,322	109%	71	293,389	258,157	88%	44	50%	33%	1.55
	2022	417,037	489,070	117%	65	254,550	261,034	103%	38	53%	35%	1.53
	2023	375,983	474,713	126%	60	215,778	260,701	121%	33	56%	37%	1.52
	2024	340,076	450,549	132%	54	180,839	250,013	138%	28	58%	39%	1.51
	2025	304,298	422,513	139%	48	153,010	230,687	151%	24	60%	40%	1.49
	2026	269,140	389,045	145%	43	127,794	208,196	163%	20	62%	42%	1.48
	2027	235,089	352,778	150%	37	105,269	184,351	175%	16	63%	43%	1.48
	2028	202,600	313,353	155%	32	85,457	159,750	187%	10	65%	44%	1.47
	2029	172,091	272,659	158%	27	68,314	135,286	198%	13	66%	45%	1.47
	2030	143,891	231,184	161%	23	53,730	111,846	208%	8	66%	45%	1.47
	2031	118,269	191,028	162%	18	41,542	90,297	217%	6	67%	46%	1.47
	2032	95,404	155,514	163%	15	31,543	71,240	226%	5	68%	46%	1.47
	2033	75,462	123,905	164%	12	23,498	54,982	234%	3	68%	46%	1.47
	2034	58,466	96,209	165%	9	17,157	41,446	242%	2	68%	47%	1.47
	2035	44,322	72,871	164%	7	12,266	30,484	249%	2	68%	47%	1.47
	2036	32,857	53,806	164%	5	8,578	21,863	255%	1	69%	47%	1.47
	2037	23,817	38,742	163%	4	5,863	15,284	261%	1	69%	47%	1.47
	2038	16,909	27,267	161%	2	3,912	10,411	266%	1	69%	47%	1.47
	2039	11,768	18,783	160%	2	2,546	6,902	271%	0	69%	47%	1.47
	2040	8,023	12,629	157%	1	1,614	4,448	275%	0	69%	47%	1.47
	2041	5,354	8,287	155%	1	996	2,784	279%	0	69%	47%	1.47
	2042	3,497	5,311	152%	0	598	1,691	283%	0	69%	47%	1.47
	2043	2,235	3,327	149%	0	348	998	286%	0	69%	47%	1.47
	2044	1,400	2,048	146%	0	197	571	290%	0	69%	47%	1.47
	2045	860	1,237	144%	0	109	318	293%	0	69%	47%	1.47
	2046	519	736	142%	0	58	173	296%	0	69%	47%	1.47
	2047	308	431	140%	0	31	91	299%	0	69%	47%	1.47
	2048	181	252	139%	0	16	48	302%	0	69%	47%	1.47
	2049	106	148	140%	0	8	24	304%	0	69%	47%	1.47
	2050	61	86	141%	0	4	12	307%	0	69%	47%	1.47
	2051	35	50	142%	0	2	6	310%	0	69%	47%	1.47
	2052	20	29	143%	0	1	3	310%	0	69%	47%	1.47
	2053	11	16	141%	0	1	2	308%	0	69%	47%	1.47
	2054	6	8	134%	0	0	1	300%	0	69%	47%	1.47
	2055	3	4	126%	0	0	0	280%	0	69%	47%	1.47
	2056	2	2	122%	0	0	0	247%	0	69%	47%	1.47
	2057	1	1	92%	0	0	0	193%	0	69%	47%	1.47
	2058	0	0	41%	0	0	0	125%	0	69%	47%	1.47
	2059	0	-	0%	0	0	-	0%	0	69%	47%	1.47
	2060	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2061	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2062	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2063	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2064	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2065	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2066	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2067	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2068	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2069	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2070	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2071	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2072	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2073	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2074	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2075	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2076	-	-	0%	0	-	-	0%	0	69%	47%	1.47
		with no interest				with no interest						
History		4,298,276	1,456,709	34%	720	3,752,527	844,029	22%	613			
Future		5,567,591	6,555,312	118%	871	3,263,798	3,355,753	103%	491			
Lifetime		9,865,866	8,012,021	81%	1,591	7,016,325	4,199,782	60%	1,104			
		with 4.5% interest				with 5.25% interest						
History		5,050,830	1,635,600	32%		4,559,136	977,700	21%		32%	21%	1.51
Future		4,279,321	4,790,286	112%		2,550,440	2,358,373	92%		112%	92%	1.21
Lifetime		9,330,151	6,425,886	69%		7,109,576	3,336,073	47%		69%	47%	1.47

Exhibit II-b
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 75+

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,719	-	0%	7	6,978	385	6%	7	0%	6%	0.00
	2008	131,270	-	0%	32	137,604	8,980	7%	29	0%	6%	0.00
	2009	269,363	-	0%	44	258,591	23,427	9%	39	0%	8%	0.00
	2010	311,213	-	0%	51	285,701	37,135	13%	45	0%	10%	0.00
	2011	412,921	-	0%	76	367,681	57,455	16%	65	0%	12%	0.00
	2012	542,178	210,230	39%	97	470,163	85,309	18%	83	12%	14%	0.86
	2013	664,269	473,789	71%	110	581,998	118,682	20%	98	27%	15%	1.79
	2014	694,148	161,017	23%	107	599,004	147,799	25%	90	27%	17%	1.54
	2015	654,747	469,176	72%	99	545,193	171,967	32%	83	34%	19%	1.75
	2016	612,447	142,497	23%	97	499,614	192,889	39%	76	32%	21%	1.51
Projected Future Experience (60 Years)	2017	589,579	424,669	72%	92	455,953	209,641	46%	69	36%	24%	1.54
	2018	555,559	457,315	82%	87	413,632	231,010	56%	62	40%	26%	1.56
	2019	521,741	479,182	92%	81	372,480	247,594	66%	56	44%	28%	1.56
	2020	487,690	491,232	101%	76	332,715	253,405	76%	50	47%	30%	1.55
	2021	452,919	494,322	109%	71	293,389	258,157	88%	44	50%	33%	1.55
	2022	417,037	489,070	117%	65	254,550	261,034	103%	38	53%	35%	1.53
	2023	375,983	474,713	126%	60	215,778	260,701	121%	33	56%	37%	1.52
	2024	340,076	450,549	132%	54	180,839	250,013	138%	28	58%	39%	1.51
	2025	304,298	422,513	139%	48	153,010	230,687	151%	24	60%	40%	1.49
	2026	269,140	389,045	145%	43	127,794	208,196	163%	20	62%	42%	1.48
	2027	235,089	352,778	150%	37	105,269	184,351	175%	16	63%	43%	1.48
	2028	202,600	313,353	155%	32	85,457	159,750	187%	10	65%	44%	1.47
	2029	172,091	272,659	158%	27	68,314	135,286	198%	13	66%	45%	1.47
	2030	143,891	231,184	161%	23	53,730	111,846	208%	8	66%	45%	1.47
	2031	118,269	191,028	162%	18	41,542	90,297	217%	6	67%	46%	1.47
	2032	95,404	155,514	163%	15	31,543	71,240	226%	5	68%	46%	1.47
	2033	75,462	123,905	164%	12	23,498	54,982	234%	3	68%	46%	1.47
	2034	58,466	96,209	165%	9	17,157	41,446	242%	2	68%	47%	1.47
	2035	44,322	72,871	164%	7	12,266	30,484	249%	2	68%	47%	1.47
	2036	32,857	53,806	164%	5	8,578	21,863	255%	1	69%	47%	1.47
	2037	23,817	38,742	163%	4	5,863	15,284	261%	1	69%	47%	1.47
	2038	16,909	27,267	161%	2	3,912	10,411	266%	1	69%	47%	1.47
	2039	11,768	18,783	160%	2	2,546	6,902	271%	0	69%	47%	1.47
	2040	8,023	12,629	157%	1	1,614	4,448	275%	0	69%	47%	1.47
	2041	5,354	8,287	155%	1	996	2,784	279%	0	69%	47%	1.47
	2042	3,497	5,311	152%	0	598	1,691	283%	0	69%	47%	1.47
	2043	2,235	3,327	149%	0	348	998	286%	0	69%	47%	1.47
	2044	1,400	2,048	146%	0	197	571	290%	0	69%	47%	1.47
	2045	860	1,237	144%	0	109	318	293%	0	69%	47%	1.47
	2046	519	736	142%	0	58	173	296%	0	69%	47%	1.47
	2047	308	431	140%	0	31	91	299%	0	69%	47%	1.47
	2048	181	252	139%	0	16	48	302%	0	69%	47%	1.47
	2049	106	148	140%	0	8	24	304%	0	69%	47%	1.47
	2050	61	86	141%	0	4	12	307%	0	69%	47%	1.47
	2051	35	50	142%	0	2	6	310%	0	69%	47%	1.47
	2052	20	29	143%	0	1	3	310%	0	69%	47%	1.47
	2053	11	16	141%	0	1	2	308%	0	69%	47%	1.47
	2054	6	8	134%	0	0	1	300%	0	69%	47%	1.47
	2055	3	4	126%	0	0	0	280%	0	69%	47%	1.47
	2056	2	2	122%	0	0	0	247%	0	69%	47%	1.47
	2057	1	1	92%	0	0	0	193%	0	69%	47%	1.47
	2058	0	0	41%	0	0	0	125%	0	69%	47%	1.47
	2059	0	-	0%	0	0	-	0%	0	69%	47%	1.47
	2060	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2061	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2062	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2063	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2064	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2065	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2066	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2067	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2068	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2069	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2070	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2071	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2072	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2073	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2074	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2075	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2076	-	-	0%	0	-	-	0%	0	69%	47%	1.47
		with no interest				with no interest						
History		4,298,276	1,456,709	34%	720	3,752,527	844,029	22%	613			
Future		5,567,591	6,555,312	118%	871	3,263,798	3,355,753	103%	491			
Lifetime		9,865,866	8,012,021	81%	1,591	7,016,325	4,199,782	60%	1,104			
		with 4.5% interest				with 5.25% interest						
History		5,050,830	1,635,600	32%		4,559,136	977,700	21%		32%	21%	1.51
Future		4,279,321	4,790,286	112%		2,550,440	2,358,373	92%		112%	92%	1.21
Lifetime		9,330,151	6,425,886	69%		7,109,576	3,336,073	47%		69%	47%	1.47

Exhibit III-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Virginia-Specific Experience Before Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	4,438	-	0%	15	5,738	64	1%	15	0%	1%	0.00
	2008	61,030	-	0%	47	68,792	925	1%	50	0%	1%	0.00
	2009	136,946	-	0%	104	150,597	2,554	2%	106	0%	2%	0.00
	2010	288,388	-	0%	165	298,284	5,225	2%	162	0%	2%	0.00
	2011	357,543	-	0%	180	359,575	8,564	2%	183	0%	2%	0.00
	2012	448,285	-	0%	237	441,059	13,627	3%	237	0%	2%	0.00
	2013	668,793	-	0%	420	668,904	21,426	3%	417	0%	3%	0.00
	2014	841,886	-	0%	411	836,148	31,500	4%	406	0%	3%	0.00
	2015	826,624	-	0%	395	792,440	41,811	5%	388	0%	3%	0.00
	2016	798,622	370,073	46%	376	758,909	53,292	7%	374	7%	4%	1.90
Projected Future Experience (60 Years)	2017	771,554	63,074	8%	364	732,767	66,420	9%	364	8%	5%	1.66
	2018	747,275	76,256	10%	354	707,850	82,337	12%	354	8%	5%	1.49
	2019	728,042	91,050	13%	346	682,843	99,788	15%	345	8%	6%	1.36
	2020	682,315	107,346	16%	339	633,563	117,803	19%	335	9%	7%	1.27
	2021	648,532	124,081	19%	332	595,654	136,709	23%	326	9%	8%	1.21
	2022	625,708	143,074	23%	327	567,535	158,176	28%	316	10%	9%	1.16
	2023	577,149	166,124	29%	321	515,567	182,380	35%	306	11%	10%	1.12
	2024	506,731	192,113	38%	315	442,851	203,951	46%	297	12%	11%	1.09
	2025	490,145	223,029	46%	308	421,574	222,680	53%	287	13%	12%	1.07
	2026	472,008	256,569	54%	301	399,196	246,439	62%	277	14%	14%	1.07
	2027	454,713	293,985	65%	294	378,939	272,494	72%	268	16%	15%	1.07
	2028	435,541	334,862	77%	287	355,270	298,644	84%	248	17%	16%	1.07
	2029	419,657	378,810	90%	279	333,965	325,214	97%	258	19%	18%	1.08
	2030	403,486	423,575	105%	271	316,184	354,671	112%	238	21%	19%	1.09
	2031	386,170	467,471	121%	262	298,099	385,150	129%	228	22%	20%	1.10
	2032	368,401	512,628	139%	253	280,367	416,778	149%	218	24%	22%	1.10
	2033	350,228	562,599	161%	244	261,914	449,154	171%	208	26%	24%	1.12
	2034	331,643	609,082	184%	234	245,190	481,040	196%	198	28%	25%	1.13
	2035	311,280	657,407	211%	224	227,308	513,234	226%	189	30%	27%	1.14
	2036	289,837	703,465	243%	214	208,865	546,278	262%	179	32%	28%	1.15
	2037	268,945	751,747	280%	204	191,451	577,299	302%	169	35%	30%	1.16
	2038	248,653	797,279	321%	194	175,047	606,547	347%	160	37%	32%	1.17
	2039	230,167	839,547	365%	183	160,580	634,032	395%	150	39%	33%	1.18
	2040	212,530	881,257	415%	173	147,048	661,003	450%	141	41%	35%	1.19
	2041	195,127	920,210	472%	163	133,757	685,357	512%	132	44%	36%	1.20
	2042	178,503	949,504	532%	152	121,283	706,726	583%	123	46%	38%	1.21
	2043	162,871	982,044	603%	142	109,501	724,067	661%	115	48%	40%	1.22
	2044	148,021	1,004,189	678%	133	98,444	737,677	749%	106	50%	41%	1.22
	2045	133,992	1,021,557	762%	123	88,443	748,847	847%	98	52%	42%	1.23
	2046	120,808	1,028,946	852%	114	79,159	754,109	953%	91	54%	44%	1.24
	2047	108,485	1,024,757	945%	105	70,580	753,094	1067%	83	56%	45%	1.25
	2048	97,024	1,010,016	1041%	96	62,686	746,259	1190%	76	58%	46%	1.25
	2049	86,419	989,541	1145%	88	55,458	733,642	1323%	69	60%	48%	1.26
	2050	76,658	961,658	1254%	80	48,872	715,228	1463%	63	62%	49%	1.27
	2051	67,720	924,217	1365%	72	42,899	690,332	1609%	57	63%	50%	1.27
	2052	59,577	878,912	1475%	65	37,508	658,482	1756%	51	64%	50%	1.27
	2053	52,195	827,454	1585%	58	32,667	622,043	1904%	46	66%	51%	1.28
	2054	45,535	769,691	1690%	52	28,341	581,615	2052%	41	67%	52%	1.28
	2055	39,559	712,439	1801%	46	24,497	539,891	2204%	37	68%	53%	1.28
	2056	34,227	660,912	1931%	41	21,101	496,341	2352%	33	68%	53%	1.29
	2057	29,494	606,269	2056%	36	18,118	452,688	2499%	29	69%	54%	1.29
	2058	25,318	554,441	2190%	32	15,512	409,937	2643%	26	70%	54%	1.29
	2059	21,651	499,288	2306%	28	13,248	369,472	2789%	23	70%	54%	1.29
	2060	18,448	450,549	2442%	24	11,289	331,675	2938%	20	71%	55%	1.30
	2061	15,663	404,318	2581%	21	9,603	296,178	3084%	18	71%	55%	1.30
	2062	13,253	359,556	2713%	18	8,155	264,095	3238%	15	72%	55%	1.30
	2063	11,175	320,728	2870%	16	6,917	235,340	3402%	14	72%	55%	1.30
	2064	9,390	282,620	3010%	13	5,861	209,301	3571%	12	72%	56%	1.30
	2065	7,863	247,544	3148%	12	4,962	185,639	3741%	10	73%	56%	1.30
	2066	6,562	215,009	3277%	10	4,198	164,228	3912%	9	73%	56%	1.30
	2067	5,456	186,452	3417%	8	3,548	145,506	4101%	8	73%	56%	1.30
	2068	4,521	160,658	3554%	7	2,996	129,148	4310%	7	73%	56%	1.30
	2069	3,731	136,679	3664%	6	2,527	114,886	4546%	6	73%	56%	1.30
	2070	3,066	115,701	3774%	5	2,128	102,390	4811%	5	73%	56%	1.30
	2071	2,508	97,117	3873%	4	1,789	90,947	5084%	4	73%	56%	1.30
	2072	2,041	81,288	3983%	3	1,500	81,043	5403%	4	73%	56%	1.30
	2073	1,652	67,512	4087%	3	1,254	72,402	5775%	3	73%	56%	1.30
	2074	1,329	55,499	4175%	2	1,044	64,734	6201%	3	73%	56%	1.30
	2075	1,063	45,503	4281%	2	865	57,808	6681%	2	73%	56%	1.30
	2076	844	36,439	4318%	2	713	51,305	7191%	2	73%	56%	1.30

History	4,432,554	370,073	8%	2,350
Future	12,752,455	29,245,645	229%	8,408
Lifetime	17,185,010	29,615,718	172%	10,758

with 4.5% interest

History	5,091,294	378,308	7%
Future	7,981,419	9,221,314	116%
Lifetime	13,072,713	9,599,622	73%

4,380,445	178,988	4%	2,337
10,451,049	22,760,650	218%	7,504
14,831,494	22,939,638	155%	9,841

with 5.25% interest

5,168,910	202,318	4%
6,460,672	6,344,993	98%
11,629,583	6,547,311	56%

7%	4%	1.90
116%	98%	1.18
73%	56%	1.30

Exhibit III-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Virginia-Specific Experience After Full Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	Calendar Year	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	4,438	-	0%	15	5,738	64	1%	15	0%	1%	0.00
	2008	61,030	-	0%	47	68,792	925	1%	50	0%	1%	0.00
	2009	136,946	-	0%	104	150,597	2,554	2%	106	0%	2%	0.00
	2010	288,388	-	0%	165	298,284	5,225	2%	162	0%	2%	0.00
	2011	357,543	-	0%	180	359,575	8,564	2%	183	0%	2%	0.00
	2012	448,285	-	0%	237	441,059	13,627	3%	237	0%	2%	0.00
	2013	668,793	-	0%	420	668,904	21,426	3%	417	0%	3%	0.00
	2014	841,886	-	0%	411	836,148	31,500	4%	406	0%	3%	0.00
	2015	826,624	-	0%	395	792,440	41,811	5%	388	0%	3%	0.00
	2016	798,622	370,073	46%	376	758,909	53,292	7%	374	7%	4%	1.90
Projected Future Experience (60 Years)	2017	771,554	63,074	8%	364	732,767	66,420	9%	364	8%	5%	1.66
	2018	828,637	74,198	9%	342	707,850	82,337	12%	354	8%	5%	1.47
	2019	879,689	88,578	10%	334	682,843	99,788	15%	345	8%	6%	1.32
	2020	822,432	104,426	13%	327	633,563	117,803	19%	335	8%	7%	1.21
	2021	780,439	120,679	15%	321	595,654	136,709	23%	326	9%	8%	1.13
	2022	752,592	139,117	18%	315	567,535	158,176	28%	316	9%	9%	1.07
	2023	692,326	161,485	23%	310	515,567	182,380	35%	306	10%	10%	1.03
	2024	605,497	186,676	31%	304	442,851	203,951	46%	297	11%	11%	1.00
	2025	585,814	216,702	37%	297	421,574	222,680	53%	287	12%	12%	0.98
	2026	564,258	249,203	44%	291	399,196	246,439	62%	277	13%	14%	0.97
	2027	543,742	285,432	52%	284	378,939	272,494	72%	268	14%	15%	0.96
	2028	520,942	325,042	62%	277	355,270	298,644	84%	248	16%	16%	0.96
	2029	502,297	367,429	73%	269	333,965	325,214	97%	258	17%	18%	0.97
	2030	483,350	410,584	85%	261	316,184	354,671	112%	238	18%	19%	0.97
	2031	463,011	452,878	98%	253	298,099	385,150	129%	228	20%	20%	0.98
	2032	442,155	496,341	112%	244	280,367	416,778	149%	218	22%	22%	0.98
	2033	420,831	544,423	129%	235	261,914	449,154	171%	208	23%	24%	0.99
	2034	399,013	589,094	148%	226	245,190	481,040	196%	198	25%	25%	1.00
	2035	374,948	635,530	169%	217	227,308	513,234	226%	189	27%	27%	1.01
	2036	349,501	679,840	195%	207	208,865	546,278	262%	179	29%	28%	1.01
	2037	324,720	726,269	224%	197	191,451	577,299	302%	169	31%	30%	1.02
	2038	300,628	770,243	256%	187	175,047	606,547	347%	160	33%	32%	1.03
	2039	278,752	811,038	291%	177	160,580	634,032	395%	150	34%	33%	1.04
	2040	257,869	851,396	330%	167	147,048	661,003	450%	141	36%	35%	1.05
	2041	237,186	889,289	375%	157	133,757	685,357	512%	132	38%	36%	1.05
	2042	217,392	917,686	422%	147	121,283	706,726	583%	123	40%	38%	1.06
	2043	198,757	949,386	478%	137	109,501	724,067	661%	115	42%	40%	1.07
	2044	181,009	970,934	536%	128	98,444	737,677	749%	106	44%	41%	1.08
	2045	164,197	987,851	602%	119	88,443	748,847	847%	98	46%	42%	1.08
	2046	148,356	995,138	671%	110	79,159	754,109	953%	91	48%	44%	1.09
	2047	133,506	991,104	742%	101	70,580	753,094	1067%	83	49%	45%	1.09
	2048	119,655	976,880	816%	93	62,686	746,259	1190%	76	51%	46%	1.10
	2049	106,802	957,008	896%	85	55,458	733,642	1323%	69	53%	48%	1.10
	2050	94,937	929,904	979%	77	48,872	715,228	1463%	63	54%	49%	1.11
	2051	84,039	893,555	1063%	70	42,899	690,332	1609%	57	55%	50%	1.11
	2052	74,081	849,592	1147%	63	37,508	658,482	1756%	51	56%	50%	1.12
	2053	65,028	799,677	1230%	56	32,667	622,043	1904%	46	57%	51%	1.12
	2054	56,839	743,664	1308%	50	28,341	581,615	2052%	41	58%	52%	1.12
	2055	49,469	688,148	1391%	45	24,497	539,891	2204%	37	59%	53%	1.12
	2056	42,875	638,129	1488%	40	21,101	496,341	2352%	33	60%	53%	1.13
	2057	37,009	585,160	1581%	35	18,118	452,688	2499%	29	61%	54%	1.13
	2058	31,819	534,936	1681%	31	15,512	409,937	2643%	26	61%	54%	1.13
	2059	27,251	481,554	1767%	27	13,248	369,472	2789%	23	62%	54%	1.13
	2060	23,252	434,388	1868%	23	11,289	331,675	2938%	20	62%	55%	1.13
	2061	19,768	389,650	1971%	20	9,603	296,178	3084%	18	62%	55%	1.14
	2062	16,746	346,375	2068%	18	8,155	264,095	3238%	15	63%	55%	1.14
	2063	14,136	308,849	2185%	15	6,917	235,340	3402%	14	63%	55%	1.14
	2064	11,891	272,053	2288%	13	5,861	209,301	3571%	12	63%	56%	1.14
	2065	9,967	238,209	2390%	11	4,962	185,639	3741%	10	63%	56%	1.14
	2066	8,324	206,835	2485%	9	4,198	164,228	3912%	9	64%	56%	1.14
	2067	6,927	179,311	2588%	8	3,548	145,506	4101%	8	64%	56%	1.14
	2068	5,743	154,464	2689%	7	2,996	129,148	4310%	7	64%	56%	1.14
	2069	4,743	131,379	2770%	6	2,527	114,886	4546%	6	64%	56%	1.14
	2070	3,899	111,191	2852%	5	2,128	102,390	4811%	5	64%	56%	1.14
	2071	3,191	93,314	2924%	4	1,789	90,947	5084%	4	64%	56%	1.14
	2072	2,598	78,093	3006%	3	1,500	81,043	5403%	4	64%	56%	1.14
	2073	2,104	64,849	3082%	3	1,254	72,402	5775%	3	64%	56%	1.14
	2074	1,694	53,304	3147%	2	1,044	64,734	6201%	3	64%	56%	1.14
	2075	1,355	43,698	3226%	2	865	57,808	6681%	2	64%	56%	1.14
	2076	1,076	34,991	3252%	1	713	51,305	7191%	2	64%	56%	1.14
History		4,432,554	370,073	8%	2,350	4,380,445	178,988	4%	2,337			
Future		15,151,542	28,235,232	186%	8,122	10,450,335	22,709,345	217%	7,502			
Lifetime		19,584,096	28,605,305	146%	10,472	14,830,781	22,888,334	154%	9,839			
		with 4.5% interest				with 5.25% interest						
History		5,091,294	378,308	7%		5,168,910	202,318	4%		7%	4%	1.90
Future		9,385,168	8,923,453	95%		6,460,672	6,344,993	98%		95%	98%	0.97
Lifetime		14,476,462	9,301,761	64%		11,629,583	6,547,311	56%		64%	56%	1.14

Exhibit IV
MedAmerica Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Nationwide Experience Without Interest
Individual Simplicity ii Policy Forms

	(a)	(b)	(c)	(d) = (b+c)/(a)
Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserves	Loss Ratio
2007	218,104	-	578,980	265%
2008	4,204,391	-	1,660,877	40%
2009	8,595,312	47,881	3,661,967	43%
2010	12,096,772	798,227	7,992,032	73%
2011	16,585,008	819,175	10,281,425	67%
2012	21,518,470	753,522	14,764,551	72%
2013	29,365,628	2,628,590	20,108,486	77%
2014	35,764,549	2,119,373	24,199,939	74%
2015	34,904,323	3,982,240	29,546,415	96%
2016	35,022,267	3,400,893	26,941,895	87%
Total	198,274,824	14,549,901	139,736,566	78%

Exhibit V
MedAmerica Insurance Company
Incurred Loss Ratio Including the Change in Active Life Reserves
Virginia-Specific Experience Without Interest
Individual Simplicity ii Policy Forms

	(a)	(b)	(c)	(d) = (b+c)/(a)
Calendar Year	Earned Premium	Incurred Claims	Change in Active Life Reserves	Loss Ratio
2007	4,438	-	-	0%
2008	61,030	-	3,666	6%
2009	136,946	-	41,695	30%
2010	288,388	-	112,249	39%
2011	357,543	-	200,918	56%
2012	448,285	-	290,420	65%
2013	668,793	-	332,984	50%
2014	841,886	-	571,707	68%
2015	826,624	-	745,810	90%
2016	798,622	370,073	653,658	128%
Total	4,432,554	370,073	2,953,107	75%

Exhibit VI
MedAmerica Insurance Company
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions		Original Pricing Assumptions																																																			
Mortality		1994 Group Annuitant mortality (GAM) Table without selection																																																			
<p>1994 Group Annuitant mortality (GAM) Table adjusted using the durational factors shown in the following table. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY are collectively referred to as MedAmerica); based on historical experience from inception through March 31, 2015 on all policy forms priced beginning in 1998. For mortality improvement, levels of 0.5% and 1.0% are assumed beginning in calendar year 2017 for 15 years for females and males respectively.</p>																																																					
<table><thead><tr><th>Duration</th><th>Durational Factor</th></tr></thead><tbody><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>35%</td></tr><tr><td>3</td><td>42%</td></tr><tr><td>4</td><td>44%</td></tr><tr><td>5</td><td>45%</td></tr><tr><td>6</td><td>47%</td></tr><tr><td>7</td><td>48%</td></tr><tr><td>8</td><td>50%</td></tr><tr><td>9</td><td>53%</td></tr><tr><td>10</td><td>55%</td></tr><tr><td>11</td><td>58%</td></tr><tr><td>12</td><td>60%</td></tr></tbody></table>	Duration	Durational Factor	1	25%	2	35%	3	42%	4	44%	5	45%	6	47%	7	48%	8	50%	9	53%	10	55%	11	58%	12	60%	<table><thead><tr><th>Duration</th><th>Durational Factor</th></tr></thead><tbody><tr><td>13</td><td>63%</td></tr><tr><td>14</td><td>64%</td></tr><tr><td>15</td><td>66%</td></tr><tr><td>16</td><td>67%</td></tr><tr><td>17</td><td>69%</td></tr><tr><td>18</td><td>70%</td></tr><tr><td>19</td><td>73%</td></tr><tr><td>20</td><td>75%</td></tr><tr><td>21</td><td>78%</td></tr><tr><td>22</td><td>80%</td></tr><tr><td>23</td><td>83%</td></tr><tr><td>24+</td><td>85%</td></tr></tbody></table>	Duration	Durational Factor	13	63%	14	64%	15	66%	16	67%	17	69%	18	70%	19	73%	20	75%	21	78%	22	80%	23	83%	24+	85%
Duration	Durational Factor																																																				
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Lapse Rates																																																					

Lapse Rates

An updated experience study was performed in October 2015 which was developed from combined historical experience of MedAmerica and its affinity partners through March 31, 2015 on the Simplicity and Simplicity ii individual policy forms combined, split by payment option and issue age band.

Voluntary lapse rates vary by duration, premium payment option, and issue age.

Lifetime-Pay Lapse Rates				
Duration	Individual			
	Issue Age Band			
	< 40	40-49	50-59	60+
1	17.50%	9.50%	5.50%	5.50%
2	16.50%	9.00%	5.00%	4.50%
3	12.00%	6.00%	4.00%	3.50%
4	8.00%	4.50%	3.00%	3.00%
5	8.00%	4.00%	3.00%	2.50%
6	5.00%	3.00%	2.50%	2.00%
7	3.50%	3.00%	2.00%	1.50%
8	2.00%	1.50%	1.50%	1.50%
9+	1.00%	1.00%	1.00%	1.00%

For the 10-year payment option, a reduction of 65% of these lapse rates is assumed for durations 1 to 4, a reduction of 70% of these lapse rates is assumed for durations 5 to 8, and 0% lapse thereafter. For the paid up at age 65 option, a reduction of 50% of these lapse rates is assumed until attained age 55, a reduction of 75% of these lapse rates for ages 55 to 59, and 0% lapse thereafter.

Lifetime-Pay Lapse Rates						
Duration	Individual					
	Issue Age Band					
	< 60	60-64	65-69	70-74	75-79	80+
1	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
2	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
4	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
5	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6 +	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

For the 10-year payment option, a reduction of 50% of these lapse rates is assumed for durations 1 to 5, and 0% lapse thereafter. For the paid up at age 65 option, a reduction of 50% of these lapse rates is assumed until attained age 60, and 0% lapse thereafter.

Exhibit VI
MedAmerica Insurance Company
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions			Morbidity		Original Pricing Assumptions	
Expected claim costs are developed using the 2014 Milliman Long-Term Care Guidelines (LTCCGs) with adjustments for an all-lives exposure basis. The claim costs are further adjusted based on historical claim experience by attained age, duration, and coverage-type, as shown in the following tables. For morbidity improvement, 1% is assumed beginning in year 2017 for 15 years.			Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from the Milliman 2004 Long-Term Care Cost Guidelines LTCCGs. Adjusted for MedAmerica's available experience at the time this rate schedule was developed relative to the 2004 LTCCGs. All values were adjusted to reflect the effects of elimination periods, policy maximums, and the eligibility standards. Because this policy is a disability style LTCi form, admission rate loads for HHC were applied which range from 1.7 to 2.7 for males, depending on issue age, and 1.5 to 2.1 for females.			
Duration	Non-MANY Adjustment Factor	MANY Adjustment Factor	Attained Age	Adjustment Factor	Coverage Type	Adjustment Factor
1	1.28	0.97	<65	0.84	Comprehensive	0.90
2	1.23	0.98	65-69	0.97	NH Only	1.09
3	1.19	0.99	70-74	1.00	Home Care Only	1.23
4	1.15	1.01	75-79	1.03		
5	1.11	1.02	80-84	1.05		
6	1.07	1.03	85-89	1.21		
7	1.03	1.05	90+	1.23		
8	0.99	1.06				
9	0.97	1.04				
10	0.94	1.02				
11	0.92	1.01				
12	0.89	0.99				
13	0.87	0.97				
14	0.89	0.97				
15	0.91	0.96				
16	0.93	0.95				
17	0.95	0.95				
18	0.97	0.94				
19	0.97	0.95				
20	0.98	0.96				
21	0.98	0.97				
22	0.98	0.98				
23	0.98	0.98				
24	0.98	0.98				
25	0.98	0.98				
26	0.98	0.98				
27	0.99	0.98				
28	0.99	0.98				
29	0.99	0.98				
30+	0.99	0.98				
Investment Return						
4.50%			5.25%			

Exhibit VII
Demonstration that the Requested Rate Increase Passes the 58%/85% Loss Ratio Minimum
MedAmerica Insurance Company Combined Nationwide Experience
Simplicity ii Policy Forms

1	Accumulated value of initial earned premium	221,719,836	x	58%	=	128,597,505
2a	Accumulated value of earned premium	224,060,941				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	2,341,105	x	85%	=	1,989,939
3	Present value of future projected initial earned premium	351,246,232	x	58%	=	203,722,814
4a	Present Value of future projected premium	418,310,709				
4b	Present Value of future projected premium in excess of the projected initial earned premiums (4a - 3)	67,064,477	x	85%	=	57,004,805
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					391,315,064
6a	Accumulated value of incurred claims without the inclusion of active life reserves					15,937,296
6b	Present value of future projected incurred claims without the inclusion of active life reserves					532,625,638
7	Lifetime Incurred claims with Rate Increase: Sum of 6a and 6b					548,562,933
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5 to 4.0%. The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.</i></p>						

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: MedAmerica Insurance Company NAIC #69515

SERFF Tracking Number: TRIP-131197689

Effective Date: Upon Approval

Revised Rates

Average Annual Premium Per Member: \$2,094

Average Requested Percentage Rate Change Per Member: 24.342

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 33%

Number of Policy Holders Affected : 376

Plans Affected

(The Form Number and "Product Name")

Form#

"Product Name"(if applicable)

SPL2-336-VA,
SPL2-336-VA-0208

Simplicity ii

The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

Issue Ages Requested Increase

< 40 33%
40-44 32%
45-49 32%
50-54 29%
55-59 26%
60-64 22%
65-69 17%
70-74 13%
75+ 0%

The average rate increase across all ages is 24% in Virginia.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Health Insurance Rate Request Summary
Summary of Key Information

Rates are being raised on all policies issued under this policy form to offset anticipated claims that are higher than originally expected. This is due in part to individuals living longer and keeping their policies longer, which has resulted in more claims being filed than anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated increased costs and in no way reflects on the integrity of an individual's policy, nor is it based on an individual's claim history, current age, health status, or any other personal factors.

As required, we have filed our request for this premium increase with the Virginia Bureau of Insurance (Bureau) and included the necessary actuarial data and other items requested by the Bureau to support the increase.



September 19, 2017

Honorable Jacqueline Cunningham
Commissioner of Insurance
Virginia Bureau of Insurance (Bureau)
Tyler Building, 1300 E. Main Street
Richmond, Virginia 23219

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking #TRIP-131197689
Tax-Qualified Long-Term Care Policy Form
Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA
SPL2-336-VA-0208

Dear Commissioner Cunningham:

The referenced rate filing is being submitted on behalf of MedAmerica for your review. A prior rate filing for this product was submitted under SERFF Tracking #TRIP-130134566 and a disapproval disposition was received August 8, 2016. This filing provides two additional years of historical data.

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Virginia from August 20, 2007 to April 1, 2014 and are no longer being marketed in this jurisdiction.

MedAmerica is requesting the approval of a premium rate increase on the above-listed forms; including all associated riders. The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

Issue Ages	Requested Increase
< 40	33%
40-44	32%
45-49	32%
50-54	29%
55-59	26%
60-64	22%
65-69	17%
70-74	13%
75+	0%

The average rate increase across all ages is 24.3% in Virginia.

Attachment 1 to this letter provides a table showing the status of this rate increase request for each jurisdiction in which there is business in force as of December 31, 2016 on these and similar policy forms issued by MedAmerica and its sister companies, MedAmerica of New York and MedAmerica of Florida.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Bureau's approval, which demonstrates that appropriate administration and claims processing procedures are in effect. Also enclosed is a Rate Summary form. Included with this form is an explanation of the justification for the rate increase in consumer-friendly language.

A Summary of Benefits form to serve as a policy amendment or endorsement for this product has been filed with the Bureau under SERFF Tracking # MEAM-131057979 and is still pending. A sample policyholder notification letter in compliance with the requirements of 14VAC5-200-75 is enclosed. A form number will be assigned by the MedAmerica upon the Bureau's review.

The following electronic items are included with this submission:

- cover letter
- Review Requirements Checklist
- letter from MedAmerica authorizing us to submit this filing on their behalf
- actuarial memorandum
- current and proposed rate schedules
- sample policyholder notification letter
- MedAmerica Claims and Administration Processing Plan
- Health Insurance Rate Request Summary

No filing fee is required for this submission.



Honorable Jacqueline Cunningham
September 19, 2017

The contact person for this filing is:

Todd Moltumyr, ASA, MAAA
TriPlus Services, Inc
2800 South River Road
Suite 440
Des Plaines, IL 60018
(224) 217-9037
tmoltumyr@tri-plus.net

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in black ink, appearing to read "TM", followed by a long, horizontal, sweeping stroke.

Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial

Attachment 1
Enclosures

Attachment 1
MedAmerica Insurance Company
Simplicity ii Individual Rate Increase Filings and Approvals as of 9/15/17

Jurisdiction	12/31/16 Annualized Premium	12/31/16 Policies In Force	Prior Filing				Follow-Up Filing					Average Cumulative Increase Implemented ^[3]
			Average Requested Increase ^[1]	Filing Status	Disposition Date	Average Amount Implemented	Average Requested Increase	Filing Status ^[4]	Date Submitted	Disposition Date	Average Amount Implemented	
AK ^[5]	\$21,227	9	24.7%	Fully Approved	11/17/2015	24.7%	NA	No Follow-up	NA			24.7%
AL	\$349,909	174	26.4%	Fully Approved	2/3/2016	26.4%	NA	No Follow-up	NA			26.4%
AR	\$89,127	70	25.2%	Disapproved	10/2/2015		25.2%	Not Yet Filed				0.0%
AZ	\$639,150	176	24.2%	Fully Approved	7/29/2015	24.2%	NA	No Follow-up	NA			24.2%
CO	\$865,790	338	25.9%	Fully Approved	7/31/2015	25.9%	NA	No Follow-up	NA			25.9%
CT	\$557,162	216	24.7%	Partially Approved	11/14/2016	10.0%	13.4%	Approved	4/17/2017	8/25/2017	13.4%	24.7%
DC	\$2,657,849	913	25.4%	Fully Approved	8/21/2015	25.4%	NA	No Follow-up	NA			25.4%
DE	\$15,620	10	25.3%	Fully Approved	11/18/2015	25.3%	NA	No Follow-up	NA			25.3%
FL	\$2,213,377	1,074	24.9%	Disapproved	4/25/2016		24.9%	Pending ^[7]	3/2/2017			24.9%
GA	\$581,161	277	26.9%	Partially Approved	7/28/2015	8.0%	17.6%	Approved	3/21/2017	5/22/2017	12.0%	21.0%
HI	\$337,882	237	23.4%	Pending			NA	TBD	NA			0.0%
IA	\$395,709	179	22.3%	Partially Approved	9/3/2015	16.2%	5.3%	Approved	3/22/2017	5/12/2017	5.3%	22.3%
ID	\$77,366	57	25.6%	Partially Approved	12/18/2015	19.7%	4.8%	Disapproved	3/30/2017			19.7%
IL	\$1,187,917	548	24.5%	Fully Approved	2/5/2016	24.5%	NA	No Follow-up	NA			24.5%
IN	\$238,373	84	25.1%	Disapproved	10/9/2015		25.1%	Not Yet Filed				0.0%
KS	\$491,798	468	24.4%	Fully Approved	7/24/2015	24.4%	NA	No Follow-up	NA			24.4%
KY	\$305,462	256	25.3%	Fully Approved	10/14/2015	25.3%	NA	No Follow-up	NA			25.3%
LA	\$354,276	375	25.5%	Partially Approved	1/5/2016	10.0%	14.2%	Approved	3/24/2017	8/4/2017	14.2%	25.6%
MA	\$774,578	428	26.1%	Pending			NA	NA				0.0%
MD ^[6]	\$351,087	154	15.0%	Partially Approved	12/30/2015	15.0%	8.7%	Pending	3/30/2017			15.0%
ME	\$77,941	68	25.4%	Partially Approved	4/15/2016	13.6%	10.4%	Approved	4/17/2017	6/14/2017	10.4%	25.4%
MI	\$690,625	254	23.2%	Fully Approved	6/29/2015	23.2%	NA	No Follow-up	NA			23.2%
MN	\$1,562,849	696	24.8%	Partially Approved	5/16/2016	14.5%	9.0%	Pending				14.5%
MS	\$325,685	242	26.3%	Partially Approved	1/11/2016	23.4%	2.2%	Approved	4/5/2017	8/2/2017	2.2%	26.2%
MT	\$159,855	78	25.0%	Withdrawn	11/20/2015		25.0%	Not Yet Filed				0.0%
NC	\$510,023	285	24.1%	Fully Approved	10/20/2015	24.1%	NA	No Follow-up	NA			24.1%
ND	\$1,974,598	950	25.8%	Partially Approved	8/11/2015	14.7%	9.7%	Approved	3/20/2017	5/5/2017	9.7%	25.8%
NE	\$456,333	339	26.8%	Partially Approved	5/19/2016	13.4%	13.4%	Pending	9/5/2017			13.4%
NH	\$100,390	50	25.2%	Fully Approved	9/11/2015	25.2%	NA	No Follow-up	NA			25.2%
NM	\$87,338	60	23.5%	Disapproved	12/10/2015		23.5%	Not Yet Filed				0.0%
NV	\$169,379	61	21.1%	Partially Approved	9/18/2015	10.5%	10.7%	Not Yet Filed				10.5%
NY	\$7,411,225	2,696	24.2%	Pending ^[7]			NA	TBD	NA			20.0%
OH	\$622,427	227	22.9%	Partially Approved	2/11/2016	14.1%	7.7%	Approved	3/31/2017	4/26/2017	7.7%	22.8%
OK	\$222,267	122	26.5%	Partially Approved	1/27/2016	10.0%	15.0%	Withdrawn	4/4/2017			10.0%
OR	\$292,914	105	22.4%	Fully Approved	11/20/2015	22.4%	NA	No Follow-up	NA			22.4%
PA	\$1,390,288	614	25.3%	Partially Approved	9/1/2015	14.6%	9.4%	Approved	3/10/2017	6/14/2017	9.4%	25.3%
RI	\$79,192	50	25.7%	Pending			NA	TBD	NA			0.0%
SC	\$447,569	252	24.7%	Partially Approved	10/12/2015	18.9%	4.5%	Approved	4/3/2017	5/18/2017	4.5%	24.3%
SD	\$496,685	264	26.8%	Fully Approved	8/31/2015	26.8%	NA	No Follow-up	NA			26.8%
TN	\$1,292,204	660	26.4%	Fully Approved	10/5/2015	26.4%	NA	No Follow-up	NA			26.4%
TX	\$2,312,062	1,044	24.9%	Fully Approved	7/22/2015	24.9%	NA	No Follow-up	NA			24.9%
UT	\$122,346	98	27.1%	Fully Approved	10/1/2015	27.1%	NA	No Follow-up	NA			27.1%
VA	\$787,193	376	24.5%	Disapproved	8/8/2016		24.3%	Pending	9/15/2017			0.0%
VT	\$69,304	25	23.8%	Not Yet Filed			23.8%	Not Yet Filed				0.0%
WA	\$560,251	203	23.2%	Fully Approved	7/10/2015	23.2%	NA	No Follow-up	NA			23.2%
WI	\$740,770	462	27.2%	Fully Approved	10/19/2015	27.2%	NA	No Follow-up	NA			27.2%
WV	\$18,488	11	24.3%	Fully Approved	2/29/2016	24.3%	NA	No Follow-up	NA			24.3%
WY	\$28,541	15	25.4%	Fully Approved	2/5/2016	25.4%	NA	No Follow-up	NA			25.4%

[1] The same increase is being requested in all jurisdictions except where limited by regulatory restrictions. The increases range from 0 to 33%. The average rate increase in each jurisdiction represents the average request across all ages in that jurisdiction.

[2] Approved is used as a generic term to indicate that a rate increase has been approved, accepted, filed for use, etc.

[3] Current average rate increase based on distribution as of December 31, 2016

[4] "TBD" is used in jurisdictions where the initial filing is still pending

[5] Alaska does not require Long-Term rates to be filed before use.

[6] Rate increase is limited by regulatory restrictions

[7] Company has accepted DOI offer, but final disposition has not been issued



Letter of Authorization

To: Department of Insurance

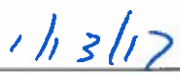
MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with TriPlus Services, Inc. ("TriPlus") effective January 1, 2015, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that TriPlus is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. TriPlus is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylor, President
MedAmerica Insurance Company



Date

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: **\$100,000**

Lifetime Payment Plan **Indexing: None**

90 day Elimination Period

Married One Insured Rates

Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	88.00	96.80	126.00	138.60
30	92.00	101.20	133.00	146.30
31	97.00	106.70	139.00	152.90
32	103.00	113.30	147.00	161.70
33	108.00	118.80	154.00	169.40
34	115.00	126.50	163.00	179.30
35	121.00	133.10	172.00	189.20
36	128.00	140.80	181.00	199.10
37	136.00	149.60	191.00	210.10
38	144.00	158.40	202.00	222.20
39	152.00	167.20	214.00	235.40
40	161.00	177.10	226.00	248.60
41	171.00	188.10	240.00	264.00
42	181.00	199.10	254.00	279.40
43	192.00	211.20	269.00	295.90
44	204.00	224.40	286.00	314.60
45	217.00	238.70	303.00	333.30
46	231.00	254.10	322.00	354.20
47	245.00	269.50	343.00	377.30
48	261.00	287.10	365.00	401.50
49	278.00	305.80	388.00	426.80
50	296.00	325.60	414.00	455.40
51	316.00	347.60	441.00	485.10
52	337.00	370.70	470.00	517.00
53	359.00	394.90	501.00	551.10
54	383.00	421.30	535.00	588.50
55	410.00	451.00	572.00	629.20
56	442.00	486.20	617.00	678.70
57	473.00	520.30	661.00	727.10
58	506.00	556.60	707.00	777.70
59	541.00	595.10	757.00	832.70
60	582.00	640.20	815.00	896.50
61	630.00	693.00	882.00	970.20
62	676.00	743.60	946.00	1,040.60
63	732.00	805.20	1,025.00	1,127.50
64	793.00	872.30	1,112.00	1,223.20
65	870.00	957.00	1,216.00	1,337.60
66	955.00	1,050.50	1,335.00	1,468.50
67	1,028.00	1,130.80	1,438.00	1,581.80
68	1,107.00	1,217.70	1,548.00	1,702.80
69	1,192.00	1,311.20	1,666.00	1,832.60
70	1,284.00	1,412.40	1,793.00	1,972.30
71	1,413.00	1,554.30	1,972.00	2,169.20
72	1,522.00	1,674.20	2,122.00	2,334.20
73	1,638.00	1,801.80	2,282.00	2,510.20
74	1,759.00	1,934.90	2,450.00	2,695.00
75	2,270.00	2,497.00	3,142.00	3,456.20
76	2,436.00	2,679.60	3,369.00	3,705.90
77	2,607.00	2,867.70	3,604.00	3,964.40
78	2,782.00	3,060.20	3,844.00	4,228.40
79	2,966.00	3,262.60	4,098.00	4,507.80
80	3,250.00	3,575.00	4,482.00	4,930.20
81	3,471.00	3,818.10	4,787.00	5,265.70
82	3,701.00	4,071.10	5,105.00	5,615.50
83	3,937.00	4,330.70	5,434.00	5,977.40
84	4,181.00	4,599.10	5,775.00	6,352.50
85	4,917.00	5,408.70	6,749.00	7,423.90

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	109.00	119.90	176.00	193.60	219.00	240.90	252.00	277.20
30	115.00	126.50	184.00	202.40	231.00	254.10	266.00	292.60
31	122.00	134.20	194.00	213.40	243.00	267.30	278.00	305.80
32	129.00	141.90	206.00	226.60	256.00	281.60	294.00	323.40
33	136.00	149.60	216.00	237.60	270.00	297.00	308.00	338.80
34	144.00	158.40	230.00	253.00	285.00	313.50	326.00	358.60
35	152.00	167.20	242.00	266.20	301.00	331.10	344.00	378.40
36	161.00	177.10	256.00	281.60	318.00	349.80	362.00	398.20
37	170.00	187.00	272.00	299.20	336.00	369.60	382.00	420.20
38	180.00	198.00	288.00	316.80	356.00	391.60	404.00	444.40
39	191.00	210.10	304.00	334.40	376.00	413.60	428.00	470.80
40	202.00	222.20	322.00	354.20	399.00	438.90	452.00	497.20
41	214.00	235.40	342.00	376.20	423.00	465.30	480.00	528.00
42	227.00	249.70	362.00	398.20	448.00	492.80	508.00	558.80
43	241.00	265.10	384.00	422.40	475.00	522.50	538.00	591.80
44	256.00	281.60	408.00	448.80	505.00	555.50	572.00	629.20
45	272.00	299.20	434.00	477.40	536.00	589.60	606.00	666.60
46	289.00	317.90	462.00	508.20	570.00	627.00	644.00	708.40
47	307.00	337.70	490.00	539.00	607.00	667.70	686.00	754.60
48	327.00	359.70	522.00	574.20	646.00	710.60	730.00	803.00
49	347.00	381.70	556.00	611.60	688.00	756.80	776.00	853.60
50	370.00	407.00	592.00	651.20	733.00	806.30	828.00	910.80
51	394.00	433.40	632.00	695.20	781.00	859.10	882.00	970.20
52	419.00	460.90	674.00	741.40	833.00	916.30	940.00	1,034.00
53	447.00	491.70	718.00	789.80	889.00	977.90	1,002.00	1,102.20
54	476.00	523.60	766.00	842.60	949.00	1,043.90	1,070.00	1,177.00
55	508.00	558.80	820.00	902.00	1,014.00	1,115.40	1,144.00	1,258.40
56	547.00	601.70	884.00	972.40	1,095.00	1,204.50	1,234.00	1,357.40
57	585.00	643.50	946.00	1,040.60	1,171.00	1,288.10	1,322.00	1,454.20
58	625.00	687.50	1,012.00	1,113.20	1,254.00	1,379.40	1,414.00	1,555.40
59	668.00	734.80	1,082.00	1,190.20	1,343.00	1,477.30	1,514.00	1,665.40
60	718.00	789.80	1,164.00	1,280.40	1,445.00	1,589.50	1,630.00	1,793.00
61	776.00	853.60	1,260.00	1,386.00	1,564.00	1,720.40	1,764.00	1,940.40
62	831.00	914.10	1,352.00	1,487.20	1,678.00	1,845.80	1,892.00	2,081.20
63	899.00	988.90	1,464.00	1,610.40	1,818.00	1,999.80	2,050.00	2,255.00
64	973.00	1,070.30	1,586.00	1,744.60	1,972.00	2,169.20	2,224.00	2,446.40
65	1,068.00	1,174.80	1,740.00	1,914.00	2,159.00	2,374.90	2,432.00	2,675.20
66	1,172.00	1,289.20	1,910.00	2,101.00	2,371.00	2,608.10	2,670.00	2,937.00
67	1,261.00	1,387.10	2,056.00	2,261.60	2,554.00	2,809.40	2,876.00	3,163.60
68	1,356.00	1,491.60	2,214.00	2,435.40	2,749.00	3,023.90	3,096.00	3,405.60
69	1,458.00	1,603.80	2,384.00	2,622.40	2,959.00	3,254.90	3,332.00	3,665.20
70	1,571.00	1,728.10	2,568.00	2,824.80	3,188.00	3,506.80	3,586.00	3,944.60
71	1,728.00	1,900.80	2,826.00	3,108.60	3,507.00	3,857.70	3,944.00	4,338.40
72	1,860.00	2,046.00	3,044.00	3,348.40	3,776.00	4,153.60	4,244.00	4,668.40
73	2,001.00	2,201.10	3,276.00	3,603.60	4,061.00	4,467.10	4,564.00	5,020.40
74	2,147.00	2,361.70	3,518.00	3,869.80	4,361.00	4,797.10	4,900.00	5,390.00
75	2,781.00	3,059.10	4,540.00	4,994.00	5,608.00	6,168.80	6,284.00	6,912.40
76	2,982.00	3,280.20	4,872.00	5,359.20	6,017.00	6,618.70	6,738.00	7,411.80
77	3,189.00	3,507.90	5,214.00	5,735.40	6,439.00	7,082.90	7,208.00	7,928.80
78	3,400.00	3,740.00	5,564.00	6,120.40	6,871.00	7,558.10	7,688.00	8,456.80
79	3,620.00	3,982.00	5,932.00	6,525.20	7,326.00	8,058.60	8,196.00	9,015.60
80	3,967.00	4,363.70	6,500.00	7,150.00	8,021.00	8,823.10	8,964.00	9,860.40
81	4,231.00	4,654.10	6,942.00	7,636.20	8,568.00	9,424.80	9,574.00	10,531.40
82	4,505.00	4,955.50	7,402.00	8,142.20	9,139.00	10,052.90	10,210.00	11,231.00
83	4,784.00	5,262.40	7,874.00	8,661.40	9,727.00	10,699.70	10,868.00	11,954.80
84	5,070.00	5,577.00	8,362.00	9,198.20	10,336.00	11,369.60	11,550.00	12,705.00
85	5,980.00	6,578.00	9,834.00	10,817.40	12,114.00	13,325.40	13,498.00	14,847.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

		Annual Premiums						
Facility Monthly Cash Benefit		<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit		<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>
Issue Age								
18-29	201.00	225.12	264.00	295.68	311.00	348.32	348.00	389.76
30	212.00	237.44	276.00	309.12	327.00	366.24	366.00	409.92
31	223.00	249.76	291.00	325.92	345.00	386.40	385.00	431.20
32	236.00	264.32	309.00	346.08	363.00	406.56	406.00	454.72
33	249.00	278.88	324.00	362.88	383.00	428.96	427.00	478.24
34	263.00	294.56	345.00	386.40	405.00	453.60	451.00	505.12
35	278.00	311.36	363.00	406.56	427.00	478.24	476.00	533.12
36	294.00	329.28	384.00	430.08	452.00	506.24	503.00	563.36
37	312.00	349.44	408.00	456.96	478.00	535.36	531.00	594.72
38	330.00	369.60	432.00	483.84	506.00	566.72	562.00	629.44
39	349.00	390.88	456.00	510.72	535.00	599.20	595.00	666.40
40	370.00	414.40	483.00	540.96	567.00	635.04	630.00	705.60
41	393.00	440.16	513.00	574.56	601.00	673.12	667.00	747.04
42	417.00	467.04	543.00	608.16	638.00	714.56	707.00	791.84
43	442.00	495.04	576.00	645.12	677.00	758.24	751.00	841.12
44	469.00	525.28	612.00	685.44	719.00	805.28	797.00	892.64
45	499.00	558.88	651.00	729.12	764.00	855.68	846.00	947.52
46	530.00	593.60	693.00	776.16	812.00	909.44	900.00	1,008.00
47	563.00	630.56	735.00	823.20	864.00	967.68	957.00	1,071.84
48	599.00	670.88	783.00	876.96	920.00	1,030.40	1,019.00	1,141.28
49	638.00	714.56	834.00	934.08	980.00	1,097.60	1,085.00	1,215.20
50	679.00	760.48	888.00	994.56	1,044.00	1,169.28	1,156.00	1,294.72
51	723.00	809.76	948.00	1,061.76	1,113.00	1,246.56	1,232.00	1,379.84
52	771.00	863.52	1,011.00	1,132.32	1,187.00	1,329.44	1,314.00	1,471.68
53	822.00	920.64	1,077.00	1,206.24	1,266.00	1,417.92	1,402.00	1,570.24
54	876.00	981.12	1,149.00	1,286.88	1,352.00	1,514.24	1,498.00	1,677.76
55	935.00	1,047.20	1,230.00	1,377.60	1,445.00	1,618.40	1,600.00	1,792.00
56	1,009.00	1,130.08	1,326.00	1,485.12	1,559.00	1,746.08	1,727.00	1,934.24
57	1,078.00	1,207.36	1,419.00	1,589.28	1,668.00	1,868.16	1,848.00	2,069.76
58	1,152.00	1,290.24	1,518.00	1,700.16	1,786.00	2,000.32	1,979.00	2,216.48
59	1,233.00	1,380.96	1,623.00	1,817.76	1,912.00	2,141.44	2,120.00	2,374.40
60	1,325.00	1,484.00	1,746.00	1,955.52	2,058.00	2,304.96	2,281.00	2,554.72
61	1,433.00	1,604.96	1,890.00	2,116.80	2,227.00	2,494.24	2,469.00	2,765.28
62	1,535.00	1,719.20	2,028.00	2,271.36	2,389.00	2,675.68	2,648.00	2,965.76
63	1,662.00	1,861.44	2,196.00	2,459.52	2,589.00	2,899.68	2,870.00	3,214.40
64	1,801.00	2,017.12	2,379.00	2,664.48	2,807.00	3,143.84	3,112.00	3,485.44
65	1,975.00	2,212.00	2,610.00	2,923.20	3,075.00	3,444.00	3,407.00	3,815.84
66	2,168.00	2,428.16	2,865.00	3,208.80	3,377.00	3,782.24	3,742.00	4,191.04
67	2,333.00	2,612.96	3,084.00	3,454.08	3,637.00	4,073.44	4,029.00	4,512.48
68	2,511.00	2,812.32	3,321.00	3,719.52	3,916.00	4,385.92	4,338.00	4,858.56
69	2,702.00	3,026.24	3,576.00	4,005.12	4,215.00	4,720.80	4,669.00	5,229.28
70	2,910.00	3,259.20	3,852.00	4,314.24	4,541.00	5,085.92	5,029.00	5,632.48
71	3,203.00	3,587.36	4,239.00	4,747.68	4,997.00	5,596.64	5,532.00	6,195.84
72	3,449.00	3,862.88	4,566.00	5,113.92	5,381.00	6,026.72	5,955.00	6,669.60
73	3,710.00	4,155.20	4,914.00	5,503.68	5,789.00	6,483.68	6,405.00	7,173.60
74	3,984.00	4,462.08	5,277.00	5,910.24	6,218.00	6,964.16	6,877.00	7,702.24
75	5,153.00	5,771.36	6,810.00	7,627.20	8,005.00	8,965.60	8,834.00	9,894.08
76	5,529.00	6,192.48	7,308.00	8,184.96	8,590.00	9,620.80	9,477.00	10,614.24
77	5,915.00	6,624.80	7,821.00	8,759.52	9,194.00	10,297.28	10,141.00	11,357.92
78	6,308.00	7,064.96	8,346.00	9,347.52	9,811.00	10,988.32	10,821.00	12,119.52
79	6,720.00	7,526.40	8,898.00	9,965.76	10,461.00	11,716.32	11,537.00	12,921.44
80	7,366.00	8,249.92	9,750.00	10,920.00	11,458.00	12,832.96	12,628.00	14,143.36
81	7,861.00	8,804.32	10,413.00	11,662.56	12,240.00	13,708.80	13,491.00	15,109.92
82	8,374.00	9,378.88	11,103.00	12,435.36	13,056.00	14,622.72	14,390.00	16,116.80
83	8,899.00	9,966.88	11,811.00	13,228.32	13,895.00	15,562.40	15,318.00	17,156.16
84	9,441.00	10,573.92	12,543.00	14,048.16	14,765.00	16,536.80	16,280.00	18,233.60
85	11,123.00	12,457.76	14,751.00	16,521.12	17,326.00	19,405.12	19,063.00	21,350.56

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	309.00	346.08	382.00	427.84	440.00	492.80	487.00	545.44
30	326.00	365.12	403.00	451.36	460.00	515.20	513.00	574.56
31	344.00	385.28	425.00	476.00	485.00	543.20	541.00	605.92
32	363.00	406.56	449.00	502.88	515.00	576.80	570.00	638.40
33	384.00	430.08	474.00	530.88	540.00	604.80	602.00	674.24
34	405.00	453.60	501.00	561.12	575.00	644.00	635.00	711.20
35	429.00	480.48	529.00	592.48	605.00	677.60	671.00	751.52
36	454.00	508.48	560.00	627.20	640.00	716.80	710.00	795.20
37	480.00	537.60	593.00	664.16	680.00	761.60	751.00	841.12
38	508.00	568.96	628.00	703.36	720.00	806.40	795.00	890.40
39	538.00	602.56	665.00	744.80	760.00	851.20	842.00	943.04
40	571.00	639.52	705.00	789.60	805.00	901.60	892.00	999.04
41	605.00	677.60	747.00	836.64	855.00	957.60	945.00	1,058.40
42	642.00	719.04	793.00	888.16	905.00	1,013.60	1,003.00	1,123.36
43	681.00	762.72	841.00	941.92	960.00	1,075.20	1,064.00	1,191.68
44	723.00	809.76	893.00	1,000.16	1,020.00	1,142.40	1,130.00	1,265.60
45	768.00	860.16	949.00	1,062.88	1,085.00	1,215.20	1,201.00	1,345.12
46	816.00	913.92	1,009.00	1,130.08	1,155.00	1,293.60	1,277.00	1,430.24
47	867.00	971.04	1,073.00	1,201.76	1,225.00	1,372.00	1,359.00	1,522.08
48	923.00	1,033.76	1,142.00	1,279.04	1,305.00	1,461.60	1,446.00	1,619.52
49	982.00	1,099.84	1,215.00	1,360.80	1,390.00	1,556.80	1,540.00	1,724.80
50	1,045.00	1,170.40	1,295.00	1,450.40	1,480.00	1,657.60	1,642.00	1,839.04
51	1,113.00	1,246.56	1,379.00	1,544.48	1,580.00	1,769.60	1,749.00	1,958.88
52	1,186.00	1,328.32	1,470.00	1,646.40	1,685.00	1,887.20	1,865.00	2,088.80
53	1,264.00	1,415.68	1,567.00	1,755.04	1,795.00	2,010.40	1,990.00	2,228.80
54	1,347.00	1,508.64	1,672.00	1,872.64	1,915.00	2,144.80	2,125.00	2,380.00
55	1,438.00	1,610.56	1,786.00	2,000.32	2,050.00	2,296.00	2,270.00	2,542.40
56	1,550.00	1,736.00	1,926.00	2,157.12	2,210.00	2,475.20	2,450.00	2,744.00
57	1,656.00	1,854.72	2,059.00	2,306.08	2,365.00	2,648.80	2,621.00	2,935.52
58	1,770.00	1,982.40	2,202.00	2,466.24	2,530.00	2,833.60	2,805.00	3,141.60
59	1,893.00	2,120.16	2,357.00	2,639.84	2,705.00	3,029.60	3,004.00	3,364.48
60	2,034.00	2,278.08	2,534.00	2,838.08	2,910.00	3,259.20	3,232.00	3,619.84
61	2,199.00	2,462.88	2,741.00	3,069.92	3,150.00	3,528.00	3,498.00	3,917.76
62	2,356.00	2,638.72	2,938.00	3,290.56	3,380.00	3,785.60	3,751.00	4,201.12
63	2,550.00	2,856.00	3,182.00	3,563.84	3,660.00	4,099.20	4,065.00	4,552.80
64	2,763.00	3,094.56	3,448.00	3,861.76	3,965.00	4,440.80	4,407.00	4,935.84
65	3,031.00	3,394.72	3,782.00	4,235.84	4,350.00	4,872.00	4,829.00	5,408.48
66	3,326.00	3,725.12	4,152.00	4,650.24	4,775.00	5,348.00	5,304.00	5,940.48
67	3,578.00	4,007.36	4,470.00	5,006.40	5,140.00	5,756.80	5,711.00	6,396.32
68	3,850.00	4,312.00	4,811.00	5,388.32	5,535.00	6,199.20	6,149.00	6,886.88
69	4,142.00	4,639.04	5,178.00	5,799.36	5,960.00	6,675.20	6,620.00	7,414.40
70	4,461.00	4,996.32	5,579.00	6,248.48	6,420.00	7,190.40	7,131.00	7,986.72
71	4,910.00	5,499.20	6,141.00	6,877.92	7,065.00	7,912.80	7,848.00	8,789.76
72	5,285.00	5,919.20	6,614.00	7,407.68	7,610.00	8,523.20	8,452.00	9,466.24
73	5,685.00	6,367.20	7,117.00	7,971.04	8,190.00	9,172.80	9,094.00	10,185.28
74	6,104.00	6,836.48	7,644.00	8,561.28	8,795.00	9,850.40	9,767.00	10,939.04
75	7,898.00	8,845.76	9,880.00	11,065.60	11,350.00	12,712.00	12,583.00	14,092.96
76	8,473.00	9,489.76	10,604.00	11,876.48	12,180.00	13,641.60	13,504.00	15,124.48
77	9,062.00	10,149.44	11,348.00	12,709.76	13,035.00	14,599.20	14,453.00	16,187.36
78	9,663.00	10,822.56	12,106.00	13,558.72	13,910.00	15,579.20	15,423.00	17,273.76
79	10,292.00	11,527.04	12,902.00	14,450.24	14,830.00	16,609.60	16,443.00	18,416.16
80	11,279.00	12,632.48	14,143.00	15,840.16	16,250.00	18,200.00	18,013.00	20,174.56
81	12,034.00	13,478.08	15,100.00	16,912.00	17,355.00	19,437.60	19,241.00	21,549.92
82	12,816.00	14,353.92	16,095.00	18,026.40	18,505.00	20,725.60	20,520.00	22,982.40
83	13,615.00	15,248.80	17,114.00	19,167.68	19,685.00	22,047.20	21,836.00	24,456.32
84	14,438.00	16,170.56	18,166.00	20,345.92	20,905.00	23,413.60	23,199.00	25,982.88
85	17,014.00	19,055.68	21,394.00	23,961.28	24,585.00	27,535.20	27,243.00	30,512.16

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>	<u>\$ 16,000</u>
Community Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>
Issue Age								
18-29	452.00	515.28	545.00	621.30	618.00	704.52	764.00	870.96
30	477.00	543.78	575.00	655.50	652.00	743.28	806.00	918.84
31	503.00	573.42	610.00	695.40	688.00	784.32	850.00	969.00
32	531.00	605.34	645.00	735.30	726.00	827.64	898.00	1,023.72
33	561.00	639.54	680.00	775.20	768.00	875.52	948.00	1,080.72
34	593.00	676.02	720.00	820.80	810.00	923.40	1,002.00	1,142.28
35	628.00	715.92	760.00	866.40	858.00	978.12	1,058.00	1,206.12
36	664.00	756.96	805.00	917.70	908.00	1,035.12	1,120.00	1,276.80
37	703.00	801.42	850.00	969.00	960.00	1,094.40	1,186.00	1,352.04
38	744.00	848.16	900.00	1,026.00	1,016.00	1,158.24	1,256.00	1,431.84
39	788.00	898.32	955.00	1,088.70	1,076.00	1,226.64	1,330.00	1,516.20
40	835.00	951.90	1,010.00	1,151.40	1,142.00	1,301.88	1,410.00	1,607.40
41	885.00	1,008.90	1,070.00	1,219.80	1,210.00	1,379.40	1,494.00	1,703.16
42	939.00	1,070.46	1,135.00	1,293.90	1,284.00	1,463.76	1,586.00	1,808.04
43	996.00	1,135.44	1,205.00	1,373.70	1,362.00	1,552.68	1,682.00	1,917.48
44	1,057.00	1,204.98	1,280.00	1,459.20	1,446.00	1,648.44	1,786.00	2,036.04
45	1,122.00	1,279.08	1,360.00	1,550.40	1,536.00	1,751.04	1,898.00	2,163.72
46	1,192.00	1,358.88	1,445.00	1,647.30	1,632.00	1,860.48	2,018.00	2,300.52
47	1,266.00	1,443.24	1,535.00	1,749.90	1,734.00	1,976.76	2,146.00	2,446.44
48	1,346.00	1,534.44	1,635.00	1,863.90	1,846.00	2,104.44	2,284.00	2,603.76
49	1,432.00	1,632.48	1,735.00	1,977.90	1,964.00	2,238.96	2,430.00	2,770.20
50	1,524.00	1,737.36	1,850.00	2,109.00	2,090.00	2,382.60	2,590.00	2,952.60
51	1,622.00	1,849.08	1,970.00	2,245.80	2,226.00	2,537.64	2,758.00	3,144.12
52	1,726.00	1,967.64	2,095.00	2,388.30	2,372.00	2,704.08	2,940.00	3,351.60
53	1,838.00	2,095.32	2,235.00	2,547.90	2,528.00	2,881.92	3,134.00	3,572.76
54	1,959.00	2,233.26	2,380.00	2,713.20	2,694.00	3,071.16	3,344.00	3,812.16
55	2,089.00	2,381.46	2,540.00	2,895.60	2,876.00	3,278.64	3,572.00	4,072.08
56	2,250.00	2,565.00	2,735.00	3,117.90	3,100.00	3,534.00	3,852.00	4,391.28
57	2,402.00	2,738.28	2,925.00	3,334.50	3,312.00	3,775.68	4,118.00	4,694.52
58	2,566.00	2,925.24	3,125.00	3,562.50	3,540.00	4,035.60	4,404.00	5,020.56
59	2,742.00	3,125.88	3,340.00	3,807.60	3,786.00	4,316.04	4,714.00	5,373.96
60	2,944.00	3,356.16	3,590.00	4,092.60	4,068.00	4,637.52	5,068.00	5,777.52
61	3,181.00	3,626.34	3,880.00	4,423.20	4,398.00	5,013.72	5,482.00	6,249.48
62	3,405.00	3,881.70	4,155.00	4,736.70	4,712.00	5,371.68	5,876.00	6,698.64
63	3,683.00	4,198.62	4,495.00	5,124.30	5,100.00	5,814.00	6,364.00	7,254.96
64	3,987.00	4,545.18	4,865.00	5,546.10	5,526.00	6,299.64	6,896.00	7,861.44
65	4,376.00	4,988.64	5,340.00	6,087.60	6,062.00	6,910.68	7,564.00	8,622.96
66	4,800.00	5,472.00	5,860.00	6,680.40	6,652.00	7,583.28	8,304.00	9,466.56
67	5,160.00	5,882.40	6,305.00	7,187.70	7,156.00	8,157.84	8,940.00	10,191.60
68	5,548.00	6,324.72	6,780.00	7,729.20	7,700.00	8,778.00	9,622.00	10,969.08
69	5,966.00	6,801.24	7,290.00	8,310.60	8,284.00	9,443.76	10,356.00	11,805.84
70	6,422.00	7,321.08	7,855.00	8,954.70	8,922.00	10,171.08	11,158.00	12,720.12
71	7,065.00	8,054.10	8,640.00	9,849.60	9,820.00	11,194.80	12,282.00	14,001.48
72	7,602.00	8,666.28	9,300.00	10,602.00	10,570.00	12,049.80	13,228.00	15,079.92
73	8,173.00	9,317.22	10,005.00	11,405.70	11,370.00	12,961.80	14,234.00	16,226.76
74	8,769.00	9,996.66	10,735.00	12,237.90	12,208.00	13,917.12	15,288.00	17,428.32
75	11,358.00	12,948.12	13,905.00	15,851.70	15,796.00	18,007.44	19,760.00	22,526.40
76	12,179.00	13,884.06	14,910.00	16,997.40	16,946.00	19,318.44	21,208.00	24,177.12
77	13,018.00	14,840.52	15,945.00	18,177.30	18,124.00	20,661.36	22,696.00	25,873.44
78	13,872.00	15,814.08	17,000.00	19,380.00	19,326.00	22,031.64	24,212.00	27,601.68
79	14,764.00	16,830.96	18,100.00	20,634.00	20,584.00	23,465.76	25,804.00	29,416.56
80	16,177.00	18,441.78	19,835.00	22,611.90	22,558.00	25,716.12	28,286.00	32,246.04
81	17,247.00	19,661.58	21,155.00	24,116.70	24,068.00	27,437.52	30,200.00	34,428.00
82	18,353.00	20,922.42	22,525.00	25,678.50	25,632.00	29,220.48	32,190.00	36,696.60
83	19,480.00	22,207.20	23,920.00	27,268.80	27,230.00	31,042.20	34,228.00	39,019.92
84	20,638.00	23,527.32	25,350.00	28,899.00	28,876.00	32,918.64	36,332.00	41,418.48
85	24,341.00	27,748.74	29,900.00	34,086.00	34,028.00	38,791.92	42,788.00	48,778.32

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	223.00	245.30	297.00	326.70
30	234.00	257.40	312.00	343.20
31	246.00	270.60	328.00	360.80
32	259.00	284.90	344.00	378.40
33	272.00	299.20	362.00	398.20
34	286.00	314.60	380.00	418.00
35	301.00	331.10	399.00	438.90
36	316.00	347.60	420.00	462.00
37	332.00	365.20	441.00	485.10
38	349.00	383.90	464.00	510.40
39	367.00	403.70	488.00	536.80
40	386.00	424.60	513.00	564.30
41	406.00	446.60	540.00	594.00
42	427.00	469.70	568.00	624.80
43	449.00	493.90	597.00	656.70
44	473.00	520.30	629.00	691.90
45	498.00	547.80	662.00	728.20
46	524.00	576.40	697.00	766.70
47	551.00	606.10	733.00	806.30
48	580.00	638.00	773.00	850.30
49	611.00	672.10	814.00	895.40
50	644.00	708.40	858.00	943.80
51	678.00	745.80	904.00	994.40
52	714.00	785.40	953.00	1,048.30
53	752.00	827.20	1,004.00	1,104.40
54	793.00	872.30	1,059.00	1,164.90
55	836.00	919.60	1,117.00	1,228.70
56	889.00	977.90	1,189.00	1,307.90
57	938.00	1,031.80	1,255.00	1,380.50
58	989.00	1,087.90	1,325.00	1,457.50
59	1,044.00	1,148.40	1,399.00	1,538.90
60	1,107.00	1,217.70	1,484.00	1,632.40
61	1,179.00	1,296.90	1,582.00	1,740.20
62	1,246.00	1,370.60	1,672.00	1,839.20
63	1,328.00	1,460.80	1,782.00	1,960.20
64	1,416.00	1,557.60	1,900.00	2,090.00
65	1,516.00	1,667.60	2,032.00	2,235.20
66	1,635.00	1,798.50	2,191.00	2,410.10
67	1,731.00	1,904.10	2,319.00	2,550.90
68	1,832.00	2,015.20	2,455.00	2,700.50
69	1,938.00	2,131.80	2,596.00	2,855.60
70	2,050.00	2,255.00	2,745.00	3,019.50
71	2,211.00	2,432.10	2,958.00	3,253.80
72	2,338.00	2,571.80	3,126.00	3,438.60
73	2,470.00	2,717.00	3,300.00	3,630.00
74	2,604.00	2,864.40	3,479.00	3,826.90
75	3,271.00	3,598.10	4,341.00	4,775.10
76	3,447.00	3,791.70	4,572.00	5,029.20
77	3,623.00	3,985.30	4,804.00	5,284.40
78	3,798.00	4,177.80	5,036.00	5,539.60
79	3,977.00	4,374.70	5,273.00	5,800.30
80	4,269.00	4,695.90	5,650.00	6,215.00
81	4,476.00	4,923.60	5,923.00	6,515.30
82	4,684.00	5,152.40	6,200.00	6,820.00
83	4,890.00	5,379.00	6,478.00	7,125.80
84	5,099.00	5,608.90	6,758.00	7,433.80
85	5,838.00	6,421.80	7,688.00	8,456.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	297.00	326.70	446.00	490.60	535.00	588.50	594.00	653.40
30	312.00	343.20	468.00	514.80	562.00	618.20	624.00	686.40
31	328.00	360.80	492.00	541.20	591.00	650.10	656.00	721.60
32	345.00	379.50	518.00	569.80	621.00	683.10	688.00	756.80
33	362.00	398.20	544.00	598.40	652.00	717.20	724.00	796.40
34	381.00	419.10	572.00	629.20	685.00	753.50	760.00	836.00
35	400.00	440.00	602.00	662.20	721.00	793.10	798.00	877.80
36	420.00	462.00	632.00	695.20	757.00	832.70	840.00	924.00
37	441.00	485.10	664.00	730.40	796.00	875.60	882.00	970.20
38	464.00	510.40	698.00	767.80	837.00	920.70	928.00	1,020.80
39	487.00	535.70	734.00	807.40	881.00	969.10	976.00	1,073.60
40	512.00	563.20	772.00	849.20	926.00	1,018.60	1,026.00	1,128.60
41	538.00	591.80	812.00	893.20	974.00	1,071.40	1,080.00	1,188.00
42	565.00	621.50	854.00	939.40	1,025.00	1,127.50	1,136.00	1,249.60
43	594.00	653.40	898.00	987.80	1,079.00	1,186.90	1,194.00	1,313.40
44	624.00	686.40	946.00	1,040.60	1,135.00	1,248.50	1,258.00	1,383.80
45	656.00	721.60	996.00	1,095.60	1,195.00	1,314.50	1,324.00	1,456.40
46	690.00	759.00	1,048.00	1,152.80	1,258.00	1,383.80	1,394.00	1,533.40
47	726.00	798.60	1,102.00	1,212.20	1,325.00	1,457.50	1,466.00	1,612.60
48	763.00	839.30	1,160.00	1,276.00	1,395.00	1,534.50	1,546.00	1,700.60
49	803.00	883.30	1,222.00	1,344.20	1,470.00	1,617.00	1,628.00	1,790.80
50	844.00	928.40	1,288.00	1,416.80	1,549.00	1,703.90	1,716.00	1,887.60
51	888.00	976.80	1,356.00	1,491.60	1,632.00	1,795.20	1,808.00	1,988.80
52	934.00	1,027.40	1,428.00	1,570.80	1,720.00	1,892.00	1,906.00	2,096.60
53	983.00	1,081.30	1,504.00	1,654.40	1,813.00	1,994.30	2,008.00	2,208.80
54	1,034.00	1,137.40	1,586.00	1,744.60	1,912.00	2,103.20	2,118.00	2,329.80
55	1,089.00	1,197.90	1,672.00	1,839.20	2,016.00	2,217.60	2,234.00	2,457.40
56	1,156.00	1,271.60	1,778.00	1,955.80	2,145.00	2,359.50	2,378.00	2,615.80
57	1,218.00	1,339.80	1,876.00	2,063.60	2,264.00	2,490.40	2,510.00	2,761.00
58	1,283.00	1,411.30	1,978.00	2,175.80	2,390.00	2,629.00	2,650.00	2,915.00
59	1,353.00	1,488.30	2,088.00	2,296.80	2,524.00	2,776.40	2,798.00	3,077.80
60	1,433.00	1,576.30	2,214.00	2,435.40	2,677.00	2,944.70	2,968.00	3,264.80
61	1,524.00	1,676.40	2,358.00	2,593.80	2,853.00	3,138.30	3,164.00	3,480.40
62	1,608.00	1,768.80	2,492.00	2,741.20	3,015.00	3,316.50	3,344.00	3,678.40
63	1,712.00	1,883.20	2,656.00	2,921.60	3,214.00	3,535.40	3,564.00	3,920.40
64	1,823.00	2,005.30	2,832.00	3,115.20	3,427.00	3,769.70	3,800.00	4,180.00
65	1,955.00	2,150.50	3,032.00	3,335.20	3,668.00	4,034.80	4,064.00	4,470.40
66	2,106.00	2,316.60	3,270.00	3,597.00	3,954.00	4,349.40	4,382.00	4,820.20
67	2,227.00	2,449.70	3,462.00	3,808.20	4,187.00	4,605.70	4,638.00	5,101.80
68	2,355.00	2,590.50	3,664.00	4,030.40	4,432.00	4,875.20	4,910.00	5,401.00
69	2,490.00	2,739.00	3,876.00	4,263.60	4,689.00	5,157.90	5,192.00	5,711.20
70	2,632.00	2,895.20	4,100.00	4,510.00	4,959.00	5,454.90	5,490.00	6,039.00
71	2,838.00	3,121.80	4,422.00	4,864.20	5,346.00	5,880.60	5,916.00	6,507.60
72	2,998.00	3,297.80	4,676.00	5,143.60	5,651.00	6,216.10	6,252.00	6,877.20
73	3,165.00	3,481.50	4,940.00	5,434.00	5,968.00	6,564.80	6,600.00	7,260.00
74	3,334.00	3,667.40	5,208.00	5,728.80	6,292.00	6,921.20	6,958.00	7,653.80
75	4,208.00	4,628.80	6,542.00	7,196.20	7,873.00	8,660.30	8,682.00	9,550.20
76	4,432.00	4,875.20	6,894.00	7,583.40	8,295.00	9,124.50	9,144.00	10,058.40
77	4,654.00	5,119.40	7,246.00	7,970.60	8,719.00	9,590.90	9,608.00	10,568.80
78	4,872.00	5,359.20	7,596.00	8,355.60	9,141.00	10,055.10	10,072.00	11,079.20
79	5,095.00	5,604.50	7,954.00	8,749.40	9,574.00	10,531.40	10,546.00	11,600.60
80	5,470.00	6,017.00	8,538.00	9,391.80	10,268.00	11,294.80	11,300.00	12,430.00
81	5,725.00	6,297.50	8,952.00	9,847.20	10,766.00	11,842.60	11,846.00	13,030.60
82	5,980.00	6,578.00	9,368.00	10,304.80	11,271.00	12,398.10	12,400.00	13,640.00
83	6,231.00	6,854.10	9,780.00	10,758.00	11,774.00	12,951.40	12,956.00	14,251.60
84	6,481.00	7,129.10	10,198.00	11,217.80	12,283.00	13,511.30	13,516.00	14,867.60
85	7,449.00	8,193.90	11,676.00	12,843.60	14,014.00	15,415.40	15,376.00	16,913.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	531.00	594.72	669.00	749.28	769.00	861.28	839.00	939.68
30	558.00	624.96	702.00	786.24	807.00	903.84	881.00	986.72
31	586.00	656.32	738.00	826.56	848.00	949.76	926.00	1,037.12
32	616.00	689.92	777.00	870.24	891.00	997.92	973.00	1,089.76
33	647.00	724.64	816.00	913.92	937.00	1,049.44	1,022.00	1,144.64
34	680.00	761.60	858.00	960.96	985.00	1,103.20	1,074.00	1,202.88
35	714.00	799.68	903.00	1,011.36	1,035.00	1,159.20	1,129.00	1,264.48
36	751.00	841.12	948.00	1,061.76	1,088.00	1,218.56	1,187.00	1,329.44
37	789.00	883.68	996.00	1,115.52	1,144.00	1,281.28	1,248.00	1,397.76
38	829.00	928.48	1,047.00	1,172.64	1,203.00	1,347.36	1,312.00	1,469.44
39	872.00	976.64	1,101.00	1,233.12	1,265.00	1,416.80	1,380.00	1,545.60
40	916.00	1,025.92	1,158.00	1,296.96	1,331.00	1,490.72	1,451.00	1,625.12
41	963.00	1,078.56	1,218.00	1,364.16	1,400.00	1,568.00	1,527.00	1,710.24
42	1,013.00	1,134.56	1,281.00	1,434.72	1,473.00	1,649.76	1,606.00	1,798.72
43	1,065.00	1,192.80	1,347.00	1,508.64	1,550.00	1,736.00	1,690.00	1,892.80
44	1,120.00	1,254.40	1,419.00	1,589.28	1,631.00	1,826.72	1,779.00	1,992.48
45	1,177.00	1,318.24	1,494.00	1,673.28	1,717.00	1,923.04	1,872.00	2,096.64
46	1,238.00	1,386.56	1,572.00	1,760.64	1,807.00	2,023.84	1,971.00	2,207.52
47	1,303.00	1,459.36	1,653.00	1,851.36	1,903.00	2,131.36	2,076.00	2,325.12
48	1,371.00	1,535.52	1,740.00	1,948.80	2,004.00	2,244.48	2,187.00	2,449.44
49	1,442.00	1,615.04	1,833.00	2,052.96	2,111.00	2,364.32	2,304.00	2,580.48
50	1,518.00	1,700.16	1,932.00	2,163.84	2,225.00	2,492.00	2,428.00	2,719.36
51	1,598.00	1,789.76	2,034.00	2,278.08	2,344.00	2,625.28	2,558.00	2,864.96
52	1,682.00	1,883.84	2,142.00	2,399.04	2,470.00	2,766.40	2,696.00	3,019.52
53	1,770.00	1,982.40	2,256.00	2,526.72	2,603.00	2,915.36	2,842.00	3,183.04
54	1,864.00	2,087.68	2,379.00	2,664.48	2,744.00	3,073.28	2,997.00	3,356.64
55	1,964.00	2,199.68	2,508.00	2,808.96	2,894.00	3,241.28	3,161.00	3,540.32
56	2,087.00	2,337.44	2,667.00	2,987.04	3,079.00	3,448.48	3,364.00	3,767.68
57	2,200.00	2,464.00	2,814.00	3,151.68	3,249.00	3,638.88	3,551.00	3,977.12
58	2,319.00	2,597.28	2,967.00	3,323.04	3,430.00	3,841.60	3,748.00	4,197.76
59	2,446.00	2,739.52	3,132.00	3,507.84	3,621.00	4,055.52	3,958.00	4,432.96
60	2,592.00	2,903.04	3,321.00	3,719.52	3,842.00	4,303.04	4,200.00	4,704.00
61	2,759.00	3,090.08	3,537.00	3,961.44	4,093.00	4,584.16	4,476.00	5,013.12
62	2,913.00	3,262.56	3,738.00	4,186.56	4,325.00	4,844.00	4,730.00	5,297.60
63	3,103.00	3,475.36	3,984.00	4,462.08	4,611.00	5,164.32	5,043.00	5,648.16
64	3,306.00	3,702.72	4,248.00	4,757.76	4,917.00	5,507.04	5,377.00	6,022.24
65	3,544.00	3,969.28	4,548.00	5,093.76	5,264.00	5,895.68	5,754.00	6,444.48
66	3,819.00	4,277.28	4,905.00	5,493.60	5,675.00	6,356.00	6,203.00	6,947.36
67	4,041.00	4,525.92	5,193.00	5,816.16	6,009.00	6,730.08	6,568.00	7,356.16
68	4,276.00	4,789.12	5,496.00	6,155.52	6,361.00	7,124.32	6,952.00	7,786.24
69	4,522.00	5,064.64	5,814.00	6,511.68	6,730.00	7,537.60	7,355.00	8,237.60
70	4,783.00	5,356.96	6,150.00	6,888.00	7,119.00	7,973.28	7,778.00	8,711.36
71	5,158.00	5,776.96	6,633.00	7,428.96	7,676.00	8,597.12	8,384.00	9,390.08
72	5,452.00	6,106.24	7,014.00	7,855.68	8,115.00	9,088.80	8,861.00	9,924.32
73	5,757.00	6,447.84	7,410.00	8,299.20	8,570.00	9,598.40	9,357.00	10,479.84
74	6,068.00	6,796.16	7,812.00	8,749.44	9,037.00	10,121.44	9,864.00	11,047.68
75	7,646.00	8,563.52	9,813.00	10,990.56	11,322.00	12,680.64	12,330.00	13,809.60
76	8,056.00	9,022.72	10,341.00	11,581.92	11,931.00	13,362.72	12,990.00	14,548.80
77	8,464.00	9,479.68	10,869.00	12,173.28	12,542.00	14,047.04	13,653.00	15,291.36
78	8,868.00	9,932.16	11,394.00	12,761.28	13,151.00	14,729.12	14,314.00	16,031.68
79	9,279.00	10,392.48	11,931.00	13,362.72	13,773.00	15,425.76	14,992.00	16,791.04
80	9,963.00	11,158.56	12,807.00	14,343.84	14,777.00	16,550.24	16,076.00	18,005.12
81	10,435.00	11,687.20	13,428.00	15,039.36	15,495.00	17,354.40	16,856.00	18,878.72
82	10,910.00	12,219.20	14,052.00	15,738.24	16,221.00	18,167.52	17,647.00	19,764.64
83	11,379.00	12,744.48	14,670.00	16,430.40	16,945.00	18,978.40	18,438.00	20,650.56
84	11,848.00	13,269.76	15,297.00	17,132.64	17,675.00	19,796.00	19,236.00	21,544.32
85	13,599.00	15,230.88	17,514.00	19,615.68	20,192.00	22,615.04	21,927.00	24,558.24

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	826.00	925.12	995.00	1,114.40	1,115.00	1,248.80	1,217.00	1,363.04
30	867.00	971.04	1,046.00	1,171.52	1,170.00	1,310.40	1,279.00	1,432.48
31	911.00	1,020.32	1,099.00	1,230.88	1,230.00	1,377.60	1,344.00	1,505.28
32	957.00	1,071.84	1,155.00	1,293.60	1,295.00	1,450.40	1,412.00	1,581.44
33	1,006.00	1,126.72	1,213.00	1,358.56	1,360.00	1,523.20	1,484.00	1,662.08
34	1,057.00	1,183.84	1,275.00	1,428.00	1,430.00	1,601.60	1,560.00	1,747.20
35	1,111.00	1,244.32	1,340.00	1,500.80	1,505.00	1,685.60	1,640.00	1,836.80
36	1,167.00	1,307.04	1,409.00	1,578.08	1,580.00	1,769.60	1,724.00	1,930.88
37	1,226.00	1,373.12	1,481.00	1,658.72	1,660.00	1,859.20	1,813.00	2,030.56
38	1,289.00	1,443.68	1,557.00	1,743.84	1,745.00	1,954.40	1,906.00	2,134.72
39	1,354.00	1,516.48	1,637.00	1,833.44	1,835.00	2,055.20	2,005.00	2,245.60
40	1,423.00	1,593.76	1,721.00	1,927.52	1,930.00	2,161.60	2,109.00	2,362.08
41	1,496.00	1,675.52	1,809.00	2,026.08	2,030.00	2,273.60	2,218.00	2,484.16
42	1,573.00	1,761.76	1,903.00	2,131.36	2,135.00	2,391.20	2,333.00	2,612.96
43	1,653.00	1,851.36	2,001.00	2,241.12	2,245.00	2,514.40	2,455.00	2,749.60
44	1,738.00	1,946.56	2,105.00	2,357.60	2,365.00	2,648.80	2,583.00	2,892.96
45	1,828.00	2,047.36	2,214.00	2,479.68	2,490.00	2,788.80	2,719.00	3,045.28
46	1,922.00	2,152.64	2,329.00	2,608.48	2,620.00	2,934.40	2,862.00	3,205.44
47	2,021.00	2,263.52	2,451.00	2,745.12	2,755.00	3,085.60	3,013.00	3,374.56
48	2,126.00	2,381.12	2,580.00	2,889.60	2,900.00	3,248.00	3,173.00	3,553.76
49	2,237.00	2,505.44	2,715.00	3,040.80	3,055.00	3,421.60	3,342.00	3,743.04
50	2,354.00	2,636.48	2,859.00	3,202.08	3,220.00	3,606.40	3,521.00	3,943.52
51	2,477.00	2,774.24	3,010.00	3,371.20	3,390.00	3,796.80	3,709.00	4,154.08
52	2,606.00	2,918.72	3,169.00	3,549.28	3,570.00	3,998.40	3,908.00	4,376.96
53	2,743.00	3,072.16	3,337.00	3,737.44	3,760.00	4,211.20	4,118.00	4,612.16
54	2,888.00	3,234.56	3,516.00	3,937.92	3,965.00	4,440.80	4,341.00	4,861.92
55	3,042.00	3,407.04	3,705.00	4,149.60	4,180.00	4,681.60	4,578.00	5,127.36
56	3,231.00	3,618.72	3,938.00	4,410.56	4,445.00	4,978.40	4,870.00	5,454.40
57	3,405.00	3,813.60	4,153.00	4,651.36	4,690.00	5,252.80	5,138.00	5,754.56
58	3,589.00	4,019.68	4,380.00	4,905.60	4,945.00	5,538.40	5,423.00	6,073.76
59	3,785.00	4,239.20	4,621.00	5,175.52	5,220.00	5,846.40	5,725.00	6,412.00
60	4,010.00	4,491.20	4,899.00	5,486.88	5,535.00	6,199.20	6,073.00	6,801.76
61	4,268.00	4,780.16	5,217.00	5,843.04	5,895.00	6,602.40	6,470.00	7,246.40
62	4,504.00	5,044.48	5,509.00	6,170.08	6,230.00	6,977.60	6,835.00	7,655.20
63	4,797.00	5,372.64	5,870.00	6,574.40	6,640.00	7,436.80	7,287.00	8,161.44
64	5,110.00	5,723.20	6,257.00	7,007.84	7,080.00	7,929.60	7,770.00	8,702.40
65	5,478.00	6,135.36	6,705.00	7,509.60	7,580.00	8,489.60	8,319.00	9,317.28
66	5,902.00	6,610.24	7,227.00	8,094.24	8,175.00	9,156.00	8,969.00	10,045.28
67	6,245.00	6,994.40	7,650.00	8,568.00	8,655.00	9,693.60	9,497.00	10,636.64
68	6,605.00	7,397.60	8,096.00	9,067.52	9,160.00	10,259.20	10,052.00	11,258.24
69	6,985.00	7,823.20	8,565.00	9,592.80	9,690.00	10,852.80	10,636.00	11,912.32
70	7,386.00	8,272.32	9,060.00	10,147.20	10,250.00	11,480.00	11,251.00	12,601.12
71	7,964.00	8,919.68	9,772.00	10,944.64	11,055.00	12,381.60	12,132.00	13,587.84
72	8,417.00	9,427.04	10,332.00	11,571.84	11,690.00	13,092.80	12,826.00	14,365.12
73	8,886.00	9,952.32	10,913.00	12,222.56	12,350.00	13,832.00	13,547.00	15,172.64
74	9,364.00	10,487.68	11,506.00	12,886.72	13,020.00	14,582.40	14,284.00	15,998.08
75	11,808.00	13,224.96	14,484.00	16,222.08	16,355.00	18,317.60	17,913.00	20,062.56
76	12,438.00	13,930.56	15,265.00	17,096.80	17,235.00	19,303.20	18,876.00	21,141.12
77	13,065.00	14,632.80	16,044.00	17,969.28	18,115.00	20,288.80	19,843.00	22,224.16
78	13,685.00	15,327.20	16,816.00	18,833.92	18,990.00	21,268.80	20,804.00	23,300.48
79	14,315.00	16,032.80	17,604.00	19,716.48	19,885.00	22,271.20	21,787.00	24,401.44
80	15,369.00	17,213.28	18,903.00	21,171.36	21,345.00	23,906.40	23,379.00	26,184.48
81	16,093.00	18,024.16	19,810.00	22,187.20	22,380.00	25,065.60	24,512.00	27,453.44
82	16,819.00	18,837.28	20,724.00	23,210.88	23,420.00	26,230.40	25,658.00	28,736.96
83	17,535.00	19,639.20	21,628.00	24,223.36	24,450.00	27,384.00	26,799.00	30,014.88
84	18,249.00	20,438.88	22,535.00	25,239.20	25,495.00	28,554.40	27,949.00	31,302.88
85	20,954.00	23,468.48	25,850.00	28,952.00	29,190.00	32,692.80	31,954.00	35,788.48

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Simple
Form Number: S2-SBIR-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,252.00	1,427.28	1,485.00	1,692.90	1,652.00	1,883.28	1,990.00	2,268.60
30	1,315.00	1,499.10	1,560.00	1,778.40	1,734.00	1,976.76	2,092.00	2,384.88
31	1,381.00	1,574.34	1,640.00	1,869.60	1,822.00	2,077.08	2,198.00	2,505.72
32	1,450.00	1,653.00	1,725.00	1,966.50	1,914.00	2,181.96	2,310.00	2,633.40
33	1,523.00	1,736.22	1,810.00	2,063.40	2,012.00	2,293.68	2,426.00	2,765.64
34	1,600.00	1,824.00	1,905.00	2,171.70	2,114.00	2,409.96	2,550.00	2,907.00
35	1,681.00	1,916.34	2,000.00	2,280.00	2,222.00	2,533.08	2,680.00	3,055.20
36	1,765.00	2,012.10	2,100.00	2,394.00	2,334.00	2,660.76	2,818.00	3,212.52
37	1,854.00	2,113.56	2,205.00	2,513.70	2,452.00	2,795.28	2,962.00	3,376.68
38	1,948.00	2,220.72	2,320.00	2,644.80	2,578.00	2,938.92	3,114.00	3,549.96
39	2,046.00	2,332.44	2,435.00	2,775.90	2,708.00	3,087.12	3,274.00	3,732.36
40	2,149.00	2,449.86	2,560.00	2,918.40	2,846.00	3,244.44	3,442.00	3,923.88
41	2,258.00	2,574.12	2,690.00	3,066.60	2,992.00	3,410.88	3,618.00	4,124.52
42	2,372.00	2,704.08	2,825.00	3,220.50	3,146.00	3,586.44	3,806.00	4,338.84
43	2,492.00	2,840.88	2,970.00	3,385.80	3,306.00	3,768.84	4,002.00	4,562.28
44	2,618.00	2,984.52	3,120.00	3,556.80	3,476.00	3,962.64	4,210.00	4,799.40
45	2,751.00	3,136.14	3,280.00	3,739.20	3,656.00	4,167.84	4,428.00	5,047.92
46	2,891.00	3,295.74	3,450.00	3,933.00	3,844.00	4,382.16	4,658.00	5,310.12
47	3,038.00	3,463.32	3,630.00	4,138.20	4,042.00	4,607.88	4,902.00	5,588.28
48	3,193.00	3,640.02	3,815.00	4,349.10	4,252.00	4,847.28	5,160.00	5,882.40
49	3,357.00	3,826.98	4,015.00	4,577.10	4,474.00	5,100.36	5,430.00	6,190.20
50	3,530.00	4,024.20	4,220.00	4,810.80	4,708.00	5,367.12	5,718.00	6,518.52
51	3,711.00	4,230.54	4,440.00	5,061.60	4,954.00	5,647.56	6,020.00	6,862.80
52	3,901.00	4,447.14	4,670.00	5,323.80	5,212.00	5,941.68	6,338.00	7,225.32
53	4,103.00	4,677.42	4,915.00	5,603.10	5,486.00	6,254.04	6,674.00	7,608.36
54	4,315.00	4,919.10	5,170.00	5,893.80	5,776.00	6,584.64	7,032.00	8,016.48
55	4,540.00	5,175.60	5,445.00	6,207.30	6,084.00	6,935.76	7,410.00	8,447.40
56	4,820.00	5,494.80	5,780.00	6,589.20	6,462.00	7,366.68	7,876.00	8,978.64
57	5,074.00	5,784.36	6,090.00	6,942.60	6,810.00	7,763.40	8,306.00	9,468.84
58	5,343.00	6,091.02	6,415.00	7,313.10	7,178.00	8,182.92	8,760.00	9,986.40
59	5,629.00	6,417.06	6,765.00	7,712.10	7,570.00	8,629.80	9,242.00	10,535.88
60	5,959.00	6,793.26	7,165.00	8,168.10	8,020.00	9,142.80	9,798.00	11,169.72
61	6,336.00	7,223.04	7,620.00	8,686.80	8,536.00	9,731.04	10,434.00	11,894.76
62	6,681.00	7,616.34	8,040.00	9,165.60	9,008.00	10,269.12	11,018.00	12,560.52
63	7,109.00	8,104.26	8,560.00	9,758.40	9,594.00	10,937.16	11,740.00	13,383.60
64	7,567.00	8,626.38	9,115.00	10,391.10	10,220.00	11,650.80	12,514.00	14,265.96
65	8,116.00	9,252.24	9,775.00	11,143.50	10,956.00	12,489.84	13,410.00	15,287.40
66	8,739.00	9,962.46	10,530.00	12,004.20	11,804.00	13,456.56	14,454.00	16,477.56
67	9,239.00	10,532.46	11,135.00	12,693.90	12,490.00	14,238.60	15,300.00	17,442.00
68	9,765.00	11,132.10	11,775.00	13,423.50	13,210.00	15,059.40	16,192.00	18,458.88
69	10,319.00	11,763.66	12,450.00	14,193.00	13,970.00	15,925.80	17,130.00	19,528.20
70	10,904.00	12,430.56	13,160.00	15,002.40	14,772.00	16,840.08	18,120.00	20,656.80
71	11,751.00	13,396.14	14,190.00	16,176.60	15,928.00	18,157.92	19,544.00	22,280.16
72	12,410.00	14,147.40	14,990.00	17,088.60	16,834.00	19,190.76	20,664.00	23,556.96
73	13,092.00	14,924.88	15,825.00	18,040.50	17,772.00	20,260.08	21,826.00	24,881.64
74	13,786.00	15,716.04	16,670.00	19,003.80	18,728.00	21,349.92	23,012.00	26,233.68
75	17,414.00	19,851.96	21,040.00	23,985.60	23,616.00	26,922.24	28,968.00	33,023.52
76	18,329.00	20,895.06	22,160.00	25,262.40	24,876.00	28,358.64	30,530.00	34,804.20
77	19,237.00	21,930.18	23,270.00	26,527.80	26,130.00	29,788.20	32,088.00	36,580.32
78	20,131.00	22,949.34	24,360.00	27,770.40	27,370.00	31,201.80	33,632.00	38,340.48
79	21,036.00	23,981.04	25,475.00	29,041.50	28,630.00	32,638.20	35,208.00	40,137.12
80	22,579.00	25,740.06	27,350.00	31,179.00	30,738.00	35,041.32	37,806.00	43,098.84
81	23,618.00	26,924.52	28,625.00	32,632.50	32,186.00	36,692.04	39,620.00	45,166.80
82	24,655.00	28,106.70	29,900.00	34,086.00	33,638.00	38,347.32	41,448.00	47,250.72
83	25,671.00	29,264.94	31,155.00	35,516.70	35,070.00	39,979.80	43,256.00	49,311.84
84	26,680.00	30,415.20	32,405.00	36,941.70	36,498.00	41,607.72	45,070.00	51,379.80
85	30,674.00	34,968.36	37,245.00	42,459.30	41,908.00	47,775.12	51,700.00	58,938.00

Form Number: SPL2-336-VA-0208

\$100,000

Comprehensive Coverage

11

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	177.00	194.70	276.00	303.60	339.00	372.90	384.00	422.40
30	188.00	206.80	292.00	321.20	359.00	394.90	406.00	446.60
31	199.00	218.90	310.00	341.00	379.00	416.90	428.00	470.80
32	211.00	232.10	328.00	360.80	402.00	442.20	452.00	497.20
33	223.00	245.30	348.00	382.80	425.00	467.50	478.00	525.80
34	236.00	259.60	368.00	404.80	451.00	496.10	506.00	556.60
35	251.00	276.10	390.00	429.00	477.00	524.70	536.00	589.60
36	266.00	292.60	414.00	455.40	506.00	556.60	568.00	624.80
37	282.00	310.20	440.00	484.00	537.00	590.70	604.00	664.40
38	299.00	328.90	466.00	512.60	570.00	627.00	640.00	704.00
39	318.00	349.80	496.00	545.60	605.00	665.50	678.00	745.80
40	337.00	370.70	526.00	578.60	643.00	707.30	720.00	792.00
41	358.00	393.80	560.00	616.00	683.00	751.30	766.00	842.60
42	381.00	419.10	594.00	653.40	726.00	798.60	814.00	895.40
43	404.00	444.40	632.00	695.20	772.00	849.20	864.00	950.40
44	430.00	473.00	672.00	739.20	821.00	903.10	920.00	1,012.00
45	457.00	502.70	716.00	787.60	874.00	961.40	980.00	1,078.00
46	486.00	534.60	762.00	838.20	931.00	1,024.10	1,042.00	1,146.20
47	517.00	568.70	810.00	891.00	991.00	1,090.10	1,110.00	1,221.00
48	551.00	606.10	864.00	950.40	1,057.00	1,162.70	1,184.00	1,302.40
49	586.00	644.60	922.00	1,014.20	1,127.00	1,239.70	1,262.00	1,388.20
50	625.00	687.50	982.00	1,080.20	1,202.00	1,322.20	1,346.00	1,480.60
51	665.00	731.50	1,048.00	1,152.80	1,282.00	1,410.20	1,436.00	1,579.60
52	709.00	779.90	1,116.00	1,227.60	1,368.00	1,504.80	1,532.00	1,685.20
53	755.00	830.50	1,192.00	1,311.20	1,460.00	1,606.00	1,636.00	1,799.60
54	805.00	885.50	1,272.00	1,399.20	1,560.00	1,716.00	1,748.00	1,922.80
55	858.00	943.80	1,358.00	1,493.80	1,666.00	1,832.60	1,868.00	2,054.80
56	924.00	1,016.40	1,464.00	1,610.40	1,797.00	1,976.70	2,014.00	2,215.40
57	986.00	1,084.60	1,564.00	1,720.40	1,921.00	2,113.10	2,154.00	2,369.40
58	1,053.00	1,158.30	1,672.00	1,839.20	2,056.00	2,261.60	2,304.00	2,534.40
59	1,125.00	1,237.50	1,790.00	1,969.00	2,201.00	2,421.10	2,466.00	2,712.60
60	1,209.00	1,329.90	1,926.00	2,118.60	2,368.00	2,604.80	2,654.00	2,919.40
61	1,306.00	1,436.60	2,080.00	2,288.00	2,559.00	2,814.90	2,866.00	3,152.60
62	1,399.00	1,538.90	2,230.00	2,453.00	2,742.00	3,016.20	3,072.00	3,379.20
63	1,514.00	1,665.40	2,412.00	2,653.20	2,965.00	3,261.50	3,320.00	3,652.00
64	1,638.00	1,801.80	2,608.00	2,868.80	3,205.00	3,525.50	3,588.00	3,946.80
65	1,791.00	1,970.10	2,842.00	3,126.20	3,485.00	3,833.50	3,896.00	4,285.60
66	1,957.00	2,152.70	3,106.00	3,416.60	3,805.00	4,185.50	4,250.00	4,675.00
67	2,100.00	2,310.00	3,330.00	3,663.00	4,077.00	4,484.70	4,552.00	5,007.20
68	2,252.00	2,477.20	3,568.00	3,924.80	4,365.00	4,801.50	4,870.00	5,357.00
69	2,412.00	2,653.20	3,818.00	4,199.80	4,667.00	5,133.70	5,204.00	5,724.40
70	2,581.00	2,839.10	4,084.00	4,492.40	4,986.00	5,484.60	5,554.00	6,109.40
71	2,815.00	3,096.50	4,448.00	4,892.80	5,424.00	5,966.40	6,038.00	6,641.80
72	3,006.00	3,306.60	4,746.00	5,220.60	5,781.00	6,359.10	6,430.00	7,073.00
73	3,204.00	3,524.40	5,054.00	5,559.40	6,152.00	6,767.20	6,836.00	7,519.60
74	3,404.00	3,744.40	5,368.00	5,904.80	6,528.00	7,180.80	7,250.00	7,975.00
75	4,330.00	4,763.00	6,786.00	7,464.60	8,213.00	9,034.30	9,092.00	10,001.20
76	4,586.00	5,044.60	7,186.00	7,904.60	8,689.00	9,557.90	9,610.00	10,571.00
77	4,839.00	5,322.90	7,580.00	8,338.00	9,160.00	10,122.00	10,176.00	11,134.20
78	5,084.00	5,592.40	7,968.00	8,764.80	9,623.00	10,585.30	10,628.00	11,690.80
79	5,327.00	5,859.70	8,354.00	9,189.40	10,087.00	11,095.70	11,134.00	12,247.40
80	5,721.00	6,293.10	8,964.00	9,860.40	10,809.00	11,889.90	11,916.00	13,107.60
81	5,986.00	6,584.60	9,390.00	10,329.00	11,318.00	12,449.80	12,470.00	13,717.00
82	6,246.00	6,870.60	9,810.00	10,791.00	11,824.00	13,006.40	13,024.00	14,326.40
83	6,496.00	7,145.60	10,220.00	11,242.00	12,321.00	13,553.10	13,568.00	14,924.80
84	6,741.00	7,415.10	10,626.00	11,688.60	12,814.00	14,095.40	14,110.00	15,521.00
85	7,714.00	8,485.40	12,108.00	13,318.80	14,547.00	16,001.70	15,970.00	17,567.00

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	322.00	360.64	414.00	463.68	484.00	542.08	535.00	599.20
30	341.00	381.92	438.00	490.56	512.00	573.44	565.00	632.80
31	361.00	404.32	465.00	520.80	541.00	605.92	598.00	669.76
32	382.00	427.84	492.00	551.04	573.00	641.76	633.00	708.96
33	405.00	453.60	522.00	584.64	607.00	679.84	670.00	750.40
34	429.00	480.48	552.00	618.24	643.00	720.16	709.00	794.08
35	455.00	509.60	585.00	655.20	682.00	763.84	752.00	842.24
36	483.00	540.96	621.00	695.52	723.00	809.76	797.00	892.64
37	512.00	573.44	660.00	739.20	767.00	859.04	845.00	946.40
38	543.00	608.16	699.00	782.88	814.00	911.68	897.00	1,004.64
39	577.00	646.24	744.00	833.28	865.00	968.80	952.00	1,066.24
40	612.00	685.44	789.00	883.68	918.00	1,028.16	1,011.00	1,132.32
41	650.00	728.00	840.00	940.80	976.00	1,093.12	1,074.00	1,202.88
42	691.00	773.92	891.00	997.92	1,037.00	1,161.44	1,142.00	1,279.04
43	734.00	822.08	948.00	1,061.76	1,103.00	1,235.36	1,214.00	1,359.68
44	781.00	874.72	1,008.00	1,128.96	1,173.00	1,313.76	1,292.00	1,447.04
45	831.00	930.72	1,074.00	1,202.88	1,249.00	1,398.88	1,375.00	1,540.00
46	884.00	990.08	1,143.00	1,280.16	1,330.00	1,489.60	1,464.00	1,639.68
47	941.00	1,053.92	1,215.00	1,360.80	1,417.00	1,587.04	1,560.00	1,747.20
48	1,002.00	1,122.24	1,296.00	1,451.52	1,510.00	1,691.20	1,663.00	1,862.56
49	1,067.00	1,195.04	1,383.00	1,548.96	1,610.00	1,803.20	1,773.00	1,985.76
50	1,137.00	1,273.44	1,473.00	1,649.76	1,718.00	1,924.16	1,891.00	2,117.92
51	1,212.00	1,357.44	1,572.00	1,760.64	1,832.00	2,051.84	2,017.00	2,259.04
52	1,291.00	1,445.92	1,674.00	1,874.88	1,954.00	2,188.48	2,153.00	2,411.36
53	1,377.00	1,542.24	1,788.00	2,002.56	2,086.00	2,336.32	2,298.00	2,573.76
54	1,468.00	1,644.16	1,908.00	2,136.96	2,228.00	2,495.36	2,455.00	2,749.60
55	1,567.00	1,755.04	2,037.00	2,281.44	2,380.00	2,665.60	2,623.00	2,937.76
56	1,687.00	1,889.44	2,196.00	2,459.52	2,566.00	2,873.92	2,828.00	3,167.36
57	1,802.00	2,018.24	2,346.00	2,627.52	2,744.00	3,073.28	3,025.00	3,388.00
58	1,925.00	2,156.00	2,508.00	2,808.96	2,935.00	3,287.20	3,237.00	3,625.44
59	2,059.00	2,306.08	2,685.00	3,007.20	3,142.00	3,519.04	3,466.00	3,881.92
60	2,213.00	2,478.56	2,889.00	3,235.68	3,380.00	3,785.60	3,729.00	4,176.48
61	2,391.00	2,677.92	3,120.00	3,494.40	3,653.00	4,091.36	4,029.00	4,512.48
62	2,562.00	2,869.44	3,345.00	3,746.40	3,915.00	4,384.80	4,318.00	4,836.16
63	2,772.00	3,104.64	3,618.00	4,052.16	4,234.00	4,742.08	4,668.00	5,228.16
64	2,999.00	3,358.88	3,912.00	4,381.44	4,578.00	5,127.36	5,046.00	5,651.52
65	3,274.00	3,666.88	4,263.00	4,774.56	4,981.00	5,578.72	5,484.00	6,142.08
66	3,578.00	4,007.36	4,659.00	5,218.08	5,439.00	6,091.68	5,986.00	6,704.32
67	3,839.00	4,299.68	4,995.00	5,594.40	5,830.00	6,529.60	6,413.00	7,182.56
68	4,115.00	4,608.80	5,352.00	5,994.24	6,243.00	6,992.16	6,864.00	7,687.68
69	4,407.00	4,935.84	5,727.00	6,414.24	6,678.00	7,479.36	7,338.00	8,218.56
70	4,716.00	5,281.92	6,126.00	6,861.12	7,136.00	7,992.32	7,837.00	8,777.44
71	5,141.00	5,757.92	6,672.00	7,472.64	7,766.00	8,697.92	8,523.00	9,545.76
72	5,489.00	6,147.68	7,119.00	7,973.28	8,281.00	9,274.72	9,082.00	10,171.84
73	5,850.00	6,552.00	7,581.00	8,490.72	8,815.00	9,872.80	9,661.00	10,820.32
74	6,217.00	6,963.04	8,052.00	9,018.24	9,357.00	10,479.84	10,250.00	11,480.00
75	7,889.00	8,835.68	10,179.00	11,400.48	11,791.00	13,205.92	12,880.00	14,425.60
76	8,357.00	9,359.84	10,779.00	12,072.48	12,478.00	13,975.36	13,622.00	15,256.64
77	8,818.00	9,876.16	11,370.00	12,734.40	13,160.00	14,739.20	14,359.00	16,082.08
78	9,269.00	10,381.28	11,952.00	13,386.24	13,828.00	15,487.36	15,082.00	16,891.84
79	9,717.00	10,883.04	12,531.00	14,034.72	14,497.00	16,236.64	15,807.00	17,703.84
80	10,434.00	11,686.08	13,446.00	15,059.52	15,543.00	17,408.16	16,933.00	18,964.96
81	10,924.00	12,234.88	14,085.00	15,775.20	16,279.00	18,232.48	17,730.00	19,857.60
82	11,405.00	12,773.60	14,715.00	16,480.80	17,009.00	19,050.08	18,522.00	20,744.64
83	11,872.00	13,296.64	15,330.00	17,169.60	17,723.00	19,849.76	19,300.00	21,616.00
84	12,331.00	13,810.72	15,939.00	17,851.68	18,433.00	20,644.96	20,074.00	22,482.88
85	14,090.00	15,780.80	18,162.00	20,341.44	20,955.00	23,469.60	22,765.00	25,496.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	497.00	556.64	609.00	682.08	690.00	772.80	762.00	853.44
30	526.00	589.12	645.00	722.40	730.00	817.60	806.00	902.72
31	557.00	623.84	682.00	763.84	775.00	868.00	853.00	955.36
32	591.00	661.92	723.00	809.76	820.00	918.40	904.00	1,012.48
33	626.00	701.12	766.00	857.92	870.00	974.40	957.00	1,071.84
34	663.00	742.56	812.00	909.44	920.00	1,030.40	1,014.00	1,135.68
35	703.00	787.36	861.00	964.32	975.00	1,092.00	1,075.00	1,204.00
36	746.00	835.52	913.00	1,022.56	1,035.00	1,159.20	1,141.00	1,277.92
37	791.00	885.92	969.00	1,085.28	1,100.00	1,232.00	1,210.00	1,355.20
38	840.00	940.80	1,028.00	1,151.36	1,165.00	1,304.80	1,284.00	1,438.08
39	891.00	997.92	1,092.00	1,223.04	1,240.00	1,388.80	1,364.00	1,527.68
40	946.00	1,059.52	1,159.00	1,298.08	1,315.00	1,472.80	1,448.00	1,621.76
41	1,005.00	1,125.60	1,231.00	1,378.72	1,400.00	1,568.00	1,539.00	1,723.68
42	1,068.00	1,196.16	1,308.00	1,464.96	1,485.00	1,663.20	1,636.00	1,832.32
43	1,135.00	1,271.20	1,391.00	1,557.92	1,580.00	1,769.60	1,739.00	1,947.68
44	1,206.00	1,350.72	1,479.00	1,656.48	1,680.00	1,881.60	1,851.00	2,073.12
45	1,283.00	1,436.96	1,574.00	1,762.88	1,790.00	2,004.80	1,970.00	2,206.40
46	1,365.00	1,528.80	1,675.00	1,876.00	1,905.00	2,133.60	2,097.00	2,348.64
47	1,453.00	1,627.36	1,783.00	1,996.96	2,025.00	2,268.00	2,234.00	2,502.08
48	1,547.00	1,732.64	1,900.00	2,128.00	2,160.00	2,419.20	2,381.00	2,666.72
49	1,647.00	1,844.64	2,024.00	2,266.88	2,305.00	2,581.60	2,538.00	2,842.56
50	1,755.00	1,965.60	2,158.00	2,416.96	2,455.00	2,749.60	2,707.00	3,031.84
51	1,870.00	2,094.40	2,299.00	2,574.88	2,620.00	2,934.40	2,887.00	3,233.44
52	1,992.00	2,231.04	2,451.00	2,745.12	2,790.00	3,124.80	3,080.00	3,449.60
53	2,123.00	2,377.76	2,614.00	2,927.68	2,980.00	3,337.60	3,287.00	3,681.44
54	2,264.00	2,535.68	2,790.00	3,124.80	3,180.00	3,561.60	3,510.00	3,931.20
55	2,416.00	2,705.92	2,978.00	3,335.36	3,395.00	3,802.40	3,749.00	4,198.88
56	2,601.00	2,913.12	3,207.00	3,591.84	3,660.00	4,099.20	4,041.00	4,525.92
57	2,777.00	3,110.24	3,427.00	3,838.24	3,910.00	4,379.20	4,320.00	4,838.40
58	2,966.00	3,321.92	3,663.00	4,102.56	4,180.00	4,681.60	4,621.00	5,175.52
59	3,171.00	3,551.52	3,918.00	4,388.16	4,475.00	5,012.00	4,946.00	5,539.52
60	3,409.00	3,818.08	4,213.00	4,718.56	4,815.00	5,392.80	5,321.00	5,959.52
61	3,682.00	4,123.84	4,552.00	5,098.24	5,200.00	5,824.00	5,750.00	6,440.00
62	3,946.00	4,419.52	4,879.00	5,464.48	5,575.00	6,244.00	6,163.00	6,902.56
63	4,268.00	4,780.16	5,278.00	5,911.36	6,030.00	6,753.60	6,665.00	7,464.80
64	4,617.00	5,171.04	5,710.00	6,395.20	6,520.00	7,302.40	7,207.00	8,071.84
65	5,044.00	5,649.28	6,230.00	6,977.60	7,105.00	7,957.60	7,847.00	8,788.64
66	5,513.00	6,174.56	6,808.00	7,624.96	7,765.00	8,696.80	8,569.00	9,597.28
67	5,914.00	6,623.68	7,303.00	8,179.36	8,325.00	9,324.00	9,186.00	10,288.32
68	6,340.00	7,100.80	7,827.00	8,766.24	8,920.00	9,990.40	9,839.00	11,019.68
69	6,791.00	7,605.92	8,382.00	9,387.84	9,545.00	10,690.40	10,527.00	11,790.24
70	7,267.00	8,139.04	8,967.00	10,043.04	10,210.00	11,435.20	11,252.00	12,602.24
71	7,922.00	8,872.64	9,773.00	10,945.76	11,120.00	12,454.40	12,249.00	13,718.88
72	8,459.00	9,474.08	10,434.00	11,686.08	11,865.00	13,288.80	13,064.00	14,631.68
73	9,017.00	10,099.04	11,119.00	12,453.28	12,635.00	14,151.20	13,909.00	15,578.08
74	9,581.00	10,730.72	11,815.00	13,232.80	13,420.00	15,030.40	14,768.00	16,540.16
75	12,170.00	13,630.40	14,975.00	16,772.00	16,965.00	19,000.80	18,629.00	20,864.48
76	12,890.00	14,436.80	15,863.00	17,766.56	17,965.00	20,120.80	19,718.00	22,084.16
77	13,601.00	15,233.12	16,741.00	18,749.92	18,950.00	21,224.00	20,797.00	23,292.64
78	14,294.00	16,009.28	17,600.00	19,712.00	19,920.00	22,310.40	21,856.00	24,478.72
79	14,982.00	16,779.84	18,455.00	20,669.60	20,885.00	23,391.20	22,914.00	25,663.68
80	16,088.00	18,018.56	19,816.00	22,193.92	22,410.00	25,099.20	24,575.00	27,524.00
81	16,839.00	18,859.68	20,754.00	23,244.48	23,475.00	26,292.00	25,738.00	28,826.56
82	17,576.00	19,685.12	21,679.00	24,280.48	24,525.00	27,468.00	26,891.00	30,117.92
83	18,289.00	20,483.68	22,578.00	25,287.36	25,550.00	28,616.00	28,019.00	31,381.28
84	18,988.00	21,266.56	23,465.00	26,280.80	26,565.00	29,752.80	29,138.00	32,634.56
85	21,706.00	24,310.72	26,793.00	30,008.16	30,270.00	33,902.40	33,153.00	37,131.36

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound 2x Max
Form Number: S2-CMP2-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>	<u>\$ 16,000</u>
Community Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>
Issue Age								
18-29	737.00	840.18	885.00	1,008.90	994.00	1,133.16	1,218.00	1,388.52
30	781.00	890.34	940.00	1,071.60	1,052.00	1,199.28	1,290.00	1,470.60
31	827.00	942.78	995.00	1,134.30	1,114.00	1,269.96	1,364.00	1,554.96
32	876.00	998.64	1,055.00	1,202.70	1,182.00	1,347.48	1,446.00	1,648.44
33	928.00	1,057.92	1,115.00	1,271.10	1,252.00	1,427.28	1,532.00	1,746.48
34	984.00	1,121.76	1,180.00	1,345.20	1,326.00	1,511.64	1,624.00	1,851.36
35	1,043.00	1,189.02	1,255.00	1,430.70	1,406.00	1,602.84	1,722.00	1,963.08
36	1,106.00	1,260.84	1,330.00	1,516.20	1,492.00	1,700.88	1,826.00	2,081.64
37	1,173.00	1,337.22	1,410.00	1,607.40	1,582.00	1,803.48	1,938.00	2,209.32
38	1,245.00	1,419.30	1,495.00	1,704.30	1,680.00	1,915.20	2,056.00	2,343.84
39	1,322.00	1,507.08	1,590.00	1,812.60	1,782.00	2,031.48	2,184.00	2,489.76
40	1,403.00	1,599.42	1,685.00	1,920.90	1,892.00	2,156.88	2,318.00	2,642.52
41	1,489.00	1,697.46	1,790.00	2,040.60	2,010.00	2,291.40	2,462.00	2,806.68
42	1,582.00	1,803.48	1,905.00	2,171.70	2,136.00	2,435.04	2,616.00	2,982.24
43	1,680.00	1,915.20	2,020.00	2,302.80	2,270.00	2,587.80	2,782.00	3,171.48
44	1,786.00	2,036.04	2,150.00	2,451.00	2,412.00	2,749.68	2,958.00	3,372.12
45	1,899.00	2,164.86	2,285.00	2,604.90	2,566.00	2,925.24	3,148.00	3,588.72
46	2,019.00	2,301.66	2,430.00	2,770.20	2,730.00	3,112.20	3,350.00	3,819.00
47	2,148.00	2,448.72	2,585.00	2,946.90	2,906.00	3,312.84	3,566.00	4,065.24
48	2,286.00	2,606.04	2,755.00	3,140.70	3,094.00	3,527.16	3,800.00	4,332.00
49	2,433.00	2,773.62	2,930.00	3,340.20	3,294.00	3,755.16	4,048.00	4,614.72
50	2,591.00	2,953.74	3,125.00	3,562.50	3,510.00	4,001.40	4,316.00	4,920.24
51	2,758.00	3,144.12	3,325.00	3,790.50	3,740.00	4,263.60	4,598.00	5,241.72
52	2,937.00	3,348.18	3,545.00	4,041.30	3,984.00	4,541.76	4,902.00	5,588.28
53	3,128.00	3,565.92	3,775.00	4,303.50	4,246.00	4,840.44	5,228.00	5,959.92
54	3,333.00	3,799.62	4,025.00	4,588.50	4,528.00	5,161.92	5,580.00	6,361.20
55	3,554.00	4,051.56	4,290.00	4,890.60	4,832.00	5,508.48	5,956.00	6,789.84
56	3,822.00	4,357.08	4,620.00	5,266.80	5,202.00	5,930.28	6,414.00	7,311.96
57	4,078.00	4,648.92	4,930.00	5,620.20	5,554.00	6,331.56	6,854.00	7,813.56
58	4,353.00	4,962.42	5,265.00	6,002.10	5,932.00	6,762.48	7,326.00	8,351.64
59	4,650.00	5,301.00	5,625.00	6,412.50	6,342.00	7,229.88	7,836.00	8,933.04
60	4,996.00	5,695.44	6,045.00	6,891.30	6,818.00	7,772.52	8,426.00	9,605.64
61	5,394.00	6,149.16	6,530.00	7,444.20	7,364.00	8,394.96	9,104.00	10,378.56
62	5,777.00	6,585.78	6,995.00	7,974.30	7,892.00	8,996.88	9,758.00	11,124.12
63	6,248.00	7,122.72	7,570.00	8,629.80	8,536.00	9,731.04	10,556.00	12,033.84
64	6,758.00	7,704.12	8,190.00	9,336.60	9,234.00	10,526.76	11,420.00	13,018.80
65	7,396.00	8,431.44	8,955.00	10,208.70	10,088.00	11,500.32	12,460.00	14,204.40
66	8,084.00	9,215.76	9,785.00	11,154.90	11,026.00	12,569.64	13,616.00	15,522.24
67	8,673.00	9,887.22	10,500.00	11,970.00	11,828.00	13,483.92	14,606.00	16,650.84
68	9,298.00	10,599.72	11,260.00	12,836.40	12,680.00	14,455.20	15,654.00	17,845.56
69	9,959.00	11,353.26	12,060.00	13,748.40	13,582.00	15,483.48	16,764.00	19,110.96
70	10,659.00	12,151.26	12,905.00	14,711.70	14,534.00	16,568.76	17,934.00	20,444.76
71	11,622.00	13,249.08	14,075.00	16,045.50	15,844.00	18,062.16	19,546.00	22,282.44
72	12,409.00	14,146.26	15,030.00	17,134.20	16,918.00	19,286.52	20,868.00	23,789.52
73	13,226.00	15,077.64	16,020.00	18,262.80	18,034.00	20,558.76	22,238.00	25,351.32
74	14,051.00	16,018.14	17,020.00	19,402.80	19,162.00	21,844.68	23,630.00	26,938.20
75	17,889.00	20,393.46	21,650.00	24,681.00	24,340.00	27,747.60	29,950.00	34,143.00
76	18,944.00	21,596.16	22,930.00	26,140.20	25,780.00	29,389.20	31,726.00	36,167.64
77	19,979.00	22,776.06	24,195.00	27,582.30	27,202.00	31,010.28	33,482.00	38,169.48
78	20,985.00	23,922.90	25,420.00	28,978.80	28,588.00	32,590.32	35,200.00	40,128.00
79	21,979.00	25,056.06	26,635.00	30,363.90	29,964.00	34,158.96	36,910.00	42,077.40
80	23,601.00	26,905.14	28,605.00	32,609.70	32,176.00	36,680.64	39,632.00	45,180.48
81	24,682.00	28,137.48	29,930.00	34,120.20	33,678.00	38,392.92	41,508.00	47,319.12
82	25,737.00	29,340.18	31,230.00	35,602.20	35,152.00	40,073.28	43,358.00	49,428.12
83	26,750.00	30,495.00	32,480.00	37,027.20	36,578.00	41,698.92	45,156.00	51,477.84
84	27,739.00	31,622.46	33,705.00	38,423.70	37,976.00	43,292.64	46,930.00	53,500.20
85	31,753.00	36,198.42	38,570.00	43,969.80	43,412.00	49,489.68	53,586.00	61,088.04

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$100,000

Lifetime Payment Plan Indexing: 5% Compound No Max
90 day Elimination Period Form Number: S2-CMP-VA
Married One Insured Rates Comprehensive Coverage

		Annual Premiums			
Facility Monthly Cash Benefit		\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit		\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age					
18-29	659.00	724.90	885.00	973.50	
30	675.00	742.50	906.00	996.60	
31	691.00	760.10	928.00	1,020.80	
32	708.00	778.80	950.00	1,045.00	
33	725.00	797.50	974.00	1,071.40	
34	743.00	817.30	997.00	1,096.70	
35	762.00	838.20	1,022.00	1,124.20	
36	781.00	859.10	1,047.00	1,151.70	
37	800.00	880.00	1,074.00	1,181.40	
38	820.00	902.00	1,101.00	1,211.10	
39	841.00	925.10	1,129.00	1,241.90	
40	863.00	949.30	1,158.00	1,273.80	
41	886.00	974.60	1,189.00	1,307.90	
42	909.00	999.90	1,220.00	1,342.00	
43	933.00	1,026.30	1,253.00	1,378.30	
44	959.00	1,054.90	1,287.00	1,415.70	
45	985.00	1,083.50	1,323.00	1,455.30	
46	1,012.00	1,113.20	1,360.00	1,496.00	
47	1,041.00	1,145.10	1,398.00	1,537.80	
48	1,071.00	1,178.10	1,439.00	1,582.90	
49	1,102.00	1,212.20	1,481.00	1,629.10	
50	1,135.00	1,248.50	1,525.00	1,677.50	
51	1,169.00	1,285.90	1,571.00	1,728.10	
52	1,204.00	1,324.40	1,619.00	1,780.90	
53	1,242.00	1,366.20	1,670.00	1,837.00	
54	1,281.00	1,409.10	1,723.00	1,895.30	
55	1,322.00	1,454.20	1,780.00	1,958.00	
56	1,377.00	1,514.70	1,854.00	2,039.40	
57	1,424.00	1,566.40	1,917.00	2,108.70	
58	1,473.00	1,620.30	1,983.00	2,181.30	
59	1,524.00	1,676.40	2,054.00	2,259.40	
60	1,586.00	1,744.60	2,137.00	2,350.70	
61	1,658.00	1,823.80	2,235.00	2,458.50	
62	1,720.00	1,892.00	2,319.00	2,550.90	
63	1,801.00	1,981.10	2,428.00	2,670.80	
64	1,888.00	2,076.80	2,544.00	2,798.40	
65	1,978.00	2,175.80	2,661.00	2,927.10	
66	2,098.00	2,307.80	2,821.00	3,103.10	
67	2,186.00	2,404.60	2,940.00	3,234.00	
68	2,279.00	2,506.90	3,063.00	3,369.30	
69	2,376.00	2,613.60	3,193.00	3,512.30	
70	2,478.00	2,725.80	3,328.00	3,660.80	
71	2,637.00	2,900.70	3,538.00	3,891.80	
72	2,752.00	3,027.20	3,690.00	4,059.00	
73	2,871.00	3,158.10	3,847.00	4,231.70	
74	2,992.00	3,291.20	4,007.00	4,407.70	
75	3,700.00	4,070.00	4,923.00	5,415.30	
76	3,859.00	4,244.90	5,131.00	5,644.10	
77	4,018.00	4,419.80	5,339.00	5,872.90	
78	4,174.00	4,591.40	5,545.00	6,099.50	
79	4,334.00	4,767.40	5,756.00	6,331.60	
80	4,611.00	5,072.10	6,112.00	6,723.20	
81	4,796.00	5,275.60	6,357.00	6,992.70	
82	4,983.00	5,481.30	6,606.00	7,266.60	
83	5,169.00	5,685.90	6,855.00	7,540.50	
84	5,356.00	5,891.60	7,106.00	7,816.60	
85	6,085.00	6,693.50	8,021.00	8,823.10	

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	857.00	942.70	1,318.00	1,449.80	1,594.00	1,753.40	1,770.00	1,947.00
30	877.00	964.70	1,350.00	1,485.00	1,632.00	1,795.20	1,812.00	1,993.20
31	898.00	987.80	1,382.00	1,520.20	1,671.00	1,838.10	1,856.00	2,041.60
32	920.00	1,012.00	1,416.00	1,557.60	1,712.00	1,883.20	1,900.00	2,090.00
33	942.00	1,036.20	1,450.00	1,595.00	1,754.00	1,929.40	1,948.00	2,142.80
34	965.00	1,061.50	1,486.00	1,634.60	1,797.00	1,976.70	1,994.00	2,193.40
35	989.00	1,087.90	1,524.00	1,676.40	1,841.00	2,025.10	2,044.00	2,248.40
36	1,013.00	1,114.30	1,562.00	1,718.20	1,887.00	2,075.70	2,094.00	2,303.40
37	1,038.00	1,141.80	1,600.00	1,760.00	1,935.00	2,128.50	2,148.00	2,362.80
38	1,064.00	1,170.40	1,640.00	1,804.00	1,984.00	2,182.40	2,202.00	2,422.20
39	1,091.00	1,200.10	1,682.00	1,850.20	2,035.00	2,238.50	2,258.00	2,483.80
40	1,119.00	1,230.90	1,726.00	1,898.60	2,087.00	2,295.70	2,316.00	2,547.60
41	1,148.00	1,262.80	1,772.00	1,949.20	2,142.00	2,356.20	2,378.00	2,615.80
42	1,178.00	1,295.80	1,818.00	1,999.80	2,199.00	2,418.90	2,440.00	2,684.00
43	1,209.00	1,329.90	1,866.00	2,052.60	2,258.00	2,483.80	2,506.00	2,756.60
44	1,241.00	1,365.10	1,918.00	2,109.80	2,319.00	2,550.90	2,574.00	2,831.40
45	1,275.00	1,402.50	1,970.00	2,167.00	2,383.00	2,621.30	2,646.00	2,910.60
46	1,310.00	1,441.00	2,024.00	2,226.40	2,450.00	2,695.00	2,720.00	2,992.00
47	1,346.00	1,480.60	2,082.00	2,290.20	2,519.00	2,770.90	2,796.00	3,075.60
48	1,384.00	1,522.40	2,142.00	2,356.20	2,592.00	2,851.20	2,878.00	3,165.80
49	1,424.00	1,566.40	2,204.00	2,424.40	2,668.00	2,934.80	2,962.00	3,258.20
50	1,465.00	1,611.50	2,270.00	2,497.00	2,748.00	3,022.80	3,050.00	3,355.00
51	1,508.00	1,658.80	2,338.00	2,571.80	2,830.00	3,113.00	3,142.00	3,456.20
52	1,553.00	1,708.30	2,408.00	2,648.80	2,917.00	3,208.70	3,238.00	3,561.80
53	1,600.00	1,760.00	2,484.00	2,732.40	3,009.00	3,309.90	3,340.00	3,674.00
54	1,650.00	1,815.00	2,562.00	2,818.20	3,104.00	3,414.40	3,446.00	3,790.60
55	1,702.00	1,872.20	2,644.00	2,908.40	3,205.00	3,525.50	3,560.00	3,916.00
56	1,771.00	1,948.10	2,754.00	3,029.40	3,340.00	3,674.00	3,708.00	4,078.80
57	1,830.00	2,013.00	2,848.00	3,132.80	3,453.00	3,798.30	3,834.00	4,217.40
58	1,891.00	2,080.10	2,946.00	3,240.60	3,572.00	3,929.20	3,966.00	4,362.60
59	1,956.00	2,151.60	3,048.00	3,352.80	3,698.00	4,067.80	4,108.00	4,518.80
60	2,034.00	2,237.40	3,172.00	3,489.20	3,850.00	4,235.00	4,274.00	4,701.40
61	2,125.00	2,337.50	3,316.00	3,647.60	4,025.00	4,427.50	4,470.00	4,917.00
62	2,203.00	2,423.30	3,440.00	3,784.00	4,176.00	4,593.60	4,638.00	5,101.80
63	2,305.00	2,535.50	3,602.00	3,962.20	4,373.00	4,810.30	4,856.00	5,341.60
64	2,414.00	2,655.40	3,776.00	4,153.60	4,583.00	5,041.30	5,088.00	5,596.80
65	2,532.00	2,785.20	3,956.00	4,351.60	4,797.00	5,276.70	5,322.00	5,854.20
66	2,685.00	2,953.50	4,196.00	4,615.60	5,087.00	5,595.70	5,642.00	6,206.20
67	2,797.00	3,076.70	4,372.00	4,809.20	5,301.00	5,831.10	5,880.00	6,468.00
68	2,914.00	3,205.40	4,558.00	5,013.80	5,525.00	6,077.50	6,126.00	6,738.60
69	3,037.00	3,340.70	4,752.00	5,227.20	5,760.00	6,336.00	6,386.00	7,024.60
70	3,166.00	3,482.60	4,956.00	5,451.60	6,007.00	6,607.70	6,656.00	7,321.60
71	3,368.00	3,704.80	5,274.00	5,801.40	6,387.00	7,025.70	7,076.00	7,783.60
72	3,514.00	3,865.40	5,504.00	6,054.40	6,664.00	7,330.40	7,380.00	8,118.00
73	3,664.00	4,030.40	5,742.00	6,316.20	6,950.00	7,645.00	7,694.00	8,463.40
74	3,816.00	4,197.60	5,984.00	6,582.40	7,242.00	7,966.20	8,014.00	8,815.40
75	4,744.00	5,218.40	7,400.00	8,140.00	8,921.00	9,813.10	9,846.00	10,830.60
76	4,946.00	5,440.60	7,718.00	8,489.80	9,303.00	10,233.30	10,262.00	11,288.20
77	5,145.00	5,659.50	8,036.00	8,839.60	9,683.00	10,651.30	10,678.00	11,745.80
78	5,340.00	5,874.00	8,348.00	9,182.80	10,060.00	11,066.00	11,090.00	12,199.00
79	5,537.00	6,090.70	8,668.00	9,534.80	10,445.00	11,489.50	11,512.00	12,663.20
80	5,893.00	6,482.30	9,222.00	10,144.20	11,102.00	12,212.20	12,224.00	13,446.40
81	6,122.00	6,734.20	9,592.00	10,551.20	11,550.00	12,705.00	12,714.00	13,985.40
82	6,351.00	6,986.10	9,966.00	10,962.60	12,003.00	13,203.30	13,212.00	14,533.20
83	6,575.00	7,232.50	10,338.00	11,371.80	12,455.00	13,700.50	13,710.00	15,081.00
84	6,798.00	7,477.80	10,712.00	11,783.20	12,912.00	14,203.20	14,212.00	15,633.20
85	7,754.00	8,529.40	12,170.00	13,387.00	14,616.00	16,077.60	16,042.00	17,646.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	1,547.00	1,732.64	1,977.00	2,214.24	2,286.00	2,560.32	2,501.00	2,801.12
30	1,584.00	1,774.08	2,025.00	2,268.00	2,341.00	2,621.92	2,561.00	2,868.32
31	1,622.00	1,816.64	2,073.00	2,321.76	2,398.00	2,685.76	2,623.00	2,937.76
32	1,661.00	1,860.32	2,124.00	2,378.88	2,456.00	2,750.72	2,686.00	3,008.32
33	1,702.00	1,906.24	2,175.00	2,436.00	2,515.00	2,816.80	2,751.00	3,081.12
34	1,743.00	1,952.16	2,229.00	2,496.48	2,577.00	2,886.24	2,819.00	3,157.28
35	1,786.00	2,000.32	2,286.00	2,560.32	2,641.00	2,957.92	2,889.00	3,235.68
36	1,831.00	2,050.72	2,343.00	2,624.16	2,707.00	3,031.84	2,961.00	3,316.32
37	1,876.00	2,101.12	2,400.00	2,688.00	2,775.00	3,108.00	3,035.00	3,399.20
38	1,924.00	2,154.88	2,460.00	2,755.20	2,846.00	3,187.52	3,112.00	3,485.44
39	1,973.00	2,209.76	2,523.00	2,825.76	2,919.00	3,269.28	3,192.00	3,575.04
40	2,023.00	2,265.76	2,589.00	2,899.68	2,994.00	3,353.28	3,275.00	3,668.00
41	2,076.00	2,325.12	2,658.00	2,976.96	3,073.00	3,441.76	3,361.00	3,764.32
42	2,130.00	2,385.60	2,727.00	3,054.24	3,154.00	3,532.48	3,450.00	3,864.00
43	2,187.00	2,449.44	2,799.00	3,134.88	3,239.00	3,627.68	3,542.00	3,967.04
44	2,246.00	2,515.52	2,877.00	3,222.24	3,327.00	3,726.24	3,639.00	4,075.68
45	2,307.00	2,583.84	2,955.00	3,309.60	3,418.00	3,828.16	3,739.00	4,187.68
46	2,370.00	2,654.40	3,036.00	3,400.32	3,514.00	3,935.68	3,844.00	4,305.28
47	2,436.00	2,728.32	3,123.00	3,497.76	3,614.00	4,047.68	3,953.00	4,427.36
48	2,506.00	2,806.72	3,213.00	3,598.56	3,718.00	4,164.16	4,067.00	4,555.04
49	2,578.00	2,887.36	3,306.00	3,702.72	3,827.00	4,286.24	4,187.00	4,689.44
50	2,654.00	2,972.48	3,405.00	3,813.60	3,941.00	4,413.92	4,312.00	4,829.44
51	2,732.00	3,059.84	3,507.00	3,927.84	4,059.00	4,546.08	4,442.00	4,975.04
52	2,814.00	3,151.68	3,612.00	4,045.44	4,184.00	4,686.08	4,578.00	5,127.36
53	2,901.00	3,249.12	3,726.00	4,173.12	4,314.00	4,831.68	4,722.00	5,288.64
54	2,991.00	3,349.92	3,843.00	4,304.16	4,452.00	4,986.24	4,872.00	5,456.64
55	3,087.00	3,457.44	3,966.00	4,441.92	4,596.00	5,147.52	5,031.00	5,634.72
56	3,214.00	3,599.68	4,131.00	4,626.72	4,789.00	5,363.68	5,242.00	5,871.04
57	3,321.00	3,719.52	4,272.00	4,784.64	4,951.00	5,545.12	5,420.00	6,070.40
58	3,434.00	3,846.08	4,419.00	4,949.28	5,122.00	5,736.64	5,608.00	6,280.96
59	3,553.00	3,979.36	4,572.00	5,120.64	5,302.00	5,938.24	5,806.00	6,502.72
60	3,696.00	4,139.52	4,758.00	5,328.96	5,519.00	6,181.28	6,043.00	6,768.16
61	3,863.00	4,326.56	4,974.00	5,570.88	5,771.00	6,463.52	6,319.00	7,077.28
62	4,005.00	4,485.60	5,160.00	5,779.20	5,987.00	6,705.44	6,556.00	7,342.72
63	4,193.00	4,696.16	5,403.00	6,051.36	6,269.00	7,021.28	6,865.00	7,688.80
64	4,392.00	4,919.04	5,664.00	6,343.68	6,570.00	7,358.40	7,194.00	8,057.28
65	4,605.00	5,157.60	5,934.00	6,646.08	6,879.00	7,704.48	7,528.00	8,431.36
66	4,884.00	5,470.08	6,294.00	7,049.28	7,296.00	8,171.52	7,983.00	8,940.96
67	5,088.00	5,698.56	6,558.00	7,344.96	7,604.00	8,516.48	8,319.00	9,317.28
68	5,303.00	5,939.36	6,837.00	7,657.44	7,926.00	8,877.12	8,671.00	9,711.52
69	5,528.00	6,191.36	7,128.00	7,983.36	8,263.00	9,254.56	9,039.00	10,123.68
70	5,766.00	6,457.92	7,434.00	8,326.08	8,618.00	9,652.16	9,425.00	10,556.00
71	6,134.00	6,870.08	7,911.00	8,860.32	9,166.00	10,265.92	10,020.00	11,222.40
72	6,401.00	7,169.12	8,256.00	9,246.72	9,564.00	10,711.68	10,453.00	11,707.36
73	6,677.00	7,478.24	8,613.00	9,646.56	9,976.00	11,173.12	10,901.00	12,209.12
74	6,957.00	7,791.84	8,976.00	10,053.12	10,396.00	11,643.52	11,357.00	12,719.84
75	8,633.00	9,668.96	11,100.00	12,432.00	12,825.00	14,364.00	13,976.00	15,653.12
76	9,003.00	10,083.36	11,577.00	12,966.24	13,375.00	14,980.00	14,572.00	16,320.64
77	9,370.00	10,494.40	12,054.00	13,500.48	13,924.00	15,594.88	15,167.00	16,987.04
78	9,730.00	10,897.60	12,522.00	14,024.64	14,467.00	16,203.04	15,757.00	17,647.84
79	10,096.00	11,307.52	13,002.00	14,562.24	15,022.00	16,824.64	16,360.00	18,323.20
80	10,745.00	12,034.40	13,833.00	15,492.96	15,973.00	17,889.76	17,385.00	19,471.20
81	11,170.00	12,510.40	14,388.00	16,114.56	16,619.00	18,613.28	18,086.00	20,256.32
82	11,596.00	12,987.52	14,949.00	16,742.88	17,272.00	19,344.64	18,798.00	21,053.76
83	12,016.00	13,457.92	15,507.00	17,367.84	17,921.00	20,071.52	19,506.00	21,846.72
84	12,436.00	13,928.32	16,068.00	17,996.16	18,577.00	20,806.24	20,224.00	22,650.88
85	14,165.00	15,864.80	18,255.00	20,445.60	21,057.00	23,583.84	22,872.00	25,616.64

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		2,396.00	2,683.52	2,921.00	3,271.52	3,295.00	3,690.40	3,615.00	4,048.80
30		2,453.00	2,747.36	2,990.00	3,348.80	3,375.00	3,780.00	3,701.00	4,145.12
31		2,512.00	2,813.44	3,062.00	3,429.44	3,455.00	3,869.60	3,790.00	4,244.80
32		2,572.00	2,880.64	3,136.00	3,512.32	3,540.00	3,964.80	3,882.00	4,347.84
33		2,635.00	2,951.20	3,213.00	3,598.56	3,625.00	4,060.00	3,977.00	4,454.24
34		2,699.00	3,022.88	3,291.00	3,685.92	3,715.00	4,160.80	4,074.00	4,562.88
35		2,765.00	3,096.80	3,373.00	3,777.76	3,810.00	4,267.20	4,175.00	4,676.00
36		2,834.00	3,174.08	3,457.00	3,871.84	3,905.00	4,373.60	4,279.00	4,792.48
37		2,905.00	3,253.60	3,543.00	3,968.16	4,000.00	4,480.00	4,387.00	4,913.44
38		2,978.00	3,335.36	3,633.00	4,068.96	4,100.00	4,592.00	4,498.00	5,037.76
39		3,054.00	3,420.48	3,726.00	4,173.12	4,205.00	4,709.60	4,614.00	5,167.68
40		3,132.00	3,507.84	3,821.00	4,279.52	4,315.00	4,832.80	4,733.00	5,300.96
41		3,213.00	3,598.56	3,921.00	4,391.52	4,430.00	4,961.60	4,857.00	5,439.84
42		3,297.00	3,692.64	4,024.00	4,506.88	4,545.00	5,090.40	4,986.00	5,584.32
43		3,384.00	3,790.08	4,131.00	4,626.72	4,665.00	5,224.80	5,119.00	5,733.28
44		3,475.00	3,892.00	4,243.00	4,752.16	4,795.00	5,370.40	5,258.00	5,888.96
45		3,569.00	3,997.28	4,359.00	4,882.08	4,925.00	5,516.00	5,403.00	6,051.36
46		3,667.00	4,107.04	4,479.00	5,016.48	5,060.00	5,667.20	5,553.00	6,219.36
47		3,770.00	4,222.40	4,605.00	5,157.60	5,205.00	5,829.60	5,711.00	6,396.32
48		3,876.00	4,341.12	4,736.00	5,304.32	5,355.00	5,997.60	5,875.00	6,580.00
49		3,988.00	4,466.56	4,874.00	5,458.88	5,510.00	6,171.20	6,047.00	6,772.64
50		4,104.00	4,596.48	5,018.00	5,620.16	5,675.00	6,356.00	6,227.00	6,974.24
51		4,225.00	4,732.00	5,167.00	5,787.04	5,845.00	6,546.40	6,414.00	7,183.68
52		4,352.00	4,874.24	5,323.00	5,961.76	6,020.00	6,742.40	6,610.00	7,403.20
53		4,485.00	5,023.20	5,487.00	6,145.44	6,210.00	6,955.20	6,816.00	7,633.92
54		4,624.00	5,178.88	5,660.00	6,339.20	6,405.00	7,173.60	7,033.00	7,876.96
55		4,771.00	5,343.52	5,841.00	6,541.92	6,610.00	7,403.20	7,260.00	8,131.20
56		4,968.00	5,564.16	6,084.00	6,814.08	6,885.00	7,711.20	7,564.00	8,471.68
57		5,132.00	5,747.84	6,287.00	7,041.44	7,120.00	7,974.40	7,820.00	8,758.40
58		5,306.00	5,942.72	6,502.00	7,282.24	7,365.00	8,248.80	8,089.00	9,059.68
59		5,489.00	6,147.68	6,729.00	7,536.48	7,620.00	8,534.40	8,374.00	9,378.88
60		5,709.00	6,394.08	7,001.00	7,841.12	7,930.00	8,881.60	8,716.00	9,761.92
61		5,966.00	6,681.92	7,319.00	8,197.28	8,290.00	9,284.80	9,113.00	10,206.56
62		6,185.00	6,927.20	7,590.00	8,500.80	8,600.00	9,632.00	9,454.00	10,588.48
63		6,474.00	7,250.88	7,947.00	8,900.64	9,005.00	10,085.60	9,900.00	11,088.00
64		6,781.00	7,594.72	8,327.00	9,326.24	9,440.00	10,572.80	10,374.00	11,618.88
65		7,111.00	7,964.32	8,728.00	9,775.36	9,890.00	11,076.80	10,864.00	12,167.68
66		7,541.00	8,445.92	9,257.00	10,367.84	10,490.00	11,748.80	11,523.00	12,905.76
67		7,856.00	8,798.72	9,647.00	10,804.64	10,930.00	12,241.60	12,009.00	13,450.08
68		8,186.00	9,168.32	10,055.00	11,261.60	11,395.00	12,762.40	12,518.00	14,020.16
69		8,532.00	9,555.84	10,484.00	11,742.08	11,880.00	13,305.60	13,051.00	14,617.12
70		8,898.00	9,965.76	10,937.00	12,249.44	12,390.00	13,876.80	13,613.00	15,246.56
71		9,466.00	10,601.92	11,637.00	13,033.44	13,185.00	14,767.20	14,479.00	16,216.48
72		9,877.00	11,062.24	12,146.00	13,603.52	13,760.00	15,411.20	15,110.00	16,923.20
73		10,301.00	11,537.12	12,672.00	14,192.64	14,355.00	16,077.60	15,762.00	17,653.44
74		10,731.00	12,018.72	13,206.00	14,790.72	14,960.00	16,755.20	16,426.00	18,397.12
75		13,326.00	14,925.12	16,369.00	18,333.28	18,500.00	20,720.00	20,280.00	22,713.60
76		13,895.00	15,562.40	17,075.00	19,124.00	19,295.00	21,610.40	21,151.00	23,689.12
77		14,459.00	16,194.08	17,776.00	19,909.12	20,090.00	22,500.80	22,020.00	24,662.40
78		15,011.00	16,812.32	18,465.00	20,680.80	20,870.00	23,374.40	22,877.00	25,622.24
79		15,571.00	17,439.52	19,167.00	21,467.04	21,670.00	24,270.40	23,753.00	26,603.36
80		16,571.00	18,559.52	20,400.00	22,848.00	23,055.00	25,821.60	25,262.00	28,293.44
81		17,222.00	19,288.64	21,217.00	23,763.04	23,980.00	26,857.60	26,282.00	29,435.84
82		17,873.00	20,017.76	22,038.00	24,682.56	24,915.00	27,904.80	27,312.00	30,589.44
83		18,512.00	20,733.44	22,848.00	25,589.76	25,845.00	28,946.40	28,336.00	31,736.32
84		19,151.00	21,449.12	23,663.00	26,502.56	26,780.00	29,993.60	29,369.00	32,893.28
85		21,823.00	24,441.76	26,935.00	30,167.20	30,425.00	34,076.00	33,317.00	37,315.04

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 5% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	3,573.00	4,073.22	4,285.00	4,884.90	4,792.00	5,462.88	5,842.00	6,659.88
30	3,658.00	4,170.12	4,385.00	4,998.90	4,906.00	5,592.84	5,980.00	6,817.20
31	3,746.00	4,270.44	4,490.00	5,118.60	5,024.00	5,727.36	6,124.00	6,981.36
32	3,836.00	4,373.04	4,600.00	5,244.00	5,144.00	5,864.16	6,272.00	7,150.08
33	3,928.00	4,477.92	4,710.00	5,369.40	5,270.00	6,007.80	6,426.00	7,325.64
34	4,024.00	4,587.36	4,825.00	5,500.50	5,398.00	6,153.72	6,582.00	7,503.48
35	4,122.00	4,699.08	4,945.00	5,637.30	5,530.00	6,304.20	6,746.00	7,690.44
36	4,224.00	4,815.36	5,065.00	5,774.10	5,668.00	6,461.52	6,914.00	7,881.96
37	4,329.00	4,935.06	5,190.00	5,916.60	5,810.00	6,623.40	7,086.00	8,078.04
38	4,437.00	5,058.18	5,320.00	6,064.80	5,956.00	6,789.84	7,266.00	8,283.24
39	4,549.00	5,185.86	5,455.00	6,218.70	6,108.00	6,963.12	7,452.00	8,495.28
40	4,665.00	5,318.10	5,595.00	6,378.30	6,264.00	7,140.96	7,642.00	8,711.88
41	4,785.00	5,454.90	5,740.00	6,543.60	6,426.00	7,325.64	7,842.00	8,939.88
42	4,909.00	5,596.26	5,890.00	6,714.60	6,594.00	7,517.16	8,048.00	9,174.72
43	5,037.00	5,742.18	6,045.00	6,891.30	6,768.00	7,715.52	8,262.00	9,418.68
44	5,171.00	5,894.94	6,205.00	7,073.70	6,950.00	7,923.00	8,486.00	9,674.04
45	5,310.00	6,053.40	6,375.00	7,267.50	7,138.00	8,137.32	8,718.00	9,938.52
46	5,454.00	6,217.56	6,550.00	7,467.00	7,334.00	8,360.76	8,958.00	10,212.12
47	5,605.00	6,389.70	6,730.00	7,672.20	7,540.00	8,595.60	9,210.00	10,499.40
48	5,761.00	6,567.54	6,920.00	7,888.80	7,752.00	8,837.28	9,472.00	10,798.08
49	5,925.00	6,754.50	7,120.00	8,116.80	7,976.00	9,092.64	9,748.00	11,112.72
50	6,096.00	6,949.44	7,325.00	8,350.50	8,208.00	9,357.12	10,036.00	11,441.04
51	6,273.00	7,151.22	7,540.00	8,595.60	8,450.00	9,633.00	10,334.00	11,780.76
52	6,459.00	7,363.26	7,765.00	8,852.10	8,704.00	9,922.56	10,646.00	12,136.44
53	6,653.00	7,584.42	8,000.00	9,120.00	8,970.00	10,225.80	10,974.00	12,510.36
54	6,856.00	7,815.84	8,250.00	9,405.00	9,248.00	10,542.72	11,320.00	12,904.80
55	7,070.00	8,059.80	8,510.00	9,701.40	9,542.00	10,877.88	11,682.00	13,317.48
56	7,358.00	8,388.12	8,855.00	10,094.70	9,936.00	11,327.04	12,168.00	13,871.52
57	7,598.00	8,661.72	9,150.00	10,431.00	10,264.00	11,700.96	12,574.00	14,334.36
58	7,850.00	8,949.00	9,455.00	10,778.70	10,612.00	12,097.68	13,004.00	14,824.56
59	8,117.00	9,253.38	9,780.00	11,149.20	10,978.00	12,514.92	13,458.00	15,342.12
60	8,438.00	9,619.32	10,170.00	11,593.80	11,418.00	13,016.52	14,002.00	15,962.28
61	8,813.00	10,046.82	10,625.00	12,112.50	11,932.00	13,602.48	14,638.00	16,687.32
62	9,132.00	10,410.48	11,015.00	12,557.10	12,370.00	14,101.80	15,180.00	17,305.20
63	9,553.00	10,890.42	11,525.00	13,138.50	12,948.00	14,760.72	15,894.00	18,119.16
64	10,001.00	11,401.14	12,070.00	13,759.80	13,562.00	15,460.68	16,654.00	18,985.56
65	10,495.00	11,964.30	12,660.00	14,432.40	14,222.00	16,213.08	17,456.00	19,899.84
66	11,124.00	12,681.36	13,425.00	15,304.50	15,082.00	17,193.48	18,514.00	21,105.96
67	11,583.00	13,204.62	13,985.00	15,942.90	15,712.00	17,911.68	19,294.00	21,995.16
68	12,063.00	13,751.82	14,570.00	16,609.80	16,372.00	18,664.08	20,110.00	22,925.40
69	12,567.00	14,326.38	15,185.00	17,310.90	17,064.00	19,452.96	20,968.00	23,903.52
70	13,099.00	14,932.86	15,830.00	18,046.20	17,796.00	20,287.44	21,874.00	24,936.36
71	13,931.00	15,881.34	16,840.00	19,197.60	18,932.00	21,582.48	23,274.00	26,532.36
72	14,528.00	16,561.92	17,570.00	20,029.80	19,754.00	22,519.56	24,292.00	27,692.88
73	15,144.00	17,264.16	18,320.00	20,884.80	20,602.00	23,486.28	25,344.00	28,892.16
74	15,766.00	17,973.24	19,080.00	21,751.20	21,462.00	24,466.68	26,412.00	30,109.68
75	19,614.00	22,359.96	23,720.00	27,040.80	26,652.00	30,383.28	32,738.00	37,321.32
76	20,440.00	23,301.60	24,730.00	28,192.20	27,790.00	31,680.60	34,150.00	38,931.00
77	21,253.00	24,228.42	25,725.00	29,326.50	28,918.00	32,966.52	35,552.00	40,529.28
78	22,047.00	25,133.58	26,700.00	30,438.00	30,022.00	34,225.08	36,930.00	42,100.20
79	22,849.00	26,047.86	27,685.00	31,560.90	31,142.00	35,501.88	38,334.00	43,700.76
80	24,313.00	27,716.82	29,465.00	33,590.10	33,142.00	37,781.88	40,800.00	46,512.00
81	25,245.00	28,779.30	30,610.00	34,895.40	34,444.00	39,266.16	42,434.00	48,374.76
82	26,172.00	29,836.08	31,755.00	36,200.70	35,746.00	40,750.44	44,076.00	50,246.64
83	27,077.00	30,867.78	32,875.00	37,477.50	37,024.00	42,207.36	45,696.00	52,093.44
84	27,976.00	31,892.64	33,990.00	38,748.60	38,302.00	43,664.28	47,326.00	53,951.64
85	31,922.00	36,391.08	38,770.00	44,197.80	43,646.00	49,756.44	53,870.00	61,411.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	328.00	360.80	512.00	563.20	623.00	685.30	698.00	767.80
30	342.00	376.20	532.00	585.20	648.00	712.80	726.00	798.60
31	355.00	390.50	552.00	607.20	674.00	741.40	754.00	829.40
32	369.00	405.90	574.00	631.40	701.00	771.10	784.00	862.40
33	384.00	422.40	598.00	657.80	729.00	801.90	816.00	897.60
34	400.00	440.00	622.00	684.20	758.00	833.80	848.00	932.80
35	416.00	457.60	648.00	712.80	789.00	867.90	882.00	970.20
36	433.00	476.30	674.00	741.40	821.00	903.10	918.00	1,009.80
37	451.00	496.10	702.00	772.20	855.00	940.50	956.00	1,051.60
38	469.00	515.90	732.00	805.20	890.00	979.00	996.00	1,095.60
39	489.00	537.90	762.00	838.20	928.00	1,020.80	1,036.00	1,139.60
40	509.00	559.90	794.00	873.40	966.00	1,062.60	1,080.00	1,188.00
41	530.00	583.00	828.00	910.80	1,007.00	1,107.70	1,126.00	1,238.60
42	553.00	608.30	862.00	948.20	1,050.00	1,155.00	1,172.00	1,289.20
43	576.00	633.60	900.00	990.00	1,095.00	1,204.50	1,224.00	1,346.40
44	600.00	660.00	938.00	1,031.80	1,143.00	1,257.30	1,276.00	1,403.60
45	626.00	688.60	978.00	1,075.80	1,192.00	1,311.20	1,332.00	1,465.20
46	653.00	718.30	1,022.00	1,124.20	1,245.00	1,369.50	1,390.00	1,529.00
47	682.00	750.20	1,066.00	1,172.60	1,300.00	1,430.00	1,452.00	1,597.20
48	711.00	782.10	1,114.00	1,225.40	1,359.00	1,494.90	1,516.00	1,667.60
49	743.00	817.30	1,164.00	1,280.40	1,420.00	1,562.00	1,586.00	1,744.60
50	776.00	853.60	1,218.00	1,339.80	1,485.00	1,633.50	1,658.00	1,823.80
51	811.00	892.10	1,274.00	1,401.40	1,553.00	1,708.30	1,734.00	1,907.40
52	847.00	931.70	1,332.00	1,465.20	1,626.00	1,788.60	1,816.00	1,997.60
53	886.00	974.60	1,394.00	1,533.40	1,702.00	1,872.20	1,900.00	2,090.00
54	927.00	1,019.70	1,460.00	1,606.00	1,783.00	1,961.30	1,990.00	2,189.00
55	970.00	1,067.00	1,530.00	1,683.00	1,869.00	2,055.90	2,086.00	2,294.60
56	1,025.00	1,127.50	1,616.00	1,777.60	1,976.00	2,173.60	2,208.00	2,428.80
57	1,074.00	1,181.40	1,696.00	1,865.60	2,074.00	2,281.40	2,316.00	2,547.60
58	1,126.00	1,238.60	1,780.00	1,958.00	2,178.00	2,395.80	2,432.00	2,675.20
59	1,181.00	1,299.10	1,870.00	2,057.00	2,288.00	2,516.80	2,556.00	2,811.60
60	1,245.00	1,369.50	1,974.00	2,171.40	2,415.00	2,656.50	2,698.00	2,967.80
61	1,320.00	1,452.00	2,092.00	2,301.20	2,562.00	2,818.20	2,862.00	3,148.20
62	1,387.00	1,525.70	2,202.00	2,422.20	2,696.00	2,965.60	3,012.00	3,313.20
63	1,471.00	1,618.10	2,338.00	2,571.80	2,863.00	3,149.30	3,198.00	3,517.80
64	1,561.00	1,717.10	2,484.00	2,732.40	3,042.00	3,346.20	3,398.00	3,737.80
65	1,669.00	1,835.90	2,652.00	2,917.20	3,245.00	3,569.50	3,622.00	3,984.20
66	1,793.00	1,972.30	2,850.00	3,135.00	3,489.00	3,837.90	3,894.00	4,283.40
67	1,893.00	2,082.30	3,010.00	3,311.00	3,686.00	4,054.60	4,112.00	4,523.20
68	1,998.00	2,197.80	3,180.00	3,498.00	3,893.00	4,282.30	4,344.00	4,778.40
69	2,109.00	2,319.90	3,360.00	3,696.00	4,112.00	4,523.20	4,588.00	5,046.80
70	2,227.00	2,449.70	3,550.00	3,905.00	4,345.00	4,779.50	4,846.00	5,330.60
71	2,399.00	2,638.90	3,826.00	4,208.60	4,680.00	5,148.00	5,216.00	5,737.60
72	2,534.00	2,787.40	4,042.00	4,446.20	4,944.00	5,438.40	5,510.00	6,061.00
73	2,675.00	2,942.50	4,270.00	4,697.00	5,220.00	5,742.00	5,816.00	6,397.60
74	2,819.00	3,100.90	4,502.00	4,952.20	5,505.00	6,055.50	6,132.00	6,745.20
75	3,556.00	3,911.60	5,658.00	6,223.80	6,894.00	7,583.40	7,658.00	8,423.80
76	3,748.00	4,122.80	5,968.00	6,564.80	7,269.00	7,995.90	8,072.00	8,879.20
77	3,940.00	4,334.00	6,280.00	6,908.00	7,649.00	8,413.90	8,492.00	9,341.20
78	4,131.00	4,544.10	6,590.00	7,249.00	8,029.00	8,831.90	8,912.00	9,803.20
79	4,326.00	4,758.60	6,912.00	7,603.20	8,421.00	9,263.10	9,346.00	10,280.60
80	4,655.00	5,120.50	7,436.00	8,179.60	9,053.00	9,958.30	10,038.00	11,041.80
81	4,883.00	5,371.30	7,812.00	8,593.20	9,513.00	10,464.30	10,546.00	11,600.60
82	5,113.00	5,624.30	8,194.00	9,013.40	9,982.00	10,980.20	11,066.00	12,172.60
83	5,342.00	5,876.20	8,576.00	9,433.60	10,455.00	11,500.50	11,592.00	12,751.20
84	5,572.00	6,129.20	8,966.00	9,862.60	10,937.00	12,030.70	12,126.00	13,338.60
85	6,424.00	7,066.40	10,306.00	11,336.60	12,530.00	13,783.00	13,856.00	15,241.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	596.00	667.52	768.00	860.16	891.00	997.92	980.00	1,097.60
30	619.00	693.28	798.00	893.76	926.00	1,037.12	1,019.00	1,141.28
31	644.00	721.28	828.00	927.36	963.00	1,078.56	1,059.00	1,186.08
32	670.00	750.40	861.00	964.32	1,002.00	1,122.24	1,102.00	1,234.24
33	697.00	780.64	897.00	1,004.64	1,042.00	1,167.04	1,146.00	1,283.52
34	725.00	812.00	933.00	1,044.96	1,085.00	1,215.20	1,192.00	1,335.04
35	755.00	845.60	972.00	1,088.64	1,129.00	1,264.48	1,241.00	1,389.92
36	786.00	880.32	1,011.00	1,132.32	1,175.00	1,316.00	1,291.00	1,445.92
37	818.00	916.16	1,053.00	1,179.36	1,223.00	1,369.76	1,344.00	1,505.28
38	852.00	954.24	1,098.00	1,229.76	1,274.00	1,426.88	1,400.00	1,568.00
39	887.00	993.44	1,143.00	1,280.16	1,327.00	1,486.24	1,458.00	1,632.96
40	924.00	1,034.88	1,191.00	1,333.92	1,383.00	1,548.96	1,519.00	1,701.28
41	963.00	1,078.56	1,242.00	1,391.04	1,441.00	1,613.92	1,583.00	1,772.96
42	1,004.00	1,124.48	1,293.00	1,448.16	1,503.00	1,683.36	1,651.00	1,849.12
43	1,046.00	1,171.52	1,350.00	1,512.00	1,567.00	1,755.04	1,722.00	1,928.64
44	1,091.00	1,221.92	1,407.00	1,575.84	1,635.00	1,831.20	1,796.00	2,011.52
45	1,138.00	1,274.56	1,467.00	1,643.04	1,706.00	1,910.72	1,874.00	2,098.88
46	1,188.00	1,330.56	1,533.00	1,716.96	1,781.00	1,994.72	1,957.00	2,191.84
47	1,240.00	1,388.80	1,599.00	1,790.88	1,861.00	2,084.32	2,044.00	2,289.28
48	1,294.00	1,449.28	1,671.00	1,871.52	1,944.00	2,177.28	2,136.00	2,392.32
49	1,352.00	1,514.24	1,746.00	1,955.52	2,032.00	2,275.84	2,233.00	2,500.96
50	1,413.00	1,582.56	1,827.00	2,046.24	2,125.00	2,380.00	2,335.00	2,615.20
51	1,477.00	1,654.24	1,911.00	2,140.32	2,223.00	2,489.76	2,442.00	2,735.04
52	1,544.00	1,729.28	1,998.00	2,237.76	2,326.00	2,605.12	2,556.00	2,862.72
53	1,615.00	1,808.80	2,091.00	2,341.92	2,435.00	2,727.20	2,676.00	2,997.12
54	1,690.00	1,892.80	2,190.00	2,452.80	2,550.00	2,856.00	2,804.00	3,140.48
55	1,770.00	1,982.40	2,295.00	2,570.40	2,673.00	2,993.76	2,939.00	3,291.68
56	1,870.00	2,094.40	2,424.00	2,714.88	2,827.00	3,166.24	3,108.00	3,480.96
57	1,961.00	2,196.32	2,544.00	2,849.28	2,966.00	3,321.92	3,262.00	3,653.44
58	2,057.00	2,303.84	2,670.00	2,990.40	3,114.00	3,487.68	3,425.00	3,836.00
59	2,159.00	2,418.08	2,805.00	3,141.60	3,271.00	3,663.52	3,598.00	4,029.76
60	2,277.00	2,550.24	2,961.00	3,316.32	3,454.00	3,868.48	3,799.00	4,254.88
61	2,414.00	2,703.68	3,138.00	3,514.56	3,663.00	4,102.56	4,030.00	4,513.60
62	2,538.00	2,842.56	3,303.00	3,699.36	3,855.00	4,317.60	4,241.00	4,749.92
63	2,693.00	3,016.16	3,507.00	3,927.84	4,093.00	4,584.16	4,504.00	5,044.48
64	2,860.00	3,203.20	3,726.00	4,173.12	4,350.00	4,872.00	4,786.00	5,360.32
65	3,056.00	3,422.72	3,978.00	4,455.36	4,641.00	5,197.92	5,104.00	5,716.48
66	3,284.00	3,678.08	4,275.00	4,788.00	4,990.00	5,588.80	5,488.00	6,146.56
67	3,468.00	3,884.16	4,515.00	5,056.80	5,272.00	5,904.64	5,797.00	6,492.64
68	3,662.00	4,101.44	4,770.00	5,342.40	5,569.00	6,237.28	6,123.00	6,857.76
69	3,867.00	4,331.04	5,040.00	5,644.80	5,882.00	6,587.84	6,467.00	7,243.04
70	4,085.00	4,575.20	5,325.00	5,964.00	6,216.00	6,961.92	6,833.00	7,652.96
71	4,402.00	4,930.24	5,739.00	6,427.68	6,696.00	7,499.52	7,358.00	8,240.96
72	4,651.00	5,209.12	6,063.00	6,790.56	7,075.00	7,924.00	7,773.00	8,705.76
73	4,911.00	5,500.32	6,405.00	7,173.60	7,472.00	8,368.64	8,207.00	9,191.84
74	5,177.00	5,798.24	6,753.00	7,563.36	7,880.00	8,825.60	8,653.00	9,691.36
75	6,524.00	7,306.88	8,487.00	9,505.44	9,880.00	11,065.60	10,826.00	12,125.12
76	6,879.00	7,704.48	8,952.00	10,026.24	10,419.00	11,669.28	11,414.00	12,783.68
77	7,235.00	8,103.20	9,420.00	10,550.40	10,964.00	12,279.68	12,010.00	13,451.20
78	7,589.00	8,499.68	9,885.00	11,071.20	11,509.00	12,890.08	12,607.00	14,119.84
79	7,953.00	8,907.36	10,368.00	11,612.16	12,072.00	13,520.64	13,224.00	14,810.88
80	8,558.00	9,584.96	11,154.00	12,492.48	12,983.00	14,540.96	14,212.00	15,917.44
81	8,983.00	10,060.96	11,718.00	13,124.16	13,642.00	15,279.04	14,934.00	16,726.08
82	9,414.00	10,543.68	12,291.00	13,765.92	14,315.00	16,032.80	15,673.00	17,553.76
83	9,843.00	11,024.16	12,864.00	14,407.68	14,992.00	16,791.04	16,417.00	18,387.04
84	10,277.00	11,510.24	13,449.00	15,062.88	15,681.00	17,562.72	17,176.00	19,237.12
85	11,836.00	13,256.32	15,459.00	17,314.08	17,986.00	20,144.32	19,662.00	22,021.44

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>
Issue Age								
18-29	921.00	1,031.52	1,127.00	1,262.24	1,280.00	1,433.60	1,406.00	1,574.72
30	958.00	1,072.96	1,172.00	1,312.64	1,330.00	1,489.60	1,462.00	1,637.44
31	996.00	1,115.52	1,219.00	1,365.28	1,380.00	1,545.60	1,520.00	1,702.40
32	1,036.00	1,160.32	1,268.00	1,420.16	1,435.00	1,607.20	1,581.00	1,770.72
33	1,078.00	1,207.36	1,319.00	1,477.28	1,495.00	1,674.40	1,645.00	1,842.40
34	1,122.00	1,256.64	1,373.00	1,537.76	1,555.00	1,741.60	1,712.00	1,917.44
35	1,167.00	1,307.04	1,429.00	1,600.48	1,620.00	1,814.40	1,781.00	1,994.72
36	1,215.00	1,360.80	1,487.00	1,665.44	1,685.00	1,887.20	1,854.00	2,076.48
37	1,265.00	1,416.80	1,549.00	1,734.88	1,755.00	1,965.60	1,931.00	2,162.72
38	1,317.00	1,475.04	1,613.00	1,806.56	1,830.00	2,049.60	2,011.00	2,252.32
39	1,371.00	1,535.52	1,680.00	1,881.60	1,905.00	2,133.60	2,095.00	2,346.40
40	1,428.00	1,599.36	1,750.00	1,960.00	1,985.00	2,223.20	2,183.00	2,444.96
41	1,488.00	1,666.56	1,823.00	2,041.76	2,070.00	2,318.40	2,275.00	2,548.00
42	1,551.00	1,737.12	1,901.00	2,129.12	2,155.00	2,413.60	2,372.00	2,656.64
43	1,617.00	1,811.04	1,982.00	2,219.84	2,250.00	2,520.00	2,473.00	2,769.76
44	1,686.00	1,888.32	2,067.00	2,315.04	2,345.00	2,626.40	2,580.00	2,889.60
45	1,758.00	1,968.96	2,156.00	2,414.72	2,445.00	2,738.40	2,692.00	3,015.04
46	1,834.00	2,054.08	2,250.00	2,520.00	2,555.00	2,861.60	2,811.00	3,148.32
47	1,914.00	2,143.68	2,349.00	2,630.88	2,665.00	2,984.80	2,935.00	3,287.20
48	1,999.00	2,238.88	2,454.00	2,748.48	2,785.00	3,119.20	3,067.00	3,435.04
49	2,088.00	2,338.56	2,564.00	2,871.68	2,910.00	3,259.20	3,205.00	3,589.60
50	2,181.00	2,442.72	2,680.00	3,001.60	3,045.00	3,410.40	3,352.00	3,754.24
51	2,279.00	2,552.48	2,801.00	3,137.12	3,185.00	3,567.20	3,505.00	3,925.60
52	2,383.00	2,668.96	2,930.00	3,281.60	3,330.00	3,729.60	3,668.00	4,108.16
53	2,492.00	2,791.04	3,065.00	3,432.80	3,485.00	3,903.20	3,840.00	4,300.80
54	2,608.00	2,920.96	3,209.00	3,594.08	3,650.00	4,088.00	4,021.00	4,503.52
55	2,730.00	3,057.60	3,361.00	3,764.32	3,825.00	4,284.00	4,214.00	4,719.68
56	2,885.00	3,231.20	3,553.00	3,979.36	4,040.00	4,524.80	4,456.00	4,990.72
57	3,024.00	3,386.88	3,725.00	4,172.00	4,240.00	4,748.80	4,676.00	5,237.12
58	3,171.00	3,551.52	3,909.00	4,378.08	4,450.00	4,984.00	4,908.00	5,496.96
59	3,327.00	3,726.24	4,104.00	4,596.48	4,675.00	5,236.00	5,155.00	5,773.60
60	3,510.00	3,931.20	4,330.00	4,849.60	4,935.00	5,527.20	5,443.00	6,096.16
61	3,719.00	4,165.28	4,591.00	5,141.92	5,230.00	5,857.60	5,773.00	6,465.76
62	3,910.00	4,379.20	4,828.00	5,407.36	5,505.00	6,165.60	6,073.00	6,801.76
63	4,149.00	4,646.88	5,126.00	5,741.12	5,845.00	6,546.40	6,450.00	7,224.00
64	4,405.00	4,933.60	5,445.00	6,098.40	6,210.00	6,955.20	6,853.00	7,675.36
65	4,707.00	5,271.84	5,816.00	6,513.92	6,630.00	7,425.60	7,314.00	8,191.68
66	5,058.00	5,664.96	6,252.00	7,002.24	7,125.00	7,980.00	7,863.00	8,806.56
67	5,339.00	5,979.68	6,602.00	7,394.24	7,525.00	8,428.00	8,307.00	9,303.84
68	5,637.00	6,313.44	6,973.00	7,809.76	7,950.00	8,904.00	8,774.00	9,826.88
69	5,952.00	6,666.24	7,365.00	8,248.80	8,400.00	9,408.00	9,269.00	10,381.28
70	6,288.00	7,042.56	7,783.00	8,716.96	8,875.00	9,940.00	9,795.00	10,970.40
71	6,773.00	7,585.76	8,387.00	9,393.44	9,565.00	10,712.80	10,552.00	11,818.24
72	7,156.00	8,014.72	8,863.00	9,926.56	10,105.00	11,317.60	11,151.00	12,489.12
73	7,554.00	8,460.48	9,361.00	10,484.32	10,675.00	11,956.00	11,776.00	13,189.12
74	7,963.00	8,918.56	9,872.00	11,056.64	11,255.00	12,605.60	12,419.00	13,909.28
75	10,039.00	11,243.68	12,429.00	13,920.48	14,145.00	15,842.40	15,583.00	17,452.96
76	10,584.00	11,854.08	13,108.00	14,680.96	14,920.00	16,710.40	16,434.00	18,406.08
77	11,129.00	12,464.48	13,791.00	15,445.92	15,700.00	17,584.00	17,293.00	19,368.16
78	11,672.00	13,072.64	14,473.00	16,209.76	16,475.00	18,452.00	18,152.00	20,330.24
79	12,228.00	13,695.36	15,173.00	16,993.76	17,280.00	19,353.60	19,039.00	21,323.68
80	13,157.00	14,735.84	16,329.00	18,288.48	18,590.00	20,820.80	20,477.00	22,934.24
81	13,806.00	15,462.72	17,148.00	19,205.76	19,530.00	21,873.60	21,515.00	24,096.80
82	14,464.00	16,199.68	17,980.00	20,137.60	20,485.00	22,943.20	22,573.00	25,281.76
83	15,118.00	16,932.16	18,812.00	21,069.44	21,440.00	24,012.80	23,637.00	26,473.44
84	15,778.00	17,671.36	19,655.00	22,013.60	22,415.00	25,104.80	24,718.00	27,684.16
85	18,175.00	20,356.00	22,625.00	25,340.00	25,765.00	28,856.80	28,373.00	31,777.76

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married One Insured Rates

Indexing: 3% Compound No Max
Form Number: S2-CMP-VA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,367.00	1,558.38	1,640.00	1,869.60	1,842.00	2,099.88	2,254.00	2,569.56
30	1,421.00	1,619.94	1,710.00	1,949.40	1,916.00	2,184.24	2,344.00	2,672.16
31	1,478.00	1,684.92	1,775.00	2,023.50	1,992.00	2,270.88	2,438.00	2,779.32
32	1,537.00	1,752.18	1,845.00	2,103.30	2,072.00	2,362.08	2,536.00	2,891.04
33	1,598.00	1,821.72	1,920.00	2,188.80	2,156.00	2,457.84	2,638.00	3,007.32
34	1,663.00	1,895.82	2,000.00	2,280.00	2,244.00	2,558.16	2,746.00	3,130.44
35	1,730.00	1,972.20	2,080.00	2,371.20	2,334.00	2,660.76	2,858.00	3,258.12
36	1,801.00	2,053.14	2,165.00	2,468.10	2,430.00	2,770.20	2,974.00	3,390.36
37	1,874.00	2,136.36	2,255.00	2,570.70	2,530.00	2,884.20	3,098.00	3,531.72
38	1,951.00	2,224.14	2,345.00	2,673.30	2,634.00	3,002.76	3,226.00	3,677.64
39	2,031.00	2,315.34	2,445.00	2,787.30	2,742.00	3,125.88	3,360.00	3,830.40
40	2,115.00	2,411.10	2,545.00	2,901.30	2,856.00	3,255.84	3,500.00	3,990.00
41	2,203.00	2,511.42	2,650.00	3,021.00	2,976.00	3,392.64	3,646.00	4,156.44
42	2,295.00	2,616.30	2,765.00	3,152.10	3,102.00	3,536.28	3,802.00	4,334.28
43	2,392.00	2,726.88	2,880.00	3,283.20	3,234.00	3,686.76	3,964.00	4,518.96
44	2,493.00	2,842.02	3,000.00	3,420.00	3,372.00	3,844.08	4,134.00	4,712.76
45	2,599.00	2,962.86	3,130.00	3,568.20	3,516.00	4,008.24	4,312.00	4,915.68
46	2,711.00	3,090.54	3,265.00	3,722.10	3,668.00	4,181.52	4,500.00	5,130.00
47	2,828.00	3,223.92	3,410.00	3,887.40	3,828.00	4,363.92	4,698.00	5,355.72
48	2,951.00	3,364.14	3,555.00	4,052.70	3,998.00	4,557.72	4,908.00	5,595.12
49	3,081.00	3,512.34	3,715.00	4,235.10	4,176.00	4,760.64	5,128.00	5,845.92
50	3,218.00	3,668.52	3,880.00	4,423.20	4,362.00	4,972.68	5,360.00	6,110.40
51	3,360.00	3,830.40	4,055.00	4,622.70	4,558.00	5,196.12	5,602.00	6,386.28
52	3,511.00	4,002.54	4,235.00	4,827.90	4,766.00	5,433.24	5,860.00	6,680.40
53	3,670.00	4,183.80	4,430.00	5,050.20	4,984.00	5,681.76	6,130.00	6,988.20
54	3,837.00	4,374.18	4,635.00	5,283.90	5,216.00	5,946.24	6,418.00	7,316.52
55	4,015.00	4,577.10	4,850.00	5,529.00	5,460.00	6,224.40	6,722.00	7,663.08
56	4,239.00	4,832.46	5,125.00	5,842.50	5,770.00	6,577.80	7,106.00	8,100.84
57	4,441.00	5,062.74	5,370.00	6,121.80	6,048.00	6,894.72	7,450.00	8,493.00
58	4,654.00	5,305.56	5,630.00	6,418.20	6,342.00	7,229.88	7,818.00	8,912.52
59	4,880.00	5,563.20	5,905.00	6,731.70	6,654.00	7,585.56	8,208.00	9,357.12
60	5,144.00	5,864.16	6,225.00	7,096.50	7,020.00	8,002.80	8,660.00	9,872.40
61	5,448.00	6,210.72	6,600.00	7,524.00	7,438.00	8,479.32	9,182.00	10,467.48
62	5,723.00	6,524.22	6,935.00	7,905.90	7,820.00	8,914.80	9,656.00	11,007.84
63	6,068.00	6,917.52	7,355.00	8,384.70	8,298.00	9,459.72	10,252.00	11,687.28
64	6,439.00	7,340.46	7,805.00	8,897.70	8,810.00	10,043.40	10,890.00	12,414.60
65	6,884.00	7,847.76	8,345.00	9,513.30	9,414.00	10,731.96	11,632.00	13,260.48
66	7,394.00	8,429.16	8,965.00	10,220.10	10,116.00	11,532.24	12,504.00	14,254.56
67	7,801.00	8,893.14	9,465.00	10,790.10	10,678.00	12,172.92	13,204.00	15,052.56
68	8,230.00	9,382.20	9,990.00	11,388.60	11,274.00	12,852.36	13,946.00	15,898.44
69	8,684.00	9,899.76	10,545.00	12,021.30	11,904.00	13,570.56	14,730.00	16,792.20
70	9,170.00	10,453.80	11,135.00	12,693.90	12,576.00	14,336.64	15,566.00	17,745.24
71	9,874.00	11,256.36	11,995.00	13,674.30	13,546.00	15,442.44	16,774.00	19,122.36
72	10,425.00	11,884.50	12,670.00	14,443.80	14,312.00	16,315.68	17,726.00	20,207.64
73	10,999.00	12,538.86	13,375.00	15,247.50	15,108.00	17,223.12	18,722.00	21,343.08
74	11,587.00	13,209.18	14,095.00	16,068.30	15,926.00	18,155.64	19,744.00	22,508.16
75	14,628.00	16,675.92	17,780.00	20,269.20	20,078.00	22,888.92	24,858.00	28,338.12
76	15,411.00	17,568.54	18,740.00	21,363.60	21,168.00	24,131.52	26,216.00	29,886.24
77	16,193.00	18,460.02	19,700.00	22,458.00	22,258.00	25,374.12	27,582.00	31,443.48
78	16,969.00	19,344.66	20,655.00	23,546.70	23,344.00	26,612.16	28,946.00	32,998.44
79	17,762.00	20,248.68	21,630.00	24,658.20	24,456.00	27,879.84	30,346.00	34,594.44
80	19,107.00	21,781.98	23,275.00	26,533.50	26,314.00	29,997.96	32,658.00	37,230.12
81	20,031.00	22,835.34	24,415.00	27,833.10	27,612.00	31,477.68	34,296.00	39,097.44
82	20,964.00	23,898.96	25,565.00	29,144.10	28,928.00	32,977.92	35,960.00	40,994.40
83	21,888.00	24,952.32	26,710.00	30,449.40	30,236.00	34,469.04	37,624.00	42,891.36
84	22,815.00	26,009.10	27,860.00	31,760.40	31,556.00	35,973.84	39,310.00	44,813.40
85	26,308.00	29,991.12	32,120.00	36,616.80	36,350.00	41,439.00	45,250.00	51,585.00

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums			
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000
Issue Age				
18-29	77.00	84.70	111.00	122.10
30	81.00	89.10	117.00	128.70
31	86.00	94.60	123.00	135.30
32	91.00	100.10	130.00	143.00
33	96.00	105.60	137.00	150.70
34	101.00	111.10	144.00	158.40
35	107.00	117.70	152.00	167.20
36	113.00	124.30	161.00	177.10
37	120.00	132.00	170.00	187.00
38	127.00	139.70	180.00	198.00
39	134.00	147.40	191.00	210.10
40	142.00	156.20	202.00	222.20
41	151.00	166.10	215.00	236.50
42	160.00	176.00	228.00	250.80
43	170.00	187.00	242.00	266.20
44	180.00	198.00	257.00	282.70
45	192.00	211.20	273.00	300.30
46	204.00	224.40	290.00	319.00
47	217.00	238.70	309.00	339.90
48	231.00	254.10	329.00	361.90
49	245.00	269.50	351.00	386.10
50	261.00	287.10	374.00	411.40
51	278.00	305.80	399.00	438.90
52	297.00	326.70	426.00	468.60
53	316.00	347.60	455.00	500.50
54	337.00	370.70	486.00	534.60
55	360.00	396.00	520.00	572.00
56	388.00	426.80	562.00	618.20
57	415.00	456.50	602.00	662.20
58	444.00	488.40	645.00	709.50
59	475.00	522.50	691.00	760.10
60	510.00	561.00	744.00	818.40
61	552.00	607.20	806.00	886.60
62	592.00	651.20	866.00	952.60
63	641.00	705.10	939.00	1,032.90
64	694.00	763.40	1,019.00	1,120.90
65	761.00	837.10	1,114.00	1,225.40
66	836.00	919.60	1,224.00	1,346.40
67	899.00	988.90	1,319.00	1,450.90
68	968.00	1,064.80	1,421.00	1,563.10
69	1,041.00	1,145.10	1,531.00	1,684.10
70	1,122.00	1,234.20	1,650.00	1,815.00
71	1,235.00	1,358.50	1,816.00	1,997.60
72	1,329.00	1,461.90	1,957.00	2,152.70
73	1,430.00	1,573.00	2,106.00	2,316.60
74	1,536.00	1,689.60	2,264.00	2,490.40
75	1,988.00	2,186.80	2,901.00	3,191.10
76	2,133.00	2,346.30	3,116.00	3,427.60
77	2,282.00	2,510.20	3,338.00	3,671.80
78	2,433.00	2,676.30	3,565.00	3,921.50
79	2,592.00	2,851.20	3,805.00	4,185.50
80	2,842.00	3,126.20	4,162.00	4,578.20
81	3,032.00	3,335.20	4,448.00	4,892.80
82	3,230.00	3,553.00	4,746.00	5,220.60
83	3,432.00	3,775.20	5,053.00	5,558.30
84	3,640.00	4,004.00	5,371.00	5,908.10
85	4,290.00	4,719.00	6,274.00	6,901.40

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	88.00	96.80	154.00	169.40	196.00	215.60	222.00	244.20
30	93.00	102.30	162.00	178.20	206.00	226.60	234.00	257.40
31	98.00	107.80	172.00	189.20	217.00	238.70	246.00	270.60
32	103.00	113.30	182.00	200.20	229.00	251.90	260.00	286.00
33	109.00	119.90	192.00	211.20	242.00	266.20	274.00	301.40
34	115.00	126.50	202.00	222.20	256.00	281.60	288.00	316.80
35	122.00	134.20	214.00	235.40	270.00	297.00	304.00	334.40
36	129.00	141.90	226.00	248.60	286.00	314.60	322.00	354.20
37	136.00	149.60	240.00	264.00	303.00	333.30	340.00	374.00
38	144.00	158.40	254.00	279.40	320.00	352.00	360.00	396.00
39	153.00	168.30	268.00	294.80	339.00	372.90	382.00	420.20
40	162.00	178.20	284.00	312.40	360.00	396.00	404.00	444.40
41	171.00	188.10	302.00	332.20	381.00	419.10	430.00	473.00
42	182.00	200.20	320.00	352.00	405.00	445.50	456.00	501.60
43	193.00	212.30	340.00	374.00	430.00	473.00	484.00	532.40
44	205.00	225.50	360.00	396.00	456.00	501.60	514.00	565.40
45	217.00	238.70	384.00	422.40	485.00	533.50	546.00	600.60
46	231.00	254.10	408.00	448.80	516.00	567.60	580.00	638.00
47	245.00	269.50	434.00	477.40	549.00	603.90	618.00	679.80
48	260.00	286.00	462.00	508.20	584.00	642.40	658.00	723.80
49	277.00	304.70	490.00	539.00	622.00	684.20	702.00	772.20
50	294.00	323.40	522.00	574.20	663.00	729.30	748.00	822.80
51	313.00	344.30	556.00	611.60	707.00	777.70	798.00	877.80
52	333.00	366.30	594.00	653.40	754.00	829.40	852.00	937.20
53	355.00	390.50	632.00	695.20	805.00	885.50	910.00	1,001.00
54	378.00	415.80	674.00	741.40	859.00	944.90	972.00	1,069.20
55	403.00	443.30	720.00	792.00	918.00	1,009.80	1,040.00	1,144.00
56	434.00	477.40	776.00	853.60	991.00	1,090.10	1,124.00	1,236.40
57	463.00	509.30	830.00	913.00	1,061.00	1,167.10	1,204.00	1,324.40
58	494.00	543.40	888.00	976.80	1,136.00	1,249.60	1,290.00	1,419.00
59	528.00	580.80	950.00	1,045.00	1,217.00	1,338.70	1,382.00	1,520.20
60	567.00	623.70	1,020.00	1,122.00	1,309.00	1,439.90	1,488.00	1,636.80
61	612.00	673.20	1,104.00	1,214.40	1,417.00	1,558.70	1,612.00	1,773.20
62	655.00	720.50	1,184.00	1,302.40	1,521.00	1,673.10	1,732.00	1,905.20
63	708.00	778.80	1,282.00	1,410.20	1,648.00	1,812.80	1,878.00	2,065.80
64	766.00	842.60	1,388.00	1,526.80	1,788.00	1,966.80	2,038.00	2,241.80
65	841.00	925.10	1,522.00	1,674.20	1,958.00	2,153.80	2,228.00	2,450.80
66	922.00	1,014.20	1,672.00	1,839.20	2,151.00	2,366.10	2,448.00	2,692.80
67	991.00	1,090.10	1,798.00	1,977.80	2,317.00	2,548.70	2,638.00	2,901.80
68	1,065.00	1,171.50	1,936.00	2,129.60	2,495.00	2,744.50	2,842.00	3,126.20
69	1,145.00	1,259.50	2,082.00	2,290.20	2,687.00	2,955.70	3,062.00	3,368.20
70	1,232.00	1,355.20	2,244.00	2,468.40	2,896.00	3,185.60	3,300.00	3,630.00
71	1,355.00	1,490.50	2,470.00	2,717.00	3,188.00	3,506.80	3,632.00	3,995.20
72	1,458.00	1,603.80	2,658.00	2,923.80	3,434.00	3,777.40	3,914.00	4,305.40
73	1,567.00	1,723.70	2,860.00	3,146.00	3,696.00	4,065.60	4,212.00	4,633.20
74	1,680.00	1,848.00	3,072.00	3,379.20	3,972.00	4,369.20	4,528.00	4,980.80
75	2,177.00	2,394.70	3,976.00	4,373.60	5,117.00	5,628.70	5,802.00	6,382.20
76	2,333.00	2,566.30	4,266.00	4,692.60	5,494.00	6,043.40	6,232.00	6,855.20
77	2,493.00	2,742.30	4,564.00	5,020.40	5,884.00	6,472.40	6,676.00	7,343.60
78	2,656.00	2,921.60	4,866.00	5,352.60	6,282.00	6,910.20	7,130.00	7,843.00
79	2,825.00	3,107.50	5,184.00	5,702.40	6,701.00	7,371.10	7,610.00	8,371.00
80	3,095.00	3,404.50	5,684.00	6,252.40	7,340.00	8,074.00	8,324.00	9,156.40
81	3,299.00	3,628.90	6,064.00	6,670.40	7,842.00	8,626.20	8,896.00	9,785.60
82	3,509.00	3,859.90	6,460.00	7,106.00	8,365.00	9,201.50	9,492.00	10,441.20
83	3,724.00	4,096.40	6,864.00	7,550.40	8,902.00	9,792.20	10,106.00	11,116.60
84	3,944.00	4,338.40	7,280.00	8,008.00	9,458.00	10,403.80	10,742.00	11,816.20
85	4,651.00	5,116.10	8,580.00	9,438.00	11,106.00	12,216.60	12,548.00	13,802.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Facility Monthly Cash Benefit								
Community Monthly Cash Benefit								
Issue Age								
18-29	167.00	187.04	231.00	258.72	275.00	308.00	311.00	348.32
30	176.00	197.12	243.00	272.16	290.00	324.80	327.00	366.24
31	186.00	208.32	258.00	288.96	306.00	342.72	345.00	386.40
32	196.00	219.52	273.00	305.76	323.00	361.76	364.00	407.68
33	207.00	231.84	288.00	322.56	341.00	381.92	384.00	430.08
34	219.00	245.28	303.00	339.36	360.00	403.20	406.00	454.72
35	232.00	259.84	321.00	359.52	381.00	426.72	429.00	480.48
36	245.00	274.40	339.00	379.68	402.00	450.24	453.00	507.36
37	260.00	291.20	360.00	403.20	426.00	477.12	480.00	537.60
38	275.00	308.00	381.00	426.72	451.00	505.12	508.00	568.96
39	291.00	325.92	402.00	450.24	477.00	534.24	538.00	602.56
40	308.00	344.96	426.00	477.12	506.00	566.72	570.00	638.40
41	327.00	366.24	453.00	507.36	536.00	600.32	605.00	677.60
42	346.00	387.52	480.00	537.60	569.00	637.28	642.00	719.04
43	367.00	411.04	510.00	571.20	604.00	676.48	681.00	762.72
44	390.00	436.80	540.00	604.80	641.00	717.92	724.00	810.88
45	414.00	463.68	576.00	645.12	681.00	762.72	769.00	861.28
46	440.00	492.80	612.00	685.44	724.00	810.88	818.00	916.16
47	467.00	523.04	651.00	729.12	770.00	862.40	871.00	975.52
48	497.00	556.64	693.00	776.16	820.00	918.40	927.00	1,038.24
49	528.00	591.36	735.00	823.20	873.00	977.76	988.00	1,106.56
50	562.00	629.44	783.00	876.96	930.00	1,041.60	1,054.00	1,180.48
51	598.00	669.76	834.00	934.08	991.00	1,109.92	1,124.00	1,258.88
52	636.00	712.32	891.00	997.92	1,057.00	1,183.84	1,199.00	1,342.88
53	678.00	759.36	948.00	1,061.76	1,127.00	1,262.24	1,280.00	1,433.60
54	722.00	808.64	1,011.00	1,132.32	1,203.00	1,347.36	1,368.00	1,532.16
55	770.00	862.40	1,080.00	1,209.60	1,285.00	1,439.20	1,463.00	1,638.56
56	829.00	928.48	1,164.00	1,303.68	1,387.00	1,553.44	1,580.00	1,769.60
57	885.00	991.20	1,245.00	1,394.40	1,483.00	1,660.96	1,691.00	1,893.92
58	946.00	1,059.52	1,332.00	1,491.84	1,587.00	1,777.44	1,813.00	2,030.56
59	1,011.00	1,132.32	1,425.00	1,596.00	1,699.00	1,902.88	1,943.00	2,176.16
60	1,085.00	1,215.20	1,530.00	1,713.60	1,828.00	2,047.36	2,092.00	2,343.04
61	1,172.00	1,312.64	1,656.00	1,854.72	1,978.00	2,215.36	2,266.00	2,537.92
62	1,255.00	1,405.60	1,776.00	1,989.12	2,121.00	2,375.52	2,433.00	2,724.96
63	1,357.00	1,519.84	1,923.00	2,153.76	2,299.00	2,574.88	2,638.00	2,954.56
64	1,469.00	1,645.28	2,082.00	2,331.84	2,492.00	2,791.04	2,863.00	3,206.56
65	1,612.00	1,805.44	2,283.00	2,556.96	2,730.00	3,057.60	3,133.00	3,508.96
66	1,768.00	1,980.16	2,508.00	2,808.96	2,998.00	3,357.76	3,444.00	3,857.28
67	1,901.00	2,129.12	2,697.00	3,020.64	3,228.00	3,615.36	3,711.00	4,156.32
68	2,044.00	2,289.28	2,904.00	3,252.48	3,476.00	3,893.12	3,998.00	4,477.76
69	2,197.00	2,460.64	3,123.00	3,497.76	3,742.00	4,191.04	4,307.00	4,823.84
70	2,365.00	2,648.80	3,366.00	3,769.92	4,032.00	4,515.84	4,642.00	5,199.04
71	2,602.00	2,914.24	3,705.00	4,149.60	4,439.00	4,971.68	5,111.00	5,724.32
72	2,799.00	3,134.88	3,987.00	4,465.44	4,781.00	5,354.72	5,506.00	6,166.72
73	3,009.00	3,370.08	4,290.00	4,804.80	5,146.00	5,763.52	5,927.00	6,638.24
74	3,229.00	3,616.48	4,608.00	5,160.96	5,528.00	6,191.36	6,369.00	7,133.28
75	4,179.00	4,680.48	5,964.00	6,679.68	7,126.00	7,981.12	8,192.00	9,175.04
76	4,481.00	5,018.72	6,399.00	7,166.88	7,651.00	8,569.12	8,798.00	9,853.76
77	4,790.00	5,364.80	6,846.00	7,667.52	8,192.00	9,175.04	9,422.00	10,552.64
78	5,104.00	5,716.48	7,299.00	8,174.88	8,745.00	9,794.40	10,062.00	11,269.44
79	5,432.00	6,083.84	7,776.00	8,709.12	9,326.00	10,445.12	10,735.00	12,023.20
80	5,950.00	6,664.00	8,526.00	9,549.12	10,215.00	11,440.80	11,753.00	13,163.36
81	6,344.00	7,105.28	9,096.00	10,187.52	10,913.00	12,222.56	12,558.00	14,064.96
82	6,751.00	7,561.12	9,690.00	10,852.80	11,638.00	13,034.56	13,395.00	15,002.40
83	7,165.00	8,024.80	10,296.00	11,531.52	12,382.00	13,867.84	14,259.00	15,970.08
84	7,591.00	8,501.92	10,920.00	12,230.40	13,151.00	14,729.12	15,151.00	16,969.12
85	8,946.00	10,019.52	12,870.00	14,414.40	15,455.00	17,309.60	17,762.00	19,893.44

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

		Annual Premiums							
Facility Monthly Cash Benefit		\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit		\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age									
18-29		253.00	283.36	322.00	360.64	385.00	431.20	432.00	483.84
30		267.00	299.04	340.00	380.80	405.00	453.60	455.00	509.60
31		282.00	315.84	359.00	402.08	430.00	481.60	480.00	537.60
32		297.00	332.64	379.00	424.48	455.00	509.60	507.00	567.84
33		314.00	351.68	400.00	448.00	480.00	537.60	535.00	599.20
34		332.00	371.84	423.00	473.76	505.00	565.60	566.00	633.92
35		351.00	393.12	447.00	500.64	535.00	599.20	598.00	669.76
36		371.00	415.52	473.00	529.76	565.00	632.80	633.00	708.96
37		393.00	440.16	501.00	561.12	600.00	672.00	670.00	750.40
38		416.00	465.92	530.00	593.60	635.00	711.20	709.00	794.08
39		440.00	492.80	561.00	628.32	670.00	750.40	751.00	841.12
40		466.00	521.92	595.00	666.40	710.00	795.20	796.00	891.52
41		494.00	553.28	630.00	705.60	755.00	845.60	844.00	945.28
42		524.00	586.88	669.00	749.28	800.00	896.00	895.00	1,002.40
43		556.00	622.72	709.00	794.08	850.00	952.00	950.00	1,064.00
44		590.00	660.80	753.00	843.36	900.00	1,008.00	1,009.00	1,130.08
45		626.00	701.12	799.00	894.88	960.00	1,075.20	1,072.00	1,200.64
46		665.00	744.80	849.00	950.88	1,020.00	1,142.40	1,140.00	1,276.80
47		706.00	790.72	903.00	1,011.36	1,085.00	1,215.20	1,212.00	1,357.44
48		751.00	841.12	960.00	1,075.20	1,155.00	1,293.60	1,290.00	1,444.80
49		798.00	893.76	1,021.00	1,143.52	1,225.00	1,372.00	1,374.00	1,538.88
50		850.00	952.00	1,087.00	1,217.44	1,305.00	1,461.60	1,464.00	1,639.68
51		904.00	1,012.48	1,157.00	1,295.84	1,390.00	1,556.80	1,559.00	1,746.08
52		962.00	1,077.44	1,232.00	1,379.84	1,485.00	1,663.20	1,662.00	1,861.44
53		1,024.00	1,146.88	1,312.00	1,469.44	1,580.00	1,769.60	1,773.00	1,985.76
54		1,091.00	1,221.92	1,399.00	1,566.88	1,685.00	1,887.20	1,892.00	2,119.04
55		1,163.00	1,302.56	1,492.00	1,671.04	1,800.00	2,016.00	2,020.00	2,262.40
56		1,253.00	1,403.36	1,608.00	1,800.96	1,940.00	2,172.80	2,179.00	2,440.48
57		1,337.00	1,497.44	1,717.00	1,923.04	2,075.00	2,324.00	2,330.00	2,609.60
58		1,428.00	1,599.36	1,835.00	2,055.20	2,220.00	2,486.40	2,493.00	2,792.16
59		1,526.00	1,709.12	1,962.00	2,197.44	2,375.00	2,660.00	2,668.00	2,988.16
60		1,638.00	1,834.56	2,107.00	2,359.84	2,550.00	2,856.00	2,869.00	3,213.28
61		1,769.00	1,981.28	2,277.00	2,550.24	2,760.00	3,091.20	3,104.00	3,476.48
62		1,894.00	2,121.28	2,439.00	2,731.68	2,960.00	3,315.20	3,328.00	3,727.36
63		2,048.00	2,293.76	2,639.00	2,955.68	3,205.00	3,589.60	3,606.00	4,038.72
64		2,217.00	2,483.04	2,858.00	3,200.96	3,470.00	3,886.40	3,908.00	4,376.96
65		2,432.00	2,723.84	3,135.00	3,511.20	3,805.00	4,261.60	4,283.00	4,796.96
66		2,668.00	2,988.16	3,439.00	3,851.68	4,180.00	4,681.60	4,703.00	5,267.36
67		2,868.00	3,212.16	3,699.00	4,142.88	4,495.00	5,034.40	5,062.00	5,669.44
68		3,083.00	3,452.96	3,978.00	4,455.36	4,840.00	5,420.80	5,449.00	6,102.88
69		3,314.00	3,711.68	4,278.00	4,791.36	5,205.00	5,829.60	5,865.00	6,568.80
70		3,567.00	3,995.04	4,606.00	5,158.72	5,610.00	6,283.20	6,318.00	7,076.16
71		3,923.00	4,393.76	5,067.00	5,675.04	6,175.00	6,916.00	6,954.00	7,788.48
72		4,220.00	4,726.40	5,453.00	6,107.36	6,645.00	7,442.40	7,488.00	8,386.56
73		4,536.00	5,080.32	5,864.00	6,567.68	7,150.00	8,008.00	8,057.00	9,023.84
74		4,866.00	5,449.92	6,293.00	7,048.16	7,680.00	8,601.60	8,653.00	9,691.36
75		6,300.00	7,056.00	8,141.00	9,117.92	9,940.00	11,132.80	11,165.00	12,504.80
76		6,754.00	7,564.48	8,731.00	9,778.72	10,665.00	11,944.80	11,983.00	13,420.96
77		7,218.00	8,084.16	9,337.00	10,457.44	11,410.00	12,779.20	12,824.00	14,362.88
78		7,690.00	8,612.80	9,953.00	11,147.36	12,165.00	13,624.80	13,684.00	15,326.08
79		8,183.00	9,164.96	10,598.00	11,869.76	12,960.00	14,515.20	14,585.00	16,335.20
80		8,963.00	10,038.56	11,611.00	13,004.32	14,210.00	15,915.20	15,976.00	17,893.12
81		9,555.00	10,701.60	12,385.00	13,871.20	15,160.00	16,979.20	17,058.00	19,104.96
82		10,166.00	11,385.92	13,186.00	14,768.32	16,150.00	18,088.00	18,181.00	20,362.72
83		10,789.00	12,083.68	14,003.00	15,683.36	17,160.00	19,219.20	19,332.00	21,651.84
84		11,428.00	12,799.36	14,845.00	16,626.40	18,200.00	20,384.00	20,520.00	22,982.40
85		13,469.00	15,085.28	17,491.00	19,589.92	21,450.00	24,024.00	24,133.00	27,028.96

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

Indexing: None

With Shared Care Rider

Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>	<u>\$ 16,000</u>
Community Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>
Issue Age								
18-29	353.00	402.42	440.00	501.60	506.00	576.84	644.00	734.16
30	372.00	424.08	465.00	530.10	534.00	608.76	680.00	775.20
31	393.00	448.02	490.00	558.60	564.00	642.96	718.00	818.52
32	415.00	473.10	515.00	587.10	594.00	677.16	758.00	864.12
33	439.00	500.46	545.00	621.30	628.00	715.92	800.00	912.00
34	464.00	528.96	575.00	655.50	664.00	756.96	846.00	964.44
35	490.00	558.60	610.00	695.40	702.00	800.28	894.00	1,019.16
36	518.00	590.52	645.00	735.30	742.00	845.88	946.00	1,078.44
37	549.00	625.86	680.00	775.20	786.00	896.04	1,002.00	1,142.28
38	581.00	662.34	720.00	820.80	832.00	948.48	1,060.00	1,208.40
39	615.00	701.10	765.00	872.10	880.00	1,003.20	1,122.00	1,279.08
40	651.00	742.14	810.00	923.40	932.00	1,062.48	1,190.00	1,356.60
41	690.00	786.60	855.00	974.70	988.00	1,126.32	1,260.00	1,436.40
42	732.00	834.48	910.00	1,037.40	1,048.00	1,194.72	1,338.00	1,525.32
43	776.00	884.64	965.00	1,100.10	1,112.00	1,267.68	1,418.00	1,616.52
44	823.00	938.22	1,025.00	1,168.50	1,180.00	1,345.20	1,506.00	1,716.84
45	874.00	996.36	1,085.00	1,236.90	1,252.00	1,427.28	1,598.00	1,821.72
46	928.00	1,057.92	1,155.00	1,316.70	1,330.00	1,516.20	1,698.00	1,935.72
47	986.00	1,124.04	1,225.00	1,396.50	1,412.00	1,609.68	1,806.00	2,058.84
48	1,048.00	1,194.72	1,300.00	1,482.00	1,502.00	1,712.28	1,920.00	2,188.80
49	1,114.00	1,269.96	1,385.00	1,578.90	1,596.00	1,819.44	2,042.00	2,327.88
50	1,185.00	1,350.90	1,470.00	1,675.80	1,700.00	1,938.00	2,174.00	2,478.36
51	1,260.00	1,436.40	1,565.00	1,784.10	1,808.00	2,061.12	2,314.00	2,637.96
52	1,341.00	1,528.74	1,665.00	1,898.10	1,924.00	2,193.36	2,464.00	2,808.96
53	1,427.00	1,626.78	1,775.00	2,023.50	2,048.00	2,334.72	2,624.00	2,991.36
54	1,520.00	1,732.80	1,890.00	2,154.60	2,182.00	2,487.48	2,798.00	3,189.72
55	1,620.00	1,846.80	2,015.00	2,297.10	2,326.00	2,651.64	2,984.00	3,401.76
56	1,744.00	1,988.16	2,170.00	2,473.80	2,506.00	2,856.84	3,216.00	3,666.24
57	1,861.00	2,121.54	2,315.00	2,639.10	2,674.00	3,048.36	3,434.00	3,914.76
58	1,987.00	2,265.18	2,470.00	2,815.80	2,856.00	3,255.84	3,670.00	4,183.80
59	2,123.00	2,420.22	2,640.00	3,009.60	3,052.00	3,479.28	3,924.00	4,473.36
60	2,278.00	2,596.92	2,835.00	3,231.90	3,276.00	3,734.64	4,214.00	4,803.96
61	2,460.00	2,804.40	3,060.00	3,488.40	3,538.00	4,033.32	4,554.00	5,191.56
62	2,632.00	3,000.48	3,275.00	3,733.50	3,788.00	4,318.32	4,878.00	5,560.92
63	2,846.00	3,244.44	3,540.00	4,035.60	4,096.00	4,669.44	5,278.00	6,016.92
64	3,079.00	3,510.06	3,830.00	4,366.20	4,434.00	5,054.76	5,716.00	6,516.24
65	3,380.00	3,853.20	4,205.00	4,793.70	4,864.00	5,544.96	6,270.00	7,147.80
66	3,706.00	4,224.84	4,610.00	5,255.40	5,336.00	6,083.04	6,878.00	7,840.92
67	3,983.00	4,540.62	4,955.00	5,648.70	5,736.00	6,539.04	7,398.00	8,433.72
68	4,281.00	4,880.34	5,325.00	6,070.50	6,166.00	7,029.24	7,956.00	9,069.84
69	4,601.00	5,245.14	5,725.00	6,526.50	6,628.00	7,555.92	8,556.00	9,753.84
70	4,951.00	5,644.14	6,160.00	7,022.40	7,134.00	8,132.76	9,212.00	10,501.68
71	5,445.00	6,207.30	6,775.00	7,723.50	7,846.00	8,944.44	10,134.00	11,552.76
72	5,856.00	6,675.84	7,290.00	8,310.60	8,440.00	9,621.60	10,906.00	12,432.84
73	6,294.00	7,175.16	7,835.00	8,931.90	9,072.00	10,342.08	11,728.00	13,369.92
74	6,751.00	7,696.14	8,400.00	9,576.00	9,732.00	11,094.48	12,586.00	14,348.04
75	8,746.00	9,970.44	10,885.00	12,408.90	12,600.00	14,364.00	16,282.00	18,561.48
76	9,374.00	10,686.36	11,665.00	13,298.10	13,508.00	15,399.12	17,462.00	19,906.68
77	10,017.00	11,419.38	12,465.00	14,210.10	14,436.00	16,457.04	18,674.00	21,288.36
78	10,670.00	12,163.80	13,280.00	15,139.20	15,380.00	17,533.20	19,906.00	22,692.84
79	11,351.00	12,940.14	14,125.00	16,102.50	16,366.00	18,657.24	21,196.00	24,163.44
80	12,436.00	14,177.04	15,475.00	17,641.50	17,926.00	20,435.64	23,222.00	26,473.08
81	13,254.00	15,109.56	16,495.00	18,804.30	19,110.00	21,785.40	24,770.00	28,237.80
82	14,100.00	16,074.00	17,545.00	20,001.30	20,332.00	23,178.48	26,372.00	30,064.08
83	14,961.00	17,055.54	18,620.00	21,226.80	21,578.00	24,598.92	28,006.00	31,926.84
84	15,845.00	18,063.30	19,720.00	22,480.80	22,856.00	26,055.84	29,690.00	33,846.60
85	18,688.00	21,304.32	23,255.00	26,510.70	26,938.00	30,709.32	34,982.00	39,879.48

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage			
Indexing: 5% Simple		Form Number: S2-SBIR-VA	
With Shared Care Rider		Form Number: S2-SCR-VA	
Annual Premiums			
\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000

Issue Age				
18-29	204.00	224.40	274.00	301.40
30	214.00	235.40	288.00	316.80
31	225.00	247.50	303.00	333.30
32	236.00	259.60	319.00	350.90
33	248.00	272.80	335.00	368.50
34	261.00	287.10	352.00	387.20
35	274.00	301.40	370.00	407.00
36	288.00	316.80	390.00	429.00
37	303.00	333.30	410.00	451.00
38	318.00	349.80	431.00	474.10
39	334.00	367.40	454.00	499.40
40	351.00	386.10	478.00	525.80
41	369.00	405.90	503.00	553.30
42	388.00	426.80	529.00	581.90
43	408.00	448.80	557.00	612.70
44	429.00	471.90	587.00	645.70
45	452.00	497.20	619.00	680.90
46	475.00	522.50	652.00	717.20
47	500.00	550.00	687.00	755.70
48	526.00	578.60	724.00	796.40
49	554.00	609.40	764.00	840.40
50	583.00	641.30	806.00	886.60
51	613.00	674.30	850.00	935.00
52	646.00	710.60	897.00	986.70
53	680.00	748.00	946.00	1,040.60
54	717.00	788.70	999.00	1,098.90
55	755.00	830.50	1,055.00	1,160.50
56	803.00	883.30	1,124.00	1,236.40
57	847.00	931.70	1,187.00	1,305.70
58	893.00	982.30	1,255.00	1,380.50
59	942.00	1,036.20	1,327.00	1,459.70
60	1,000.00	1,100.00	1,409.00	1,549.90
61	1,064.00	1,170.40	1,504.00	1,654.40
62	1,124.00	1,236.40	1,591.00	1,750.10
63	1,198.00	1,317.80	1,698.00	1,867.80
64	1,277.00	1,404.70	1,813.00	1,994.30
65	1,368.00	1,504.80	1,937.00	2,130.70
66	1,475.00	1,622.50	2,090.00	2,299.00
67	1,563.00	1,719.30	2,216.00	2,437.60
68	1,654.00	1,819.40	2,347.00	2,581.70
69	1,750.00	1,925.00	2,486.00	2,734.60
70	1,851.00	2,036.10	2,631.00	2,894.10
71	1,996.00	2,195.60	2,839.00	3,122.90
72	2,113.00	2,324.30	3,004.00	3,304.40
73	2,232.00	2,455.20	3,175.00	3,492.50
74	2,353.00	2,588.30	3,350.00	3,685.00
75	2,966.00	3,262.60	4,183.00	4,601.30
76	3,127.00	3,439.70	4,412.00	4,853.20
77	3,288.00	3,616.80	4,643.00	5,107.30
78	3,443.00	3,787.30	4,873.00	5,360.30
79	3,604.00	3,964.40	5,109.00	5,619.90
80	3,875.00	4,262.50	5,476.00	6,023.60
81	4,060.00	4,466.00	5,744.00	6,318.40
82	4,246.00	4,670.60	6,016.00	6,617.60
83	4,431.00	4,874.10	6,286.00	6,914.60
84	4,614.00	5,075.40	6,559.00	7,214.90
85	5,297.00	5,826.70	7,462.00	8,208.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple **Form Number: S2-SBIR-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	249.00	273.90	408.00	448.80	498.00	547.80	548.00	602.80
30	261.00	287.10	428.00	470.80	523.00	575.30	576.00	633.60
31	274.00	301.40	450.00	495.00	549.00	603.90	606.00	666.60
32	288.00	316.80	472.00	519.20	577.00	634.70	638.00	701.80
33	302.00	332.20	496.00	545.60	607.00	667.70	670.00	737.00
34	318.00	349.80	522.00	574.20	638.00	701.80	704.00	774.40
35	333.00	366.30	548.00	602.80	671.00	738.10	740.00	814.00
36	350.00	385.00	576.00	633.60	705.00	775.50	780.00	858.00
37	368.00	404.80	606.00	666.60	741.00	815.10	820.00	902.00
38	386.00	424.60	636.00	699.60	780.00	858.00	862.00	948.20
39	405.00	445.50	668.00	734.80	820.00	902.00	908.00	998.80
40	425.00	467.50	702.00	772.20	863.00	949.30	956.00	1,051.60
41	447.00	491.70	738.00	811.80	907.00	997.70	1,006.00	1,106.60
42	469.00	515.90	776.00	853.60	955.00	1,050.50	1,058.00	1,163.80
43	493.00	542.30	816.00	897.60	1,005.00	1,105.50	1,114.00	1,225.40
44	517.00	568.70	858.00	943.80	1,058.00	1,163.80	1,174.00	1,291.40
45	543.00	597.30	904.00	994.40	1,113.00	1,224.30	1,238.00	1,361.80
46	570.00	627.00	950.00	1,045.00	1,172.00	1,289.20	1,304.00	1,434.40
47	599.00	658.90	1,000.00	1,100.00	1,234.00	1,357.40	1,374.00	1,511.40
48	630.00	693.00	1,052.00	1,157.20	1,300.00	1,430.00	1,448.00	1,592.80
49	661.00	727.10	1,108.00	1,218.80	1,370.00	1,507.00	1,528.00	1,680.80
50	695.00	764.50	1,166.00	1,282.60	1,444.00	1,588.40	1,612.00	1,773.20
51	730.00	803.00	1,226.00	1,348.60	1,521.00	1,673.10	1,700.00	1,870.00
52	767.00	843.70	1,292.00	1,421.20	1,603.00	1,763.30	1,794.00	1,973.40
53	806.00	886.60	1,360.00	1,496.00	1,690.00	1,859.00	1,892.00	2,081.20
54	848.00	932.80	1,434.00	1,577.40	1,783.00	1,961.30	1,998.00	2,197.80
55	891.00	980.10	1,510.00	1,661.00	1,880.00	2,068.00	2,110.00	2,321.00
56	945.00	1,039.50	1,606.00	1,766.60	2,001.00	2,201.10	2,248.00	2,472.80
57	995.00	1,094.50	1,694.00	1,863.40	2,113.00	2,324.30	2,374.00	2,611.40
58	1,047.00	1,151.70	1,786.00	1,964.60	2,231.00	2,454.10	2,510.00	2,761.00
59	1,102.00	1,212.20	1,884.00	2,072.40	2,356.00	2,591.60	2,654.00	2,919.40
60	1,166.00	1,282.60	2,000.00	2,200.00	2,500.00	2,750.00	2,818.00	3,099.80
61	1,239.00	1,362.90	2,128.00	2,340.80	2,665.00	2,931.50	3,008.00	3,308.80
62	1,305.00	1,435.50	2,248.00	2,472.80	2,817.00	3,098.70	3,182.00	3,500.20
63	1,388.00	1,526.80	2,396.00	2,635.60	3,005.00	3,305.50	3,396.00	3,735.60
64	1,477.00	1,624.70	2,554.00	2,809.40	3,206.00	3,526.60	3,626.00	3,988.60
65	1,584.00	1,742.40	2,736.00	3,009.60	3,428.00	3,770.80	3,874.00	4,261.40
66	1,704.00	1,874.40	2,950.00	3,245.00	3,698.00	4,067.80	4,180.00	4,598.00
67	1,801.00	1,981.10	3,126.00	3,438.60	3,918.00	4,309.80	4,432.00	4,875.20
68	1,902.00	2,092.20	3,308.00	3,638.80	4,149.00	4,563.90	4,694.00	5,163.40
69	2,008.00	2,208.80	3,500.00	3,850.00	4,392.00	4,831.20	4,972.00	5,469.20
70	2,121.00	2,333.10	3,702.00	4,072.20	4,648.00	5,112.80	5,262.00	5,788.20
71	2,285.00	2,513.50	3,992.00	4,391.20	5,014.00	5,515.40	5,678.00	6,245.80
72	2,411.00	2,652.10	4,226.00	4,648.60	5,304.00	5,834.40	6,008.00	6,608.80
73	2,542.00	2,796.20	4,464.00	4,910.40	5,605.00	6,165.50	6,350.00	6,985.00
74	2,676.00	2,943.60	4,706.00	5,176.60	5,914.00	6,505.40	6,700.00	7,370.00
75	3,380.00	3,718.00	5,932.00	6,525.20	7,408.00	8,148.80	8,366.00	9,202.60
76	3,556.00	3,911.60	6,254.00	6,879.40	7,813.00	8,594.30	8,824.00	9,706.40
77	3,730.00	4,103.00	6,576.00	7,233.60	8,220.00	9,042.00	9,286.00	10,214.60
78	3,901.00	4,291.10	6,886.00	7,574.60	8,626.00	9,488.60	9,746.00	10,720.60
79	4,073.00	4,480.30	7,208.00	7,928.80	9,040.00	9,944.00	10,218.00	11,239.80
80	4,370.00	4,807.00	7,750.00	8,525.00	9,698.00	10,667.80	10,952.00	12,047.20
81	4,568.00	5,024.80	8,120.00	8,932.00	10,173.00	11,190.30	11,488.00	12,636.80
82	4,766.00	5,242.60	8,492.00	9,341.20	10,652.00	11,717.20	12,032.00	13,235.20
83	4,959.00	5,454.90	8,862.00	9,748.20	11,129.00	12,241.90	12,572.00	13,829.20
84	5,151.00	5,666.10	9,228.00	10,150.80	11,608.00	12,768.80	13,118.00	14,429.80
85	5,921.00	6,513.10	10,594.00	11,653.40	13,265.00	14,591.50	14,924.00	16,416.40

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple
With Shared Care Rider
Form Number: S2-SBIR-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	463.00	518.56	612.00	685.44	708.00	792.96	781.00	874.72
30	486.00	544.32	642.00	719.04	744.00	833.28	821.00	919.52
31	510.00	571.20	675.00	756.00	781.00	874.72	863.00	966.56
32	536.00	600.32	708.00	792.96	821.00	919.52	907.00	1,015.84
33	563.00	630.56	744.00	833.28	863.00	966.56	953.00	1,067.36
34	591.00	661.92	783.00	876.96	906.00	1,014.72	1,002.00	1,122.24
35	621.00	695.52	822.00	920.64	953.00	1,067.36	1,053.00	1,179.36
36	652.00	730.24	864.00	967.68	1,001.00	1,121.12	1,107.00	1,239.84
37	685.00	767.20	909.00	1,018.08	1,053.00	1,179.36	1,165.00	1,304.80
38	720.00	806.40	954.00	1,068.48	1,107.00	1,239.84	1,225.00	1,372.00
39	756.00	846.72	1,002.00	1,122.24	1,164.00	1,303.68	1,288.00	1,442.56
40	794.00	889.28	1,053.00	1,179.36	1,223.00	1,369.76	1,355.00	1,517.60
41	834.00	934.08	1,107.00	1,239.84	1,287.00	1,441.44	1,426.00	1,597.12
42	876.00	981.12	1,164.00	1,303.68	1,353.00	1,515.36	1,501.00	1,681.12
43	921.00	1,031.52	1,224.00	1,370.88	1,424.00	1,594.88	1,580.00	1,769.60
44	967.00	1,083.04	1,287.00	1,441.44	1,498.00	1,677.76	1,663.00	1,862.56
45	1,016.00	1,137.92	1,356.00	1,518.72	1,576.00	1,765.12	1,751.00	1,961.12
46	1,068.00	1,196.16	1,425.00	1,596.00	1,659.00	1,858.08	1,844.00	2,065.28
47	1,122.00	1,256.64	1,500.00	1,680.00	1,746.00	1,955.52	1,942.00	2,175.04
48	1,180.00	1,321.60	1,578.00	1,767.36	1,838.00	2,058.56	2,046.00	2,291.52
49	1,240.00	1,388.80	1,662.00	1,861.44	1,936.00	2,168.32	2,156.00	2,414.72
50	1,304.00	1,460.48	1,749.00	1,958.88	2,039.00	2,283.68	2,273.00	2,545.76
51	1,371.00	1,535.52	1,839.00	2,059.68	2,148.00	2,405.76	2,396.00	2,683.52
52	1,442.00	1,615.04	1,938.00	2,170.56	2,263.00	2,534.56	2,526.00	2,829.12
53	1,516.00	1,697.92	2,040.00	2,284.80	2,384.00	2,670.08	2,664.00	2,983.68
54	1,595.00	1,786.40	2,151.00	2,409.12	2,513.00	2,814.56	2,810.00	3,147.20
55	1,678.00	1,879.36	2,265.00	2,536.80	2,650.00	2,968.00	2,965.00	3,320.80
56	1,782.00	1,995.84	2,409.00	2,698.08	2,819.00	3,157.28	3,157.00	3,535.84
57	1,876.00	2,101.12	2,541.00	2,845.92	2,974.00	3,330.88	3,334.00	3,734.08
58	1,976.00	2,213.12	2,679.00	3,000.48	3,139.00	3,515.68	3,521.00	3,943.52
59	2,081.00	2,330.72	2,826.00	3,165.12	3,314.00	3,711.68	3,720.00	4,166.40
60	2,203.00	2,467.36	3,000.00	3,360.00	3,515.00	3,936.80	3,949.00	4,422.88
61	2,343.00	2,624.16	3,192.00	3,575.04	3,746.00	4,195.52	4,211.00	4,716.32
62	2,470.00	2,766.40	3,372.00	3,776.64	3,958.00	4,432.96	4,453.00	4,987.36
63	2,629.00	2,944.48	3,594.00	4,025.28	4,220.00	4,726.40	4,751.00	5,321.12
64	2,799.00	3,134.88	3,831.00	4,290.72	4,501.00	5,041.12	5,071.00	5,679.52
65	3,000.00	3,360.00	4,104.00	4,596.48	4,814.00	5,391.68	5,418.00	6,068.16
66	3,231.00	3,618.72	4,425.00	4,956.00	5,192.00	5,815.04	5,845.00	6,546.40
67	3,415.00	3,824.80	4,689.00	5,251.68	5,499.00	6,158.88	6,193.00	6,936.16
68	3,610.00	4,043.20	4,962.00	5,557.44	5,822.00	6,520.64	6,560.00	7,347.20
69	3,814.00	4,271.68	5,250.00	5,880.00	6,162.00	6,901.44	6,945.00	7,778.40
70	4,030.00	4,513.60	5,553.00	6,219.36	6,519.00	7,301.28	7,349.00	8,230.88
71	4,343.00	4,864.16	5,988.00	6,706.56	7,033.00	7,876.96	7,929.00	8,880.48
72	4,586.00	5,136.32	6,339.00	7,099.68	7,439.00	8,331.68	8,388.00	9,394.56
73	4,838.00	5,418.56	6,696.00	7,499.52	7,860.00	8,803.20	8,864.00	9,927.68
74	5,094.00	5,705.28	7,059.00	7,906.08	8,292.00	9,287.04	9,352.00	10,474.24
75	6,431.00	7,202.72	8,898.00	9,965.76	10,395.00	11,642.40	11,681.00	13,082.72
76	6,768.00	7,580.16	9,381.00	10,506.72	10,962.00	12,277.44	12,321.00	13,799.52
77	7,104.00	7,956.48	9,864.00	11,047.68	11,532.00	12,915.84	12,966.00	14,521.92
78	7,435.00	8,327.20	10,329.00	11,568.48	12,099.00	13,550.88	13,609.00	15,242.08
79	7,769.00	8,701.28	10,812.00	12,109.44	12,678.00	14,199.36	14,267.00	15,979.04
80	8,336.00	9,336.32	11,625.00	13,020.00	13,601.00	15,233.12	15,291.00	17,125.92
81	8,719.00	9,765.28	12,180.00	13,641.60	14,264.00	15,975.68	16,042.00	17,967.04
82	9,101.00	10,193.12	12,738.00	14,266.56	14,933.00	16,724.96	16,799.00	18,814.88
83	9,474.00	10,610.88	13,293.00	14,888.16	15,597.00	17,468.64	17,553.00	19,659.36
84	9,844.00	11,025.28	13,842.00	15,503.04	16,264.00	18,215.68	18,312.00	20,509.44
85	11,305.00	12,661.60	15,891.00	17,797.92	18,603.00	20,835.36	20,873.00	23,377.76

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Indexing: 5% Simple **Form Number: S2-SBIR-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	707.00	791.84	878.00	983.36	1,020.00	1,142.40	1,126.00	1,261.12
30	742.00	831.04	922.00	1,032.64	1,070.00	1,198.40	1,183.00	1,324.96
31	780.00	873.60	968.00	1,084.16	1,125.00	1,260.00	1,243.00	1,392.16
32	819.00	917.28	1,017.00	1,139.04	1,180.00	1,321.60	1,306.00	1,462.72
33	860.00	963.20	1,068.00	1,196.16	1,240.00	1,388.80	1,372.00	1,536.64
34	903.00	1,011.36	1,122.00	1,256.64	1,305.00	1,461.60	1,442.00	1,615.04
35	948.00	1,061.76	1,179.00	1,320.48	1,370.00	1,534.40	1,516.00	1,697.92
36	996.00	1,115.52	1,239.00	1,387.68	1,440.00	1,612.80	1,593.00	1,784.16
37	1,046.00	1,171.52	1,301.00	1,457.12	1,515.00	1,696.80	1,675.00	1,876.00
38	1,098.00	1,229.76	1,367.00	1,531.04	1,590.00	1,780.80	1,760.00	1,971.20
39	1,153.00	1,291.36	1,437.00	1,609.44	1,670.00	1,870.40	1,851.00	2,073.12
40	1,211.00	1,356.32	1,509.00	1,690.08	1,755.00	1,965.60	1,946.00	2,179.52
41	1,272.00	1,424.64	1,586.00	1,776.32	1,845.00	2,066.40	2,047.00	2,292.64
42	1,336.00	1,496.32	1,667.00	1,867.04	1,940.00	2,172.80	2,152.00	2,410.24
43	1,403.00	1,571.36	1,752.00	1,962.24	2,040.00	2,284.80	2,264.00	2,535.68
44	1,474.00	1,650.88	1,841.00	2,061.92	2,145.00	2,402.40	2,381.00	2,666.72
45	1,549.00	1,734.88	1,936.00	2,168.32	2,260.00	2,531.20	2,506.00	2,806.72
46	1,627.00	1,822.24	2,035.00	2,279.20	2,375.00	2,660.00	2,637.00	2,953.44
47	1,710.00	1,915.20	2,140.00	2,396.80	2,500.00	2,800.00	2,775.00	3,108.00
48	1,797.00	2,012.64	2,250.00	2,520.00	2,630.00	2,945.60	2,921.00	3,271.52
49	1,889.00	2,115.68	2,367.00	2,651.04	2,770.00	3,102.40	3,076.00	3,445.12
50	1,986.00	2,224.32	2,490.00	2,788.80	2,915.00	3,264.80	3,240.00	3,628.80
51	2,087.00	2,337.44	2,619.00	2,933.28	3,065.00	3,432.80	3,411.00	3,820.32
52	2,194.00	2,457.28	2,755.00	3,085.60	3,230.00	3,617.60	3,593.00	4,024.16
53	2,307.00	2,583.84	2,899.00	3,246.88	3,400.00	3,808.00	3,786.00	4,240.32
54	2,426.00	2,717.12	3,051.00	3,417.12	3,585.00	4,015.20	3,989.00	4,467.68
55	2,552.00	2,858.24	3,212.00	3,597.44	3,775.00	4,228.00	4,205.00	4,709.60
56	2,708.00	3,032.96	3,412.00	3,821.44	4,015.00	4,496.80	4,472.00	5,008.64
57	2,851.00	3,193.12	3,594.00	4,025.28	4,235.00	4,743.20	4,718.00	5,284.16
58	3,002.00	3,362.24	3,788.00	4,242.56	4,465.00	5,000.80	4,978.00	5,575.36
59	3,161.00	3,540.32	3,993.00	4,472.16	4,710.00	5,275.20	5,254.00	5,884.48
60	3,346.00	3,747.52	4,229.00	4,736.48	5,000.00	5,600.00	5,572.00	6,240.64
61	3,557.00	3,983.84	4,500.00	5,040.00	5,320.00	5,958.40	5,936.00	6,648.32
62	3,750.00	4,200.00	4,747.00	5,316.64	5,620.00	6,294.40	6,271.00	7,023.52
63	3,989.00	4,467.68	5,055.00	5,661.60	5,990.00	6,708.80	6,685.00	7,487.20
64	4,245.00	4,754.40	5,383.00	6,028.96	6,385.00	7,151.20	7,128.00	7,983.36
65	4,552.00	5,098.24	5,769.00	6,461.28	6,840.00	7,660.80	7,629.00	8,544.48
66	4,900.00	5,488.00	6,215.00	6,960.80	7,375.00	8,260.00	8,225.00	9,212.00
67	5,179.00	5,800.48	6,574.00	7,362.88	7,815.00	8,752.80	8,709.00	9,754.08
68	5,473.00	6,129.76	6,951.00	7,785.12	8,270.00	9,262.40	9,217.00	10,323.04
69	5,781.00	6,474.72	7,348.00	8,229.76	8,750.00	9,800.00	9,754.00	10,924.48
70	6,107.00	6,839.84	7,767.00	8,699.04	9,255.00	10,365.60	10,317.00	11,555.04
71	6,580.00	7,369.60	8,373.00	9,377.76	9,980.00	11,177.60	11,129.00	12,464.48
72	6,947.00	7,780.64	8,846.00	9,907.52	10,565.00	11,832.80	11,768.00	13,180.16
73	7,326.00	8,205.12	9,335.00	10,455.20	11,160.00	12,499.20	12,431.00	13,922.72
74	7,712.00	8,637.44	9,834.00	11,014.08	11,765.00	13,176.80	13,109.00	14,682.08
75	9,740.00	10,908.80	12,402.00	13,890.24	14,830.00	16,609.60	16,464.00	18,439.68
76	10,248.00	11,477.76	13,060.00	14,627.20	15,635.00	17,511.20	17,356.00	19,438.72
77	10,753.00	12,043.36	13,715.00	15,360.80	16,440.00	18,412.80	18,249.00	20,438.88
78	11,250.00	12,600.00	14,360.00	16,083.20	17,215.00	19,280.80	19,136.00	21,432.32
79	11,752.00	13,162.24	15,016.00	16,817.92	18,020.00	20,182.40	20,040.00	22,444.80
80	12,609.00	14,122.08	16,113.00	18,046.56	19,375.00	21,700.00	21,502.00	24,082.24
81	13,186.00	14,768.32	16,863.00	18,886.56	20,300.00	22,736.00	22,538.00	25,242.56
82	13,760.00	15,411.20	17,611.00	19,724.32	21,230.00	23,777.60	23,580.00	26,409.60
83	14,323.00	16,041.76	18,347.00	20,548.64	22,155.00	24,813.60	24,609.00	27,562.08
84	14,881.00	16,666.72	19,079.00	21,368.48	23,070.00	25,838.40	25,644.00	28,721.28
85	17,096.00	19,147.52	21,900.00	24,528.00	26,485.00	29,663.20	29,366.00	32,889.92

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: **\$1,000,000**

Comprehensive Coverage

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Indexing: 5% Simple
With Shared Care Rider

Form Number: S2-SBIR-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 6,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
Community Monthly Cash Benefit	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	1,006.00	1,146.84	1,245.00	1,419.30	1,414.00	1,611.96	1,756.00	2,001.84
30	1,056.00	1,203.84	1,305.00	1,487.70	1,484.00	1,691.76	1,844.00	2,102.16
31	1,109.00	1,264.26	1,370.00	1,561.80	1,560.00	1,778.40	1,936.00	2,207.04
32	1,164.00	1,326.96	1,440.00	1,641.60	1,638.00	1,867.32	2,034.00	2,318.76
33	1,223.00	1,394.22	1,510.00	1,721.40	1,720.00	1,960.80	2,136.00	2,435.04
34	1,284.00	1,463.76	1,590.00	1,812.60	1,806.00	2,058.84	2,244.00	2,558.16
35	1,348.00	1,536.72	1,665.00	1,898.10	1,896.00	2,161.44	2,358.00	2,688.12
36	1,415.00	1,613.10	1,750.00	1,995.00	1,992.00	2,270.88	2,478.00	2,824.92
37	1,485.00	1,692.90	1,840.00	2,097.60	2,092.00	2,384.88	2,602.00	2,966.28
38	1,559.00	1,777.26	1,930.00	2,200.20	2,196.00	2,503.44	2,734.00	3,116.76
39	1,637.00	1,866.18	2,025.00	2,308.50	2,306.00	2,628.84	2,874.00	3,276.36
40	1,719.00	1,959.66	2,125.00	2,422.50	2,422.00	2,761.08	3,018.00	3,440.52
41	1,805.00	2,057.70	2,235.00	2,547.90	2,544.00	2,900.16	3,172.00	3,616.08
42	1,895.00	2,160.30	2,345.00	2,673.30	2,672.00	3,046.08	3,334.00	3,800.76
43	1,989.00	2,267.46	2,465.00	2,810.10	2,806.00	3,198.84	3,504.00	3,994.56
44	2,089.00	2,381.46	2,585.00	2,948.90	2,948.00	3,360.72	3,682.00	4,197.48
45	2,193.00	2,500.02	2,715.00	3,095.10	3,098.00	3,531.72	3,872.00	4,414.08
46	2,303.00	2,625.42	2,850.00	3,249.00	3,254.00	3,709.56	4,070.00	4,639.80
47	2,419.00	2,757.66	2,995.00	3,414.30	3,420.00	3,898.80	4,280.00	4,879.20
48	2,541.00	2,896.74	3,150.00	3,591.00	3,594.00	4,097.16	4,500.00	5,130.00
49	2,670.00	3,043.80	3,305.00	3,778.00	3,778.00	4,306.92	4,734.00	5,396.76
50	2,805.00	3,197.70	3,475.00	3,961.50	3,972.00	4,528.08	4,980.00	5,677.20
51	2,946.00	3,358.44	3,650.00	4,161.00	4,174.00	4,758.36	5,238.00	5,971.32
52	3,095.00	3,528.30	3,835.00	4,371.90	4,388.00	5,002.32	5,510.00	6,281.40
53	3,252.00	3,707.28	4,030.00	4,594.20	4,614.00	5,259.96	5,798.00	6,609.72
54	3,418.00	3,896.52	4,240.00	4,833.60	4,852.00	5,531.28	6,102.00	6,956.28
55	3,593.00	4,096.02	4,455.00	5,078.70	5,104.00	5,818.56	6,424.00	7,323.36
56	3,811.00	4,344.54	4,725.00	5,386.50	5,416.00	6,174.24	6,824.00	7,779.36
57	4,009.00	4,570.26	4,975.00	5,671.50	5,702.00	6,500.28	7,188.00	8,194.32
58	4,219.00	4,809.66	5,235.00	5,967.90	6,004.00	6,844.56	7,576.00	8,636.64
59	4,440.00	5,061.60	5,510.00	6,281.40	6,322.00	7,207.08	7,986.00	9,104.04
60	4,696.00	5,353.44	5,830.00	6,646.20	6,692.00	7,628.88	8,458.00	9,642.12
61	4,990.00	5,688.60	6,195.00	7,062.30	7,114.00	8,109.96	9,000.00	10,260.00
62	5,257.00	5,992.98	6,525.00	7,438.50	7,500.00	8,550.00	9,494.00	10,823.16
63	5,589.00	6,371.46	6,940.00	7,911.60	7,978.00	9,094.92	10,110.00	11,525.40
64	5,945.00	6,777.30	7,385.00	8,418.90	8,490.00	9,678.60	10,766.00	12,273.24
65	6,377.00	7,269.78	7,920.00	9,028.80	9,104.00	10,378.56	11,538.00	13,153.32
66	6,861.00	7,821.54	8,520.00	9,712.80	9,800.00	11,172.00	12,430.00	14,170.20
67	7,248.00	8,262.72	9,005.00	10,265.70	10,358.00	11,808.12	13,148.00	14,988.72
68	7,655.00	8,726.70	9,510.00	10,841.40	10,946.00	12,478.44	13,902.00	15,848.28
69	8,083.00	9,214.62	10,040.00	11,445.60	11,562.00	13,180.68	14,696.00	16,753.44
70	8,535.00	9,729.90	10,605.00	12,089.70	12,214.00	13,923.96	15,534.00	17,708.76
71	9,192.00	10,478.88	11,425.00	13,024.50	13,160.00	15,002.40	16,746.00	19,090.44
72	9,701.00	11,059.14	12,055.00	13,742.70	13,894.00	15,839.16	17,692.00	20,168.88
73	10,227.00	11,658.78	12,710.00	14,489.40	14,652.00	16,703.28	18,670.00	21,283.80
74	10,762.00	12,268.68	13,380.00	15,253.20	15,424.00	17,583.36	19,668.00	22,421.52
75	13,600.00	15,504.00	16,900.00	19,266.00	19,480.00	22,207.20	24,804.00	28,276.56
76	14,304.00	16,306.56	17,780.00	20,269.20	20,496.00	23,365.44	26,120.00	29,776.80
77	15,003.00	17,103.42	18,650.00	21,261.00	21,506.00	24,516.84	27,430.00	31,270.20
78	15,688.00	17,884.32	19,505.00	22,235.70	22,500.00	25,650.00	28,720.00	32,740.80
79	16,382.00	18,675.48	20,365.00	23,216.10	23,504.00	26,794.56	30,032.00	34,236.48
80	17,576.00	20,036.64	21,850.00	24,909.00	25,218.00	28,748.52	32,226.00	36,737.64
81	18,372.00	20,944.08	22,840.00	26,037.60	26,372.00	30,064.08	33,726.00	38,447.64
82	19,166.00	21,849.24	23,830.00	27,166.20	27,520.00	31,372.80	35,222.00	40,153.08
83	19,942.00	22,733.88	24,795.00	28,266.30	28,646.00	32,656.44	36,694.00	41,831.16
84	20,710.00	23,609.40	25,755.00	29,360.70	29,762.00	33,928.68	38,158.00	43,500.12
85	23,812.00	27,145.68	29,605.00	33,749.70	34,192.00	38,978.88	43,800.00	49,932.00

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: **\$100,000**

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage							
5% Compound 2X Max		Form Number: S2-CMP2-VA					
With Shared Care Rider		Form Number: S2-SCR-VA					
Annual Premiums							
\$	1,500	\$	2,000	\$	3,000	\$	4,000
\$	1,500	\$	1,500	\$	3,000	\$	3,000
	126.00		138.60		173.00		190.30
	134.00		147.40		183.00		201.30
	142.00		156.20		194.00		213.40
	150.00		165.00		205.00		225.50
	159.00		174.90		217.00		238.70
	169.00		185.90		230.00		253.00
	179.00		196.90		244.00		268.40
	190.00		209.00		259.00		284.90
	202.00		222.20		275.00		302.50
	215.00		236.50		292.00		321.20
	228.00		250.80		310.00		341.00
	242.00		266.20		329.00		361.90
	257.00		282.70		350.00		385.00
	273.00		300.30		372.00		409.20
	291.00		320.10		396.00		435.60
	309.00		339.90		422.00		464.20
	329.00		361.90		449.00		493.90
	350.00		385.00		479.00		526.90
	373.00		410.30		510.00		561.00
	397.00		436.70		544.00		598.40
	423.00		465.30		581.00		639.10
	451.00		496.10		620.00		682.00
	481.00		529.10		662.00		728.20
	513.00		564.30		706.00		776.60
	547.00		601.70		755.00		830.50
	584.00		642.40		807.00		887.70
	623.00		685.30		863.00		949.30
	671.00		738.10		931.00		1,024.10
	717.00		788.70		997.00		1,096.70
	766.00		842.60		1,068.00		1,174.80
	819.00		900.90		1,144.00		1,258.40
	881.00		969.10		1,233.00		1,356.30
	952.00		1,047.20		1,333.00		1,466.30
	1,019.00		1,120.90		1,432.00		1,575.20
	1,102.00		1,212.20		1,551.00		1,706.10
	1,192.00		1,311.20		1,678.00		1,845.80
	1,302.00		1,432.20		1,824.00		2,006.40
	1,422.00		1,564.20		1,995.00		2,194.50
	1,524.00		1,676.40		2,141.00		2,355.10
	1,632.00		1,795.20		2,297.00		2,526.70
	1,748.00		1,922.80		2,463.00		2,709.30
	1,868.00		2,054.80		2,637.00		2,900.70
	2,032.00		2,235.20		2,876.00		3,163.60
	2,170.00		2,387.00		3,069.00		3,375.90
	2,310.00		2,541.00		3,269.00		3,595.90
	2,451.00		2,696.10		3,473.00		3,820.30
	3,114.00		3,425.40		4,365.00		4,801.50
	3,292.00		3,621.20		4,622.00		5,084.20
	3,467.00		3,813.70		4,878.00		5,365.80
	3,633.00		3,996.30		5,130.00		5,643.00
	3,801.00		4,181.10		5,382.00		5,920.20
	4,079.00		4,486.90		5,765.00		6,341.50
	4,263.00		4,689.30		6,039.00		6,642.90
	4,445.00		4,889.50		6,311.00		6,942.10
	4,623.00		5,085.30		6,577.00		7,234.70
	4,796.00		5,275.60		6,842.00		7,526.20
	5,474.00		6,021.40		7,743.00		8,517.30

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max **Form Number: S2-CMP2-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	146.00	160.60	252.00	277.20	313.00	344.30	346.00	380.60
30	155.00	170.50	268.00	294.80	331.00	364.10	366.00	402.60
31	164.00	180.40	284.00	312.40	350.00	385.00	388.00	426.80
32	174.00	191.40	300.00	330.00	371.00	408.10	410.00	451.00
33	185.00	203.50	318.00	349.80	393.00	432.30	434.00	477.40
34	196.00	215.60	338.00	371.80	417.00	458.70	460.00	506.00
35	207.00	227.70	358.00	393.80	442.00	486.20	488.00	536.80
36	220.00	242.00	380.00	418.00	469.00	515.90	518.00	569.80
37	234.00	257.40	404.00	444.40	498.00	547.80	550.00	605.00
38	248.00	272.80	430.00	473.00	529.00	581.90	584.00	642.40
39	263.00	289.30	456.00	501.60	562.00	618.20	620.00	682.00
40	279.00	306.90	484.00	532.40	597.00	656.70	658.00	723.80
41	297.00	326.70	514.00	565.40	634.00	697.40	700.00	770.00
42	315.00	346.50	546.00	600.60	674.00	741.40	744.00	818.40
43	335.00	368.50	582.00	640.20	717.00	788.70	792.00	871.20
44	356.00	391.60	618.00	679.80	763.00	839.30	844.00	928.40
45	378.00	415.80	658.00	723.80	812.00	893.20	898.00	987.80
46	402.00	442.20	700.00	770.00	865.00	951.50	958.00	1,053.80
47	428.00	470.80	746.00	820.60	922.00	1,014.20	1,020.00	1,122.00
48	455.00	500.50	794.00	873.40	983.00	1,081.30	1,088.00	1,196.80
49	485.00	533.50	846.00	930.60	1,048.00	1,152.80	1,162.00	1,278.20
50	516.00	567.60	902.00	992.20	1,118.00	1,229.80	1,240.00	1,364.00
51	549.00	603.90	962.00	1,058.20	1,192.00	1,311.20	1,324.00	1,456.40
52	584.00	642.40	1,026.00	1,128.60	1,272.00	1,399.20	1,412.00	1,553.20
53	622.00	684.20	1,094.00	1,203.40	1,358.00	1,493.80	1,510.00	1,661.00
54	663.00	729.30	1,168.00	1,284.80	1,451.00	1,596.10	1,614.00	1,775.40
55	706.00	776.60	1,246.00	1,370.60	1,550.00	1,705.00	1,726.00	1,898.60
56	759.00	834.90	1,342.00	1,476.20	1,671.00	1,838.10	1,862.00	2,048.20
57	810.00	891.00	1,434.00	1,577.40	1,787.00	1,965.70	1,994.00	2,193.40
58	864.00	950.40	1,532.00	1,685.20	1,912.00	2,103.20	2,136.00	2,349.60
59	923.00	1,015.30	1,638.00	1,801.80	2,047.00	2,251.70	2,288.00	2,516.80
60	991.00	1,090.10	1,762.00	1,938.20	2,203.00	2,423.30	2,466.00	2,712.60
61	1,069.00	1,175.90	1,904.00	2,094.40	2,382.00	2,620.20	2,666.00	2,932.60
62	1,145.00	1,259.50	2,038.00	2,241.80	2,554.00	2,809.40	2,864.00	3,150.40
63	1,237.00	1,360.70	2,204.00	2,424.40	2,763.00	3,039.30	3,102.00	3,412.20
64	1,337.00	1,470.70	2,384.00	2,622.40	2,989.00	3,287.90	3,356.00	3,691.60
65	1,465.00	1,611.50	2,604.00	2,864.40	3,255.00	3,580.50	3,648.00	4,012.80
66	1,600.00	1,760.00	2,844.00	3,128.40	3,557.00	3,912.70	3,990.00	4,389.00
67	1,715.00	1,886.50	3,048.00	3,352.80	3,815.00	4,196.50	4,282.00	4,710.20
68	1,837.00	2,020.70	3,264.00	3,590.40	4,087.00	4,495.70	4,594.00	5,053.40
69	1,965.00	2,161.50	3,496.00	3,845.60	4,375.00	4,812.50	4,926.00	5,418.60
70	2,101.00	2,311.10	3,736.00	4,109.60	4,678.00	5,145.80	5,274.00	5,801.40
71	2,288.00	2,516.80	4,064.00	4,470.40	5,095.00	5,604.50	5,752.00	6,327.20
72	2,439.00	2,682.90	4,340.00	4,774.00	5,435.00	5,978.50	6,138.00	6,751.80
73	2,594.00	2,853.40	4,620.00	5,082.00	5,787.00	6,365.70	6,538.00	7,191.80
74	2,751.00	3,026.10	4,902.00	5,392.20	6,145.00	6,759.50	6,946.00	7,640.60
75	3,500.00	3,850.00	6,228.00	6,850.80	7,752.00	8,527.20	8,730.00	9,603.00
76	3,697.00	4,066.70	6,584.00	7,242.40	8,204.00	9,024.40	9,244.00	10,168.40
77	3,889.00	4,277.90	6,934.00	7,627.40	8,652.00	9,517.20	9,756.00	10,731.60
78	4,074.00	4,481.40	7,266.00	7,992.60	9,090.00	9,999.00	10,260.00	11,286.00
79	4,257.00	4,682.70	7,602.00	8,362.20	9,528.00	10,480.80	10,764.00	11,840.40
80	4,562.00	5,018.20	8,158.00	8,973.80	10,208.00	11,228.80	11,530.00	12,683.00
81	4,761.00	5,237.10	8,526.00	9,378.60	10,687.00	11,755.70	12,078.00	13,285.80
82	4,956.00	5,451.60	8,890.00	9,779.00	11,161.00	12,277.10	12,622.00	13,884.20
83	5,144.00	5,658.40	9,246.00	10,170.60	11,625.00	12,787.50	13,154.00	14,469.40
84	5,327.00	5,859.70	9,592.00	10,551.20	12,086.00	13,294.60	13,684.00	15,052.40
85	6,088.00	6,696.80	10,948.00	12,042.80	13,734.00	15,107.40	15,486.00	17,034.60

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max **Form Number: S2-CMP2-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Community Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Issue Age								
18-29	280.00	313.60	378.00	423.36	444.00	497.28	492.00	551.04
30	296.00	331.52	402.00	450.24	470.00	526.40	521.00	583.52
31	314.00	351.68	426.00	477.12	497.00	556.64	551.00	617.12
32	333.00	372.96	450.00	504.00	527.00	590.24	584.00	654.08
33	353.00	395.36	477.00	534.24	558.00	624.96	619.00	693.28
34	374.00	418.88	507.00	567.84	592.00	663.04	656.00	734.72
35	397.00	444.64	537.00	601.44	628.00	703.36	696.00	779.52
36	421.00	471.52	570.00	638.40	666.00	745.92	738.00	826.56
37	447.00	500.64	606.00	678.72	707.00	791.84	783.00	876.96
38	475.00	532.00	645.00	722.40	750.00	840.00	832.00	931.84
39	504.00	564.48	684.00	766.08	797.00	892.64	883.00	988.96
40	536.00	600.32	726.00	813.12	846.00	947.52	938.00	1,050.56
41	569.00	637.28	771.00	863.52	899.00	1,006.88	997.00	1,116.64
42	605.00	677.60	819.00	917.28	956.00	1,070.72	1,061.00	1,188.32
43	643.00	720.16	873.00	977.76	1,016.00	1,137.92	1,128.00	1,263.36
44	683.00	764.96	927.00	1,038.24	1,081.00	1,210.72	1,201.00	1,345.12
45	727.00	814.24	987.00	1,105.44	1,151.00	1,289.12	1,279.00	1,432.48
46	774.00	866.88	1,050.00	1,176.00	1,225.00	1,372.00	1,362.00	1,525.44
47	822.00	920.64	1,119.00	1,253.28	1,305.00	1,461.60	1,452.00	1,626.24
48	875.00	980.00	1,191.00	1,333.92	1,391.00	1,557.92	1,548.00	1,733.76
49	932.00	1,043.84	1,269.00	1,421.28	1,483.00	1,660.96	1,651.00	1,849.12
50	993.00	1,112.16	1,353.00	1,515.36	1,581.00	1,770.72	1,762.00	1,973.44
51	1,058.00	1,184.96	1,443.00	1,616.16	1,686.00	1,888.32	1,880.00	2,105.60
52	1,127.00	1,262.24	1,539.00	1,723.68	1,798.00	2,013.76	2,007.00	2,247.84
53	1,201.00	1,345.12	1,641.00	1,837.92	1,919.00	2,149.28	2,143.00	2,400.16
54	1,281.00	1,434.72	1,752.00	1,962.24	2,048.00	2,293.76	2,289.00	2,563.68
55	1,366.00	1,529.92	1,869.00	2,093.28	2,188.00	2,450.56	2,447.00	2,740.64
56	1,470.00	1,646.40	2,013.00	2,254.56	2,357.00	2,639.84	2,639.00	2,955.68
57	1,569.00	1,757.28	2,151.00	2,409.12	2,520.00	2,822.40	2,823.00	3,161.76
58	1,676.00	1,877.12	2,298.00	2,573.76	2,695.00	3,018.40	3,022.00	3,384.64
59	1,787.00	2,001.44	2,457.00	2,751.84	2,884.00	3,230.08	3,237.00	3,625.44
60	1,921.00	2,151.52	2,643.00	2,960.16	3,102.00	3,474.24	3,484.00	3,902.08
61	2,075.00	2,324.00	2,856.00	3,198.72	3,352.00	3,754.24	3,767.00	4,219.04
62	2,217.00	2,483.04	3,057.00	3,423.84	3,593.00	4,024.16	4,040.00	4,524.80
63	2,398.00	2,685.76	3,306.00	3,702.72	3,887.00	4,353.44	4,373.00	4,897.76
64	2,595.00	2,906.40	3,576.00	4,005.12	4,204.00	4,708.48	4,732.00	5,299.84
65	2,835.00	3,175.20	3,906.00	4,374.72	4,581.00	5,130.72	5,146.00	5,763.52
66	3,089.00	3,459.68	4,266.00	4,777.92	5,004.00	5,604.48	5,622.00	6,296.64
67	3,314.00	3,711.68	4,572.00	5,120.64	5,366.00	6,009.92	6,030.00	6,753.60
68	3,541.00	3,965.92	4,896.00	5,483.52	5,748.00	6,437.76	6,461.00	7,236.32
69	3,780.00	4,233.60	5,244.00	5,873.28	6,152.00	6,890.24	6,915.00	7,744.80
70	4,046.00	4,531.52	5,604.00	6,276.48	6,577.00	7,366.24	7,392.00	8,279.04
71	4,394.00	4,921.28	6,096.00	6,827.52	7,161.00	8,020.32	8,048.00	9,013.76
72	4,674.00	5,234.88	6,510.00	7,291.20	7,637.00	8,553.44	8,585.00	9,615.20
73	4,963.00	5,558.56	6,930.00	7,761.60	8,130.00	9,105.60	9,141.00	10,237.92
74	5,270.00	5,902.40	7,353.00	8,235.36	8,629.00	9,664.48	9,706.00	10,870.72
75	6,672.00	7,472.64	9,342.00	10,463.04	10,895.00	12,202.40	12,203.00	13,667.36
76	7,059.00	7,906.08	9,876.00	11,061.12	11,525.00	12,908.00	12,917.00	14,467.04
77	7,422.00	8,312.64	10,401.00	11,649.12	12,148.00	13,605.76	13,627.00	15,262.24
78	7,789.00	8,723.68	10,899.00	12,206.88	12,757.00	14,287.84	14,324.00	16,042.88
79	8,153.00	9,131.36	11,403.00	12,771.36	13,365.00	14,968.80	15,022.00	16,824.64
80	8,750.00	9,800.00	12,237.00	13,705.44	14,315.00	16,032.80	16,082.00	18,011.84
81	9,181.00	10,282.72	12,789.00	14,323.68	14,981.00	16,778.72	16,843.00	18,864.16
82	9,542.00	10,687.04	13,335.00	14,935.20	15,640.00	17,516.80	17,596.00	19,707.52
83	9,890.00	11,076.80	13,869.00	15,533.28	16,284.00	18,238.08	18,334.00	20,534.08
84	10,231.00	11,458.72	14,388.00	16,114.56	16,923.00	18,953.76	19,067.00	21,355.04
85	11,671.00	13,071.52	16,422.00	18,392.64	19,247.00	21,556.64	21,615.00	24,208.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

5% Compound 2X Max
With Shared Care Rider

Form Number: S2-CMP2-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	419.00	469.28	536.00	600.32	630.00	705.60	703.00	787.36
30	443.00	496.16	567.00	635.04	670.00	750.40	745.00	834.40
31	469.00	525.28	601.00	673.12	710.00	795.20	789.00	883.68
32	497.00	556.64	637.00	713.44	750.00	840.00	836.00	936.32
33	527.00	590.24	675.00	756.00	795.00	890.40	886.00	992.32
34	559.00	626.08	716.00	801.92	845.00	946.40	940.00	1,052.80
35	593.00	664.16	760.00	851.20	895.00	1,002.40	997.00	1,116.64
36	628.00	703.36	806.00	902.72	950.00	1,064.00	1,058.00	1,184.96
37	667.00	747.04	856.00	958.72	1,010.00	1,131.20	1,122.00	1,256.64
38	708.00	792.96	909.00	1,018.08	1,075.00	1,204.00	1,192.00	1,335.04
39	751.00	841.12	965.00	1,080.80	1,140.00	1,276.80	1,266.00	1,417.92
40	797.00	892.64	1,025.00	1,148.00	1,210.00	1,355.20	1,345.00	1,506.40
41	847.00	948.64	1,089.00	1,219.68	1,285.00	1,439.20	1,429.00	1,600.48
42	899.00	1,006.88	1,157.00	1,295.84	1,365.00	1,528.80	1,519.00	1,701.28
43	955.00	1,069.60	1,230.00	1,377.60	1,455.00	1,629.60	1,615.00	1,808.80
44	1,015.00	1,136.80	1,309.00	1,466.08	1,545.00	1,730.40	1,719.00	1,925.28
45	1,079.00	1,208.48	1,392.00	1,559.04	1,645.00	1,842.40	1,829.00	2,048.48
46	1,148.00	1,285.76	1,480.00	1,657.60	1,750.00	1,960.00	1,948.00	2,181.76
47	1,221.00	1,367.52	1,576.00	1,765.12	1,865.00	2,088.80	2,075.00	2,324.00
48	1,299.00	1,454.88	1,678.00	1,879.36	1,985.00	2,223.20	2,211.00	2,476.32
49	1,383.00	1,548.96	1,788.00	2,002.56	2,115.00	2,368.80	2,357.00	2,639.84
50	1,473.00	1,649.76	1,906.00	2,134.72	2,255.00	2,525.60	2,513.00	2,814.56
51	1,568.00	1,756.16	2,030.00	2,273.60	2,405.00	2,693.60	2,679.00	3,000.48
52	1,669.00	1,869.28	2,163.00	2,422.56	2,565.00	2,872.80	2,857.00	3,199.84
53	1,777.00	1,990.24	2,306.00	2,582.72	2,735.00	3,063.20	3,049.00	3,414.88
54	1,894.00	2,121.28	2,460.00	2,755.20	2,920.00	3,270.40	3,254.00	3,644.48
55	2,019.00	2,261.28	2,625.00	2,940.00	3,115.00	3,488.80	3,475.00	3,892.00
56	2,171.00	2,431.52	2,825.00	3,164.00	3,355.00	3,757.60	3,744.00	4,193.28
57	2,315.00	2,592.80	3,014.00	3,375.68	3,585.00	4,015.20	4,001.00	4,481.12
58	2,471.00	2,767.52	3,220.00	3,606.40	3,830.00	4,289.60	4,278.00	4,791.36
59	2,639.00	2,955.68	3,443.00	3,856.16	4,095.00	4,586.40	4,578.00	5,127.36
60	2,835.00	3,175.20	3,702.00	4,146.24	4,405.00	4,933.60	4,924.00	5,514.88
61	3,060.00	3,427.20	3,994.00	4,473.28	4,760.00	5,331.20	5,321.00	5,959.52
62	3,277.00	3,670.24	4,279.00	4,792.48	5,095.00	5,706.40	5,702.00	6,386.24
63	3,543.00	3,968.16	4,623.00	5,177.76	5,510.00	6,171.20	6,169.00	6,909.28
64	3,831.00	4,290.72	4,993.00	5,592.16	5,960.00	6,675.20	6,672.00	7,472.64
65	4,194.00	4,697.28	5,454.00	6,108.48	6,510.00	7,291.20	7,279.00	8,152.48
66	4,581.00	5,130.72	5,963.00	6,678.56	7,110.00	7,963.20	7,952.00	8,906.24
67	4,912.00	5,501.44	6,383.00	7,148.96	7,620.00	8,534.40	8,525.00	9,548.00
68	5,263.00	5,894.56	6,844.00	7,665.28	8,160.00	9,139.20	9,131.00	10,226.72
69	5,632.00	6,307.84	7,312.00	8,189.44	8,740.00	9,788.80	9,768.00	10,940.16
70	6,023.00	6,745.76	7,827.00	8,766.24	9,340.00	10,460.80	10,452.00	11,706.24
71	6,561.00	7,348.32	8,509.00	9,530.08	10,160.00	11,379.20	11,378.00	12,743.36
72	6,997.00	7,836.64	9,058.00	10,144.96	10,850.00	12,152.00	12,129.00	13,584.48
73	7,448.00	8,341.76	9,653.00	10,811.36	11,550.00	12,936.00	12,926.00	14,477.12
74	7,902.00	8,850.24	10,222.00	11,448.64	12,255.00	13,725.60	13,711.00	15,356.32
75	10,050.00	11,256.00	12,970.00	14,526.40	15,570.00	17,438.40	17,349.00	19,430.88
76	10,624.00	11,898.88	13,733.00	15,380.96	16,460.00	18,435.20	18,334.00	20,534.08
77	11,186.00	12,528.32	14,434.00	16,166.08	17,335.00	19,415.20	19,302.00	21,618.24
78	11,730.00	13,137.60	15,164.00	16,983.68	18,165.00	20,344.80	20,243.00	22,672.16
79	12,267.00	13,739.04	15,891.00	17,797.92	19,005.00	21,285.60	21,181.00	23,722.72
80	13,150.00	14,728.00	17,005.00	19,045.60	20,395.00	22,842.40	22,679.00	25,400.48
81	13,735.00	15,383.20	17,735.00	19,863.20	21,315.00	23,872.80	23,707.00	26,551.84
82	14,306.00	16,022.72	18,453.00	20,667.36	22,225.00	24,892.00	24,722.00	27,688.64
83	14,855.00	16,637.60	19,147.00	21,444.64	23,115.00	25,888.80	25,709.00	28,794.08
84	15,392.00	17,239.04	19,830.00	22,209.60	23,980.00	26,857.60	26,690.00	29,892.80
85	17,585.00	19,695.20	22,617.00	25,331.04	27,370.00	30,654.40	30,381.00	34,026.72

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
5% Compound 2X Max **Form Number: S2-CMP2-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>	<u>\$ 16,000</u>
Community Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>
Issue Age								
18-29	589.00	671.46	730.00	832.20	838.00	955.32	1,072.00	1,222.08
30	624.00	711.36	775.00	883.50	886.00	1,010.04	1,134.00	1,292.76
31	661.00	753.54	820.00	934.80	938.00	1,069.32	1,202.00	1,370.28
32	700.00	798.00	870.00	991.80	994.00	1,133.16	1,274.00	1,452.36
33	742.00	845.88	925.00	1,054.50	1,054.00	1,201.56	1,350.00	1,539.00
34	787.00	897.18	980.00	1,117.20	1,118.00	1,274.52	1,432.00	1,632.48
35	835.00	951.90	1,035.00	1,179.90	1,186.00	1,352.04	1,520.00	1,732.80
36	885.00	1,008.90	1,100.00	1,254.00	1,256.00	1,431.84	1,612.00	1,837.68
37	939.00	1,070.46	1,170.00	1,333.80	1,334.00	1,520.76	1,712.00	1,951.68
38	997.00	1,136.58	1,240.00	1,413.60	1,416.00	1,614.24	1,818.00	2,072.52
39	1,058.00	1,206.12	1,315.00	1,499.10	1,502.00	1,712.28	1,930.00	2,200.20
40	1,123.00	1,280.22	1,395.00	1,590.30	1,594.00	1,817.16	2,050.00	2,337.00
41	1,193.00	1,360.02	1,485.00	1,692.90	1,694.00	1,931.16	2,178.00	2,482.92
42	1,267.00	1,444.38	1,575.00	1,795.50	1,798.00	2,049.72	2,314.00	2,637.96
43	1,346.00	1,534.44	1,675.00	1,909.50	1,910.00	2,177.40	2,460.00	2,804.40
44	1,430.00	1,630.20	1,780.00	2,029.20	2,030.00	2,314.20	2,618.00	2,984.52
45	1,520.00	1,732.80	1,890.00	2,154.60	2,158.00	2,460.12	2,784.00	3,173.76
46	1,616.00	1,842.24	2,010.00	2,291.40	2,296.00	2,617.44	2,960.00	3,374.40
47	1,719.00	1,959.66	2,140.00	2,439.60	2,442.00	2,783.88	3,152.00	3,593.28
48	1,829.00	2,085.06	2,275.00	2,593.50	2,598.00	2,961.72	3,356.00	3,825.84
49	1,947.00	2,219.58	2,425.00	2,764.50	2,766.00	3,153.24	3,576.00	4,076.64
50	2,073.00	2,363.22	2,580.00	2,941.20	2,946.00	3,358.44	3,812.00	4,345.68
51	2,205.00	2,513.70	2,745.00	3,129.30	3,136.00	3,575.04	4,060.00	4,628.40
52	2,347.00	2,675.58	2,920.00	3,328.80	3,338.00	3,805.32	4,326.00	4,931.64
53	2,499.00	2,848.86	3,110.00	3,545.40	3,554.00	4,051.56	4,612.00	5,257.68
54	2,661.00	3,033.54	3,315.00	3,779.10	3,788.00	4,318.32	4,920.00	5,608.80
55	2,835.00	3,231.90	3,530.00	4,024.20	4,038.00	4,603.32	5,250.00	5,985.00
56	3,048.00	3,474.72	3,795.00	4,326.30	4,342.00	4,949.88	5,650.00	6,441.00
57	3,250.00	3,705.00	4,050.00	4,617.00	4,630.00	5,278.20	6,028.00	6,871.92
58	3,466.00	3,951.24	4,320.00	4,924.80	4,942.00	5,633.88	6,440.00	7,341.60
59	3,701.00	4,219.14	4,615.00	5,261.10	5,278.00	6,016.92	6,886.00	7,850.04
60	3,974.00	4,530.36	4,955.00	5,648.70	5,670.00	6,463.80	7,404.00	8,440.56
61	4,287.00	4,887.18	5,345.00	6,093.30	6,120.00	6,976.80	7,988.00	9,106.32
62	4,589.00	5,231.46	5,725.00	6,526.50	6,554.00	7,471.56	8,558.00	9,756.12
63	4,960.00	5,654.40	6,185.00	7,050.90	7,086.00	8,078.04	9,246.00	10,540.44
64	5,361.00	6,111.54	6,685.00	7,620.90	7,662.00	8,734.68	9,986.00	11,384.04
65	5,872.00	6,694.08	7,325.00	8,350.50	8,388.00	9,562.32	10,908.00	12,435.12
66	6,413.00	7,310.82	8,000.00	9,120.00	9,162.00	10,444.68	11,926.00	13,595.64
67	6,874.00	7,836.36	8,575.00	9,775.50	9,824.00	11,199.36	12,766.00	14,553.24
68	7,361.00	8,391.54	9,185.00	10,470.90	10,526.00	11,999.64	13,688.00	15,604.32
69	7,876.00	8,978.64	9,825.00	11,200.50	11,264.00	12,840.96	14,624.00	16,671.36
70	8,420.00	9,598.80	10,505.00	11,975.70	12,046.00	13,732.44	15,654.00	17,845.56
71	9,169.00	10,452.66	11,440.00	13,041.60	13,122.00	14,959.08	17,018.00	19,400.52
72	9,775.00	11,143.50	12,195.00	13,902.30	13,994.00	15,953.16	18,116.00	20,652.24
73	10,401.00	11,857.14	12,970.00	14,785.80	14,896.00	16,981.44	19,306.00	22,008.84
74	11,029.00	12,573.06	13,755.00	15,680.70	15,804.00	18,016.56	20,444.00	23,306.16
75	14,036.00	16,001.04	17,500.00	19,950.00	20,100.00	22,914.00	25,940.00	29,571.60
76	14,830.00	16,906.20	18,485.00	21,072.90	21,248.00	24,222.72	27,466.00	31,311.24
77	15,605.00	17,789.70	19,445.00	22,167.30	22,372.00	25,504.08	28,868.00	32,909.52
78	16,354.00	18,643.56	20,370.00	23,221.80	23,460.00	26,744.40	30,328.00	34,573.92
79	17,093.00	19,486.02	21,285.00	24,264.90	24,534.00	27,968.76	31,782.00	36,231.48
80	18,322.00	20,887.08	22,810.00	26,003.40	26,300.00	29,982.00	34,010.00	38,771.40
81	19,128.00	21,805.92	23,805.00	27,137.70	27,470.00	31,315.80	35,470.00	40,435.80
82	19,915.00	22,703.10	24,780.00	28,249.20	28,612.00	32,617.68	36,906.00	42,072.84
83	20,671.00	23,564.94	25,720.00	29,320.80	29,710.00	33,869.40	38,294.00	43,655.16
84	21,408.00	24,405.12	26,635.00	30,363.90	30,784.00	35,093.76	39,660.00	45,212.40
85	24,477.00	27,903.78	30,440.00	34,701.60	35,170.00	40,093.80	45,234.00	51,566.76

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: **\$100,000**

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage			
5% Compound No Max		Form Number: S2-CMP-VA	
With Shared Care Rider		Form Number: S2-SCR-VA	
Annual Premiums			
\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000

Issue Age

18-29	593.00	652.30	834.00	917.40
30	607.00	667.70	854.00	939.40
31	621.00	683.10	875.00	962.50
32	636.00	699.60	896.00	985.60
33	652.00	717.20	918.00	1,009.80
34	668.00	734.80	941.00	1,035.10
35	684.00	752.40	964.00	1,060.40
36	701.00	771.10	988.00	1,086.80
37	719.00	790.90	1,013.00	1,114.30
38	737.00	810.70	1,039.00	1,142.90
39	755.00	830.50	1,066.00	1,172.60
40	775.00	852.50	1,094.00	1,203.40
41	795.00	874.50	1,124.00	1,236.40
42	816.00	897.60	1,154.00	1,269.40
43	838.00	921.80	1,185.00	1,303.50
44	860.00	946.00	1,218.00	1,339.80
45	884.00	972.40	1,252.00	1,377.20
46	909.00	999.90	1,288.00	1,416.80
47	934.00	1,027.40	1,325.00	1,457.50
48	961.00	1,057.10	1,364.00	1,500.40
49	989.00	1,087.90	1,405.00	1,545.50
50	1,018.00	1,119.80	1,448.00	1,592.80
51	1,049.00	1,153.90	1,492.00	1,641.20
52	1,081.00	1,189.10	1,539.00	1,692.90
53	1,115.00	1,226.50	1,588.00	1,746.80
54	1,150.00	1,265.00	1,640.00	1,804.00
55	1,188.00	1,306.80	1,695.00	1,864.50
56	1,237.00	1,360.70	1,767.00	1,943.70
57	1,279.00	1,406.90	1,828.00	2,010.80
58	1,323.00	1,455.30	1,893.00	2,082.30
59	1,369.00	1,505.90	1,962.00	2,158.20
60	1,426.00	1,568.60	2,044.00	2,248.40
61	1,491.00	1,640.10	2,139.00	2,352.90
62	1,546.00	1,700.60	2,221.00	2,443.10
63	1,621.00	1,783.10	2,327.00	2,559.70
64	1,699.00	1,868.90	2,441.00	2,685.10
65	1,780.00	1,958.00	2,550.00	2,805.00
66	1,888.00	2,076.80	2,706.00	2,976.60
67	1,970.00	2,167.00	2,822.00	3,104.20
68	2,053.00	2,258.30	2,943.00	3,237.30
69	2,141.00	2,355.10	3,070.00	3,377.00
70	2,234.00	2,457.40	3,203.00	3,523.30
71	2,377.00	2,614.70	3,408.00	3,748.80
72	2,484.00	2,732.40	3,558.00	3,913.80
73	2,591.00	2,850.10	3,713.00	4,084.30
74	2,701.00	2,971.10	3,872.00	4,259.20
75	3,353.00	3,688.30	4,758.00	5,233.80
76	3,499.00	3,848.90	4,965.00	5,461.50
77	3,643.00	4,007.30	5,173.00	5,690.30
78	3,781.00	4,159.10	5,380.00	5,918.00
79	3,925.00	4,317.50	5,590.00	6,149.00
80	4,182.00	4,600.20	5,937.00	6,530.70
81	4,349.00	4,783.90	6,179.00	6,796.90
82	4,516.00	4,967.60	6,423.00	7,065.30
83	4,681.00	5,149.10	6,665.00	7,331.50
84	4,845.00	5,329.50	6,910.00	7,601.00
85	5,521.00	6,073.10	7,799.00	8,578.90

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

5% Compound No Max
With Shared Care Rider

Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000
Community Monthly Cash Benefit	\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000
Issue Age								
18-29	702.00	772.20	1,186.00	1,304.60	1,483.00	1,631.30	1,668.00	1,834.80
30	719.00	790.90	1,214.00	1,335.40	1,519.00	1,670.90	1,708.00	1,878.80
31	736.00	809.60	1,242.00	1,366.20	1,555.00	1,710.50	1,750.00	1,925.00
32	754.00	829.40	1,272.00	1,399.20	1,592.00	1,751.20	1,792.00	1,971.20
33	772.00	849.20	1,304.00	1,434.40	1,631.00	1,794.10	1,836.00	2,019.60
34	791.00	870.10	1,336.00	1,469.60	1,671.00	1,838.10	1,882.00	2,070.20
35	810.00	891.00	1,368.00	1,504.80	1,712.00	1,883.20	1,928.00	2,120.80
36	830.00	913.00	1,402.00	1,542.20	1,755.00	1,930.50	1,976.00	2,173.60
37	850.00	935.00	1,438.00	1,581.80	1,799.00	1,978.90	2,026.00	2,228.60
38	871.00	958.10	1,474.00	1,621.40	1,845.00	2,029.50	2,078.00	2,285.80
39	893.00	982.30	1,510.00	1,661.00	1,892.00	2,081.20	2,132.00	2,345.20
40	916.00	1,007.60	1,550.00	1,705.00	1,942.00	2,136.20	2,188.00	2,406.80
41	939.00	1,032.90	1,590.00	1,749.00	1,993.00	2,192.30	2,248.00	2,472.80
42	963.00	1,059.30	1,632.00	1,795.20	2,046.00	2,250.60	2,308.00	2,538.80
43	988.00	1,086.80	1,676.00	1,843.60	2,101.00	2,311.10	2,370.00	2,607.00
44	1,014.00	1,115.40	1,720.00	1,892.00	2,158.00	2,373.80	2,436.00	2,679.60
45	1,041.00	1,145.10	1,768.00	1,944.80	2,218.00	2,439.80	2,504.00	2,754.40
46	1,069.00	1,175.90	1,818.00	1,999.80	2,280.00	2,508.00	2,576.00	2,833.60
47	1,098.00	1,207.80	1,868.00	2,054.80	2,345.00	2,579.50	2,650.00	2,915.00
48	1,129.00	1,241.90	1,922.00	2,114.20	2,413.00	2,654.30	2,728.00	3,000.80
49	1,161.00	1,277.10	1,978.00	2,175.80	2,484.00	2,732.40	2,810.00	3,091.00
50	1,194.00	1,313.40	2,036.00	2,239.60	2,559.00	2,814.90	2,896.00	3,185.60
51	1,228.00	1,350.80	2,098.00	2,307.80	2,637.00	2,900.70	2,984.00	3,282.40
52	1,264.00	1,390.40	2,162.00	2,378.20	2,718.00	2,989.80	3,078.00	3,385.80
53	1,301.00	1,431.10	2,230.00	2,453.00	2,804.00	3,084.40	3,176.00	3,493.60
54	1,341.00	1,475.10	2,300.00	2,530.00	2,894.00	3,183.40	3,280.00	3,608.00
55	1,382.00	1,520.20	2,376.00	2,613.60	2,989.00	3,287.90	3,390.00	3,729.00
56	1,438.00	1,581.80	2,474.00	2,721.40	3,115.00	3,426.50	3,534.00	3,887.40
57	1,484.00	1,632.40	2,558.00	2,813.80	3,222.00	3,544.20	3,656.00	4,021.60
58	1,533.00	1,686.30	2,646.00	2,910.60	3,334.00	3,667.40	3,786.00	4,164.60
59	1,584.00	1,742.40	2,738.00	3,011.80	3,453.00	3,798.30	3,924.00	4,316.40
60	1,646.00	1,810.60	2,852.00	3,137.20	3,595.00	3,954.50	4,088.00	4,496.80
61	1,719.00	1,890.90	2,982.00	3,280.20	3,761.00	4,137.10	4,278.00	4,705.80
62	1,780.00	1,958.00	3,092.00	3,401.20	3,903.00	4,293.30	4,442.00	4,886.20
63	1,861.00	2,047.10	3,242.00	3,566.20	4,089.00	4,497.90	4,654.00	5,119.40
64	1,948.00	2,142.80	3,398.00	3,737.80	4,288.00	4,716.80	4,882.00	5,370.20
65	2,044.00	2,248.40	3,560.00	3,916.00	4,484.00	4,932.40	5,100.00	5,610.00
66	2,166.00	2,382.60	3,776.00	4,153.60	4,758.00	5,233.80	5,412.00	5,953.20
67	2,254.00	2,479.40	3,940.00	4,334.00	4,961.00	5,457.10	5,644.00	6,208.40
68	2,346.00	2,580.60	4,106.00	4,516.60	5,174.00	5,691.40	5,886.00	6,474.60
69	2,443.00	2,687.30	4,282.00	4,710.20	5,397.00	5,936.70	6,140.00	6,754.00
70	2,545.00	2,799.50	4,468.00	4,914.80	5,631.00	6,194.10	6,406.00	7,046.60
71	2,706.00	2,976.60	4,754.00	5,229.40	5,992.00	6,591.20	6,816.00	7,497.60
72	2,820.00	3,102.00	4,968.00	5,464.80	6,256.00	6,881.60	7,116.00	7,827.60
73	2,938.00	3,231.80	5,182.00	5,700.20	6,529.00	7,181.90	7,426.00	8,168.60
74	3,058.00	3,363.80	5,402.00	5,942.20	6,808.00	7,488.80	7,744.00	8,518.40
75	3,805.00	4,185.50	6,706.00	7,376.60	8,396.00	9,235.60	9,516.00	10,467.60
76	3,963.00	4,359.30	6,998.00	7,697.80	8,764.00	9,640.40	9,930.00	10,923.00
77	4,119.00	4,530.90	7,286.00	8,014.60	9,131.00	10,044.10	10,346.00	11,380.60
78	4,270.00	4,697.00	7,562.00	8,318.20	9,495.00	10,444.50	10,760.00	11,836.00
79	4,423.00	4,865.30	7,850.00	8,635.00	9,866.00	10,852.60	11,180.00	12,298.00
80	4,704.00	5,174.40	8,364.00	9,200.40	10,489.00	11,537.90	11,874.00	13,061.40
81	4,881.00	5,369.10	8,698.00	9,567.80	10,917.00	12,008.70	12,358.00	13,593.80
82	5,058.00	5,563.80	9,032.00	9,935.20	11,348.00	12,482.80	12,846.00	14,130.60
83	5,230.00	5,753.00	9,362.00	10,298.20	11,776.00	12,953.60	13,330.00	14,663.00
84	5,400.00	5,940.00	9,690.00	10,659.00	12,208.00	13,428.80	13,820.00	15,202.00
85	6,161.00	6,777.10	11,042.00	12,146.20	13,840.00	15,224.00	15,598.00	17,157.80

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

5% Compound No Max
With Shared Care Rider

Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 3,000	\$ 4,000	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000
Community Monthly Cash Benefit	\$ 3,000	\$ 3,000	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500
Issue Age								
18-29	1,321.00	1,479.52	1,779.00	1,992.48	2,089.00	2,339.68	2,342.00	2,623.04
30	1,352.00	1,514.24	1,821.00	2,039.52	2,139.00	2,395.68	2,397.00	2,684.64
31	1,385.00	1,551.20	1,863.00	2,086.56	2,190.00	2,452.80	2,455.00	2,749.60
32	1,418.00	1,588.16	1,908.00	2,136.96	2,242.00	2,511.04	2,514.00	2,815.68
33	1,452.00	1,626.24	1,956.00	2,190.72	2,297.00	2,572.64	2,575.00	2,884.00
34	1,487.00	1,665.44	2,004.00	2,244.48	2,353.00	2,635.36	2,638.00	2,954.56
35	1,524.00	1,706.88	2,052.00	2,298.24	2,411.00	2,700.32	2,703.00	3,027.36
36	1,561.00	1,748.32	2,103.00	2,355.36	2,471.00	2,767.52	2,770.00	3,102.40
37	1,600.00	1,792.00	2,157.00	2,415.84	2,532.00	2,835.84	2,840.00	3,180.80
38	1,640.00	1,836.80	2,211.00	2,476.32	2,596.00	2,907.52	2,912.00	3,261.44
39	1,681.00	1,882.72	2,265.00	2,536.80	2,663.00	2,982.56	2,987.00	3,345.44
40	1,724.00	1,930.88	2,325.00	2,604.00	2,732.00	3,059.84	3,065.00	3,432.80
41	1,768.00	1,980.16	2,385.00	2,671.20	2,803.00	3,139.36	3,145.00	3,522.40
42	1,814.00	2,031.68	2,448.00	2,741.76	2,877.00	3,222.24	3,229.00	3,616.48
43	1,862.00	2,085.44	2,514.00	2,815.68	2,954.00	3,308.48	3,316.00	3,713.92
44	1,911.00	2,140.32	2,580.00	2,889.60	3,034.00	3,398.08	3,406.00	3,814.72
45	1,963.00	2,198.56	2,652.00	2,970.24	3,117.00	3,491.04	3,501.00	3,921.12
46	2,016.00	2,257.92	2,727.00	3,054.24	3,204.00	3,588.48	3,599.00	4,030.88
47	2,072.00	2,320.64	2,802.00	3,138.24	3,295.00	3,690.40	3,702.00	4,146.24
48	2,130.00	2,385.60	2,883.00	3,228.96	3,390.00	3,796.80	3,810.00	4,267.20
49	2,190.00	2,452.80	2,967.00	3,323.04	3,489.00	3,907.68	3,923.00	4,393.76
50	2,254.00	2,524.48	3,054.00	3,420.48	3,593.00	4,024.16	4,041.00	4,525.92
51	2,319.00	2,597.28	3,147.00	3,524.64	3,702.00	4,146.24	4,164.00	4,663.68
52	2,388.00	2,674.56	3,243.00	3,632.16	3,815.00	4,272.80	4,294.00	4,809.28
53	2,460.00	2,755.20	3,345.00	3,746.40	3,935.00	4,407.20	4,430.00	4,961.60
54	2,535.00	2,839.20	3,450.00	3,864.00	4,060.00	4,547.20	4,573.00	5,121.76
55	2,615.00	2,928.80	3,564.00	3,991.68	4,192.00	4,695.04	4,724.00	5,290.88
56	2,721.00	3,047.52	3,711.00	4,156.32	4,368.00	4,892.16	4,924.00	5,514.88
57	2,810.00	3,147.20	3,837.00	4,297.44	4,517.00	5,059.04	5,094.00	5,705.28
58	2,904.00	3,252.48	3,969.00	4,445.28	4,673.00	5,233.76	5,273.00	5,905.76
59	3,002.00	3,362.24	4,107.00	4,599.84	4,839.00	5,419.68	5,462.00	6,117.44
60	3,121.00	3,495.52	4,278.00	4,791.36	5,037.00	5,641.44	5,687.00	6,369.44
61	3,260.00	3,651.20	4,473.00	5,009.76	5,268.00	5,900.16	5,951.00	6,665.12
62	3,378.00	3,783.36	4,638.00	5,194.56	5,467.00	6,123.04	6,178.00	6,919.36
63	3,534.00	3,958.08	4,863.00	5,446.56	5,727.00	6,414.24	6,474.00	7,250.88
64	3,700.00	4,144.00	5,097.00	5,708.64	6,004.00	6,724.48	6,789.00	7,603.68
65	3,881.00	4,346.72	5,340.00	5,980.80	6,281.00	7,034.72	7,094.00	7,945.28
66	4,114.00	4,607.68	5,664.00	6,343.68	6,664.00	7,463.68	7,528.00	8,431.36
67	4,283.00	4,796.96	5,910.00	6,619.20	6,947.00	7,780.64	7,850.00	8,792.00
68	4,461.00	4,996.32	6,159.00	6,898.08	7,244.00	8,113.28	8,187.00	9,169.44
69	4,647.00	5,204.64	6,423.00	7,193.76	7,556.00	8,462.72	8,540.00	9,564.80
70	4,844.00	5,425.28	6,702.00	7,506.24	7,883.00	8,828.96	8,909.00	9,978.08
71	5,151.00	5,769.12	7,131.00	7,986.72	8,389.00	9,395.68	9,481.00	10,618.72
72	5,371.00	6,015.52	7,452.00	8,346.24	8,759.00	9,810.08	9,899.00	11,086.88
73	5,599.00	6,270.88	7,773.00	8,705.76	9,141.00	10,237.92	10,331.00	11,570.72
74	5,828.00	6,527.36	8,103.00	9,075.36	9,531.00	10,674.72	10,773.00	12,065.76
75	7,246.00	8,115.52	10,059.00	11,266.08	11,764.00	13,175.68	13,245.00	14,834.40
76	7,551.00	8,457.12	10,497.00	11,756.64	12,279.00	13,752.48	13,826.00	15,485.12
77	7,852.00	8,794.24	10,929.00	12,240.48	12,794.00	14,329.28	14,408.00	16,136.96
78	8,146.00	9,123.52	11,343.00	12,704.16	13,302.00	14,898.24	14,985.00	16,783.20
79	8,442.00	9,455.04	11,775.00	13,188.00	13,820.00	15,478.40	15,575.00	17,444.00
80	8,980.00	10,057.60	12,546.00	14,051.52	14,694.00	16,457.28	16,542.00	18,527.04
81	9,323.00	10,441.76	13,047.00	14,612.64	15,293.00	17,128.16	17,219.00	19,285.28
82	9,664.00	10,823.68	13,548.00	15,173.76	15,895.00	17,802.40	17,901.00	20,049.12
83	9,996.00	11,195.52	14,043.00	15,728.16	16,491.00	18,469.92	18,578.00	20,807.36
84	10,325.00	11,564.00	14,535.00	16,279.20	17,092.00	19,143.04	19,262.00	21,573.44
85	11,768.00	13,180.16	16,563.00	18,550.56	19,398.00	21,725.76	21,781.00	24,394.72

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

5% Compound No Max
With Shared Care Rider

Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
Facility Monthly Cash Benefit	\$ 4,500	\$ 6,000	\$ 6,000	\$ 8,000	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000
Community Monthly Cash Benefit	\$ 4,500	\$ 4,500	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000
Issue Age								
18-29	2,010.00	2,251.20	2,527.00	2,830.24	2,965.00	3,320.80	3,310.00	3,707.20
30	2,058.00	2,304.96	2,587.00	2,897.44	3,035.00	3,399.20	3,388.00	3,794.56
31	2,107.00	2,359.84	2,649.00	2,966.88	3,105.00	3,477.60	3,470.00	3,886.40
32	2,157.00	2,415.84	2,712.00	3,037.44	3,180.00	3,561.60	3,553.00	3,979.36
33	2,209.00	2,474.08	2,778.00	3,111.36	3,260.00	3,651.20	3,639.00	4,075.68
34	2,263.00	2,534.56	2,846.00	3,187.52	3,340.00	3,740.80	3,728.00	4,175.36
35	2,318.00	2,596.16	2,915.00	3,264.80	3,420.00	3,830.40	3,820.00	4,278.40
36	2,375.00	2,660.00	2,987.00	3,345.44	3,505.00	3,925.60	3,915.00	4,384.80
37	2,434.00	2,726.08	3,062.00	3,429.44	3,595.00	4,026.40	4,013.00	4,494.56
38	2,495.00	2,794.40	3,139.00	3,515.68	3,685.00	4,127.20	4,115.00	4,608.80
39	2,557.00	2,863.84	3,218.00	3,604.16	3,775.00	4,228.00	4,220.00	4,726.40
40	2,622.00	2,936.64	3,301.00	3,697.12	3,875.00	4,340.00	4,329.00	4,848.48
41	2,690.00	3,012.80	3,386.00	3,792.32	3,975.00	4,452.00	4,442.00	4,975.04
42	2,759.00	3,090.08	3,474.00	3,890.88	4,080.00	4,569.60	4,559.00	5,106.08
43	2,831.00	3,170.72	3,566.00	3,993.92	4,190.00	4,692.80	4,681.00	5,242.72
44	2,906.00	3,254.72	3,661.00	4,100.32	4,300.00	4,816.00	4,808.00	5,384.96
45	2,984.00	3,342.08	3,760.00	4,211.20	4,420.00	4,950.40	4,940.00	5,532.80
46	3,065.00	3,432.80	3,863.00	4,326.56	4,545.00	5,090.40	5,077.00	5,686.24
47	3,150.00	3,528.00	3,971.00	4,447.52	4,670.00	5,230.40	5,221.00	5,847.52
48	3,237.00	3,625.44	4,083.00	4,572.96	4,805.00	5,381.60	5,371.00	6,015.52
49	3,329.00	3,728.48	4,200.00	4,704.00	4,945.00	5,538.40	5,528.00	6,191.36
50	3,425.00	3,836.00	4,323.00	4,841.76	5,090.00	5,700.80	5,692.00	6,375.04
51	3,524.00	3,946.88	4,450.00	4,984.00	5,245.00	5,874.40	5,863.00	6,566.56
52	3,628.00	4,063.36	4,583.00	5,132.96	5,405.00	6,053.60	6,043.00	6,768.16
53	3,737.00	4,185.44	4,722.00	5,288.64	5,575.00	6,244.00	6,231.00	6,978.72
54	3,851.00	4,313.12	4,869.00	5,453.28	5,750.00	6,440.00	6,429.00	7,200.48
55	3,971.00	4,447.52	5,023.00	5,625.76	5,940.00	6,652.80	6,637.00	7,433.44
56	4,132.00	4,627.84	5,229.00	5,856.48	6,185.00	6,927.20	6,915.00	7,744.80
57	4,266.00	4,777.92	5,402.00	6,050.24	6,395.00	7,162.40	7,149.00	8,006.88
58	4,407.00	4,935.84	5,584.00	6,254.08	6,615.00	7,408.80	7,396.00	8,283.52
59	4,556.00	5,102.72	5,776.00	6,469.12	6,845.00	7,666.40	7,657.00	8,575.84
60	4,736.00	5,304.32	6,007.00	6,727.84	7,130.00	7,985.60	7,969.00	8,925.28
61	4,946.00	5,539.52	6,277.00	7,030.24	7,455.00	8,349.60	8,334.00	9,334.08
62	5,124.00	5,738.88	6,507.00	7,287.84	7,730.00	8,657.60	8,646.00	9,683.52
63	5,359.00	6,002.08	6,810.00	7,627.20	8,105.00	9,077.60	9,056.00	10,142.72
64	5,610.00	6,283.20	7,132.00	7,987.84	8,495.00	9,514.40	9,492.00	10,631.04
65	5,885.00	6,591.20	7,478.00	8,375.36	8,900.00	9,968.00	9,937.00	11,129.44
66	6,237.00	6,985.44	7,928.00	8,879.36	9,440.00	10,572.80	10,541.00	11,805.92
67	6,492.00	7,271.04	8,258.00	9,248.96	9,850.00	11,032.00	10,988.00	12,306.56
68	6,760.00	7,571.20	8,604.00	9,636.48	10,265.00	11,496.80	11,454.00	12,828.48
69	7,041.00	7,885.92	8,966.00	10,041.92	10,705.00	11,989.60	11,945.00	13,378.40
70	7,337.00	8,217.44	9,348.00	10,469.76	11,170.00	12,510.40	12,460.00	13,955.20
71	7,801.00	8,737.12	9,943.00	11,136.16	11,885.00	13,311.20	13,260.00	14,851.20
72	8,133.00	9,108.96	10,372.00	11,616.64	12,420.00	13,910.40	13,841.00	15,501.92
73	8,475.00	9,492.00	10,814.00	12,111.68	12,955.00	14,509.60	14,442.00	16,175.04
74	8,821.00	9,879.52	11,263.00	12,614.56	13,505.00	15,125.60	15,054.00	16,860.48
75	10,973.00	12,289.76	13,988.00	15,666.56	16,765.00	18,776.80	18,615.00	20,848.80
76	11,432.00	12,803.84	14,583.00	16,332.96	17,495.00	19,594.40	19,424.00	21,754.88
77	11,883.00	13,308.96	15,171.00	16,991.52	18,215.00	20,400.80	20,229.00	22,656.48
78	12,324.00	13,802.88	15,745.00	17,634.40	18,905.00	21,173.60	21,023.00	23,545.76
79	12,769.00	14,301.28	16,328.00	18,287.36	19,625.00	21,980.00	21,830.00	24,449.60
80	13,581.00	15,210.72	17,368.00	19,452.16	20,910.00	23,419.20	23,215.00	26,000.80
81	14,097.00	15,788.64	18,040.00	20,204.80	21,745.00	24,354.40	24,149.00	27,046.88
82	14,611.00	16,364.32	18,710.00	20,955.20	22,580.00	25,289.60	25,086.00	28,096.32
83	15,111.00	16,924.32	19,366.00	21,689.92	23,405.00	26,213.60	26,009.00	29,130.08
84	15,607.00	17,479.84	20,020.00	22,422.40	24,225.00	27,132.00	26,938.00	30,170.56
85	17,796.00	19,931.52	22,805.00	25,541.60	27,605.00	30,917.60	30,609.00	34,282.08

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
	\$ 6,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000
	\$ 6,000	\$ 6,000	\$ 7,500	\$ 7,500	\$ 9,000	\$ 9,000	\$ 12,000	\$ 12,000
Issue Age								
18-29	2,834.00	3,230.76	3,510.00	4,001.40	4,020.00	4,582.80	5,054.00	5,761.56
30	2,901.00	3,307.14	3,595.00	4,098.30	4,116.00	4,692.24	5,174.00	5,898.36
31	2,970.00	3,385.80	3,680.00	4,195.20	4,214.00	4,803.96	5,298.00	6,039.72
32	3,041.00	3,466.74	3,770.00	4,297.80	4,314.00	4,917.96	5,424.00	6,183.36
33	3,114.00	3,549.96	3,860.00	4,400.40	4,418.00	5,036.52	5,556.00	6,333.84
34	3,189.00	3,635.46	3,955.00	4,508.70	4,526.00	5,159.64	5,692.00	6,488.88
35	3,266.00	3,723.24	4,050.00	4,617.00	4,636.00	5,285.04	5,830.00	6,646.20
36	3,346.00	3,814.44	4,150.00	4,731.00	4,750.00	5,415.00	5,974.00	6,810.36
37	3,429.00	3,909.06	4,250.00	4,845.00	4,868.00	5,549.52	6,124.00	6,981.36
38	3,514.00	4,005.96	4,355.00	4,964.70	4,990.00	5,688.60	6,278.00	7,156.92
39	3,602.00	4,106.28	4,465.00	5,090.10	5,114.00	5,829.96	6,436.00	7,337.04
40	3,693.00	4,210.02	4,580.00	5,221.20	5,244.00	5,978.16	6,602.00	7,526.28
41	3,787.00	4,317.18	4,695.00	5,352.30	5,380.00	6,133.20	6,772.00	7,720.08
42	3,884.00	4,427.76	4,815.00	5,489.10	5,518.00	6,290.52	6,948.00	7,920.72
43	3,985.00	4,542.90	4,940.00	5,631.60	5,662.00	6,454.68	7,132.00	8,130.48
44	4,090.00	4,662.60	5,070.00	5,779.80	5,812.00	6,625.68	7,322.00	8,347.08
45	4,199.00	4,786.86	5,205.00	5,933.70	5,968.00	6,803.52	7,520.00	8,572.80
46	4,311.00	4,914.54	5,345.00	6,093.30	6,130.00	6,988.20	7,726.00	8,807.64
47	4,429.00	5,049.06	5,490.00	6,258.60	6,300.00	7,182.00	7,942.00	9,053.88
48	4,551.00	5,188.14	5,645.00	6,435.30	6,474.00	7,380.36	8,166.00	9,309.24
49	4,679.00	5,334.06	5,805.00	6,617.70	6,658.00	7,590.12	8,400.00	9,576.00
50	4,812.00	5,485.68	5,970.00	6,805.80	6,850.00	7,809.00	8,646.00	9,856.44
51	4,950.00	5,643.00	6,140.00	6,999.60	7,048.00	8,034.72	8,900.00	10,146.00
52	5,094.00	5,807.16	6,320.00	7,204.80	7,256.00	8,271.84	9,166.00	10,449.24
53	5,245.00	5,979.30	6,505.00	7,415.70	7,474.00	8,520.36	9,444.00	10,766.16
54	5,403.00	6,159.42	6,705.00	7,643.70	7,702.00	8,780.28	9,738.00	11,101.32
55	5,569.00	6,348.66	6,910.00	7,877.40	7,942.00	9,053.88	10,046.00	11,452.44
56	5,793.00	6,604.02	7,190.00	8,196.60	8,264.00	9,420.96	10,458.00	11,922.12
57	5,979.00	6,816.06	7,420.00	8,458.80	8,532.00	9,726.48	10,804.00	12,316.56
58	6,174.00	7,038.36	7,665.00	8,738.10	8,814.00	10,047.96	11,168.00	12,731.52
59	6,380.00	7,273.20	7,920.00	9,028.80	9,112.00	10,387.68	11,552.00	13,169.28
60	6,629.00	7,557.06	8,230.00	9,382.20	9,472.00	10,798.08	12,014.00	13,695.96
61	6,920.00	7,888.80	8,595.00	9,798.30	9,892.00	11,276.88	12,554.00	14,311.56
62	7,166.00	8,169.24	8,900.00	10,146.00	10,248.00	11,682.72	13,014.00	14,835.96
63	7,492.00	8,540.88	9,305.00	10,607.70	10,718.00	12,218.52	13,620.00	15,526.80
64	7,839.00	8,936.46	9,740.00	11,103.60	11,220.00	12,790.80	14,264.00	16,260.96
65	8,228.00	9,379.92	10,220.00	11,650.80	11,770.00	13,417.80	14,956.00	17,049.84
66	8,716.00	9,936.24	10,830.00	12,346.20	12,474.00	14,220.36	15,856.00	18,075.84
67	9,071.00	10,340.94	11,270.00	12,847.80	12,984.00	14,801.76	16,516.00	18,828.24
68	9,441.00	10,762.74	11,730.00	13,372.20	13,520.00	15,412.80	17,208.00	19,617.12
69	9,830.00	11,206.20	12,215.00	13,925.10	14,082.00	16,053.48	17,932.00	20,442.48
70	10,241.00	11,674.74	12,725.00	14,506.50	14,674.00	16,728.36	18,696.00	21,313.44
71	10,886.00	12,410.04	13,530.00	15,424.20	15,602.00	17,786.28	19,886.00	22,670.04
72	11,346.00	12,934.44	14,100.00	16,074.00	16,266.00	18,543.24	20,744.00	23,648.16
73	11,819.00	13,473.66	14,690.00	16,746.60	16,950.00	19,323.00	21,628.00	24,655.92
74	12,298.00	14,019.72	15,290.00	17,430.60	17,642.00	20,111.88	22,526.00	25,679.64
75	15,308.00	17,451.12	19,025.00	21,688.50	21,946.00	25,018.44	27,976.00	31,892.64
76	15,942.00	18,173.88	19,815.00	22,589.10	22,864.00	26,064.96	29,166.00	33,249.24
77	16,566.00	18,885.24	20,595.00	23,478.30	23,766.00	27,093.24	30,342.00	34,589.88
78	17,173.00	19,577.22	21,350.00	24,339.00	24,648.00	28,098.72	31,490.00	35,898.60
79	17,786.00	20,276.04	22,115.00	25,211.10	25,538.00	29,113.32	32,656.00	37,227.84
80	18,919.00	21,567.66	23,520.00	26,812.80	27,162.00	30,964.68	34,736.00	39,599.04
81	19,631.00	22,379.34	24,405.00	27,821.70	28,194.00	32,141.16	36,080.00	41,131.20
82	20,339.00	23,186.46	25,290.00	28,830.60	29,222.00	33,313.08	37,420.00	42,658.80
83	21,029.00	23,973.06	26,150.00	29,811.00	30,222.00	34,453.08	38,732.00	44,154.48
84	21,711.00	24,750.54	27,000.00	30,780.00	31,214.00	35,583.96	40,040.00	45,645.60
85	24,776.00	28,244.64	30,805.00	35,117.70	35,592.00	40,574.88	45,610.00	51,995.40

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$100,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage			
3% Compound No Max		Form Number: S2-CMP-VA	
With Shared Care Rider		Form Number: S2-SCR-VA	
Annual Premiums			
\$ 1,500	\$ 2,000	\$ 3,000	\$ 4,000
\$ 1,500	\$ 1,500	\$ 3,000	\$ 3,000

Issue Age				
18-29	229.00	251.90	323.00	355.30
30	238.00	261.80	336.00	369.60
31	248.00	272.80	349.00	383.90
32	258.00	283.80	363.00	399.30
33	268.00	294.80	378.00	415.80
34	279.00	306.90	393.00	432.30
35	290.00	319.00	409.00	449.90
36	302.00	332.20	426.00	468.60
37	315.00	346.50	444.00	488.40
38	328.00	360.80	462.00	508.20
39	341.00	375.10	482.00	530.20
40	356.00	391.60	502.00	552.20
41	371.00	408.10	523.00	575.30
42	387.00	425.70	546.00	600.60
43	403.00	443.30	570.00	627.00
44	420.00	462.00	595.00	654.50
45	438.00	481.80	621.00	683.10
46	458.00	503.80	649.00	713.90
47	478.00	525.80	678.00	745.80
48	499.00	548.90	709.00	779.90
49	521.00	573.10	741.00	815.10
50	545.00	599.50	776.00	853.60
51	570.00	627.00	812.00	893.20
52	596.00	655.60	851.00	936.10
53	624.00	686.40	891.00	980.10
54	653.00	718.30	934.00	1,027.40
55	684.00	752.40	980.00	1,078.00
56	724.00	796.40	1,037.00	1,140.70
57	759.00	834.90	1,090.00	1,199.00
58	796.00	875.60	1,145.00	1,259.50
59	836.00	919.60	1,204.00	1,324.40
60	882.00	970.20	1,272.00	1,399.20
61	935.00	1,028.50	1,351.00	1,486.10
62	983.00	1,081.30	1,422.00	1,564.20
63	1,044.00	1,148.40	1,512.00	1,663.20
64	1,109.00	1,219.90	1,608.00	1,768.80
65	1,185.00	1,303.50	1,712.00	1,883.20
66	1,273.00	1,400.30	1,842.00	2,026.20
67	1,345.00	1,479.50	1,948.00	2,142.80
68	1,420.00	1,562.00	2,059.00	2,264.90
69	1,500.00	1,650.00	2,176.00	2,393.60
70	1,584.00	1,742.40	2,300.00	2,530.00
71	1,707.00	1,877.70	2,479.00	2,726.90
72	1,804.00	1,984.40	2,621.00	2,883.10
73	1,904.00	2,094.40	2,769.00	3,045.90
74	2,008.00	2,208.80	2,922.00	3,214.20
75	2,532.00	2,785.20	3,652.00	4,017.20
76	2,670.00	2,937.00	3,855.00	4,240.50
77	2,808.00	3,088.80	4,060.00	4,466.00
78	2,946.00	3,240.60	4,265.00	4,691.50
79	3,087.00	3,395.70	4,478.00	4,925.80
80	3,322.00	3,654.20	4,811.00	5,292.10
81	3,487.00	3,835.70	5,057.00	5,562.70
82	3,653.00	4,018.30	5,307.00	5,837.70
83	3,819.00	4,200.90	5,504.00	6,054.40
84	3,987.00	4,385.70	5,736.00	6,309.60
85	4,593.00	5,052.30	6,541.00	7,195.10

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$200,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max **Form Number: S2-CMP-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 2,000</u>	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>
Community Monthly Cash Benefit	<u>\$ 1,500</u>	<u>\$ 1,500</u>	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>
Issue Age								
18-29	268.00	294.80	458.00	503.80	573.00	630.30	646.00	710.60
30	278.00	305.80	476.00	523.60	596.00	655.60	672.00	739.20
31	289.00	317.90	496.00	545.60	619.00	680.90	698.00	767.80
32	301.00	331.10	516.00	567.60	644.00	708.40	726.00	798.60
33	313.00	344.30	536.00	589.60	670.00	737.00	756.00	831.60
34	325.00	357.50	558.00	613.80	697.00	766.70	786.00	864.60
35	339.00	372.90	580.00	638.00	726.00	798.60	818.00	899.80
36	352.00	387.20	604.00	664.40	756.00	831.60	852.00	937.20
37	366.00	402.60	630.00	693.00	787.00	865.70	888.00	976.80
38	381.00	419.10	656.00	721.60	820.00	902.00	924.00	1,016.40
39	397.00	436.70	682.00	750.20	854.00	939.40	964.00	1,060.40
40	413.00	454.30	712.00	783.20	890.00	979.00	1,004.00	1,104.40
41	430.00	473.00	742.00	816.20	927.00	1,019.70	1,046.00	1,150.60
42	448.00	492.80	774.00	851.40	967.00	1,063.70	1,092.00	1,201.20
43	467.00	513.70	806.00	886.60	1,009.00	1,109.90	1,140.00	1,254.00
44	487.00	535.70	840.00	924.00	1,052.00	1,157.20	1,190.00	1,309.00
45	507.00	557.70	876.00	963.60	1,098.00	1,207.80	1,242.00	1,366.20
46	529.00	581.90	916.00	1,007.60	1,147.00	1,261.70	1,298.00	1,427.80
47	552.00	607.20	956.00	1,051.60	1,198.00	1,317.80	1,356.00	1,491.60
48	575.00	632.50	998.00	1,097.80	1,252.00	1,377.20	1,418.00	1,559.80
49	600.00	660.00	1,042.00	1,146.20	1,309.00	1,439.90	1,482.00	1,630.20
50	627.00	689.70	1,090.00	1,199.00	1,369.00	1,505.90	1,552.00	1,707.20
51	654.00	719.40	1,140.00	1,254.00	1,432.00	1,575.20	1,624.00	1,786.40
52	684.00	752.40	1,192.00	1,311.20	1,498.00	1,647.80	1,702.00	1,872.20
53	714.00	785.40	1,248.00	1,372.80	1,569.00	1,725.90	1,782.00	1,960.20
54	746.00	820.60	1,306.00	1,436.60	1,644.00	1,808.40	1,868.00	2,054.80
55	781.00	859.10	1,368.00	1,504.80	1,723.00	1,895.30	1,960.00	2,156.00
56	824.00	906.40	1,448.00	1,592.80	1,823.00	2,005.30	2,074.00	2,281.40
57	863.00	949.30	1,518.00	1,669.80	1,913.00	2,104.30	2,180.00	2,398.00
58	904.00	994.40	1,592.00	1,751.20	2,009.00	2,209.90	2,290.00	2,519.00
59	947.00	1,041.70	1,672.00	1,839.20	2,111.00	2,322.10	2,408.00	2,648.80
60	998.00	1,097.80	1,764.00	1,940.40	2,229.00	2,451.90	2,544.00	2,798.40
61	1,057.00	1,162.70	1,870.00	2,057.00	2,365.00	2,601.50	2,702.00	2,972.20
62	1,109.00	1,219.90	1,966.00	2,162.60	2,490.00	2,739.00	2,844.00	3,128.40
63	1,176.00	1,293.60	2,088.00	2,296.80	2,645.00	2,909.50	3,024.00	3,326.40
64	1,247.00	1,371.70	2,218.00	2,439.80	2,811.00	3,092.10	3,216.00	3,537.60
65	1,333.00	1,466.30	2,370.00	2,607.00	2,997.00	3,296.70	3,424.00	3,766.40
66	1,432.00	1,575.20	2,546.00	2,800.60	3,224.00	3,546.40	3,684.00	4,052.40
67	1,510.00	1,661.00	2,690.00	2,959.00	3,407.00	3,747.70	3,896.00	4,285.60
68	1,592.00	1,751.20	2,840.00	3,124.00	3,600.00	3,960.00	4,118.00	4,529.80
69	1,679.00	1,846.90	3,000.00	3,300.00	3,804.00	4,184.40	4,352.00	4,787.20
70	1,772.00	1,949.20	3,168.00	3,484.80	4,021.00	4,423.10	4,600.00	5,060.00
71	1,908.00	2,098.80	3,414.00	3,755.40	4,334.00	4,767.40	4,958.00	5,453.80
72	2,013.00	2,214.30	3,608.00	3,968.80	4,582.00	5,040.20	5,242.00	5,766.20
73	2,123.00	2,335.30	3,808.00	4,188.80	4,841.00	5,325.10	5,538.00	6,091.80
74	2,235.00	2,458.50	4,016.00	4,417.60	5,107.00	5,617.70	5,844.00	6,428.40
75	2,822.00	3,104.20	5,064.00	5,570.40	6,404.00	7,044.40	7,304.00	8,034.40
76	2,972.00	3,269.20	5,340.00	5,874.00	6,758.00	7,433.80	7,710.00	8,481.00
77	3,122.00	3,434.20	5,616.00	6,177.60	7,116.00	7,827.60	8,120.00	8,932.00
78	3,270.00	3,597.00	5,892.00	6,481.20	7,475.00	8,222.50	8,530.00	9,383.00
79	3,421.00	3,763.10	6,174.00	6,791.40	7,844.00	8,628.40	8,956.00	9,851.60
80	3,678.00	4,045.80	6,644.00	7,308.40	8,434.00	9,277.40	9,622.00	10,584.20
81	3,854.00	4,239.40	6,974.00	7,671.40	8,864.00	9,750.40	10,114.00	11,125.40
82	4,032.00	4,435.20	7,306.00	8,036.60	9,302.00	10,232.20	10,614.00	11,675.40
83	4,208.00	4,628.80	7,638.00	8,401.80	9,742.00	10,716.20	11,008.00	12,108.80
84	4,384.00	4,822.40	7,974.00	8,771.40	10,188.00	11,206.80	11,472.00	12,619.20
85	5,054.00	5,559.40	9,186.00	10,104.60	11,689.00	12,857.90	13,082.00	14,390.20

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$300,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

3% Compound No Max
With Shared Care Rider

Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums							
	<u>\$ 3,000</u>	<u>\$ 4,000</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>
Facility Monthly Cash Benefit	<u>\$ 3,000</u>	<u>\$ 3,000</u>	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>
Community Monthly Cash Benefit								
Issue Age								
18-29	505.00	565.60	687.00	769.44	807.00	903.84	905.00	1,013.60
30	525.00	588.00	714.00	799.68	839.00	939.68	941.00	1,053.92
31	546.00	611.52	744.00	833.28	873.00	977.76	978.00	1,095.36
32	568.00	636.16	774.00	866.88	908.00	1,016.96	1,018.00	1,140.16
33	591.00	661.92	804.00	900.48	944.00	1,057.28	1,059.00	1,186.08
34	614.00	687.68	837.00	937.44	982.00	1,099.84	1,102.00	1,234.24
35	639.00	715.68	870.00	974.40	1,022.00	1,144.64	1,147.00	1,284.64
36	665.00	744.80	906.00	1,014.72	1,064.00	1,191.68	1,194.00	1,337.28
37	692.00	775.04	945.00	1,058.40	1,108.00	1,240.96	1,243.00	1,392.16
38	721.00	807.52	984.00	1,102.08	1,154.00	1,292.48	1,295.00	1,450.40
39	750.00	840.00	1,023.00	1,145.76	1,202.00	1,346.24	1,349.00	1,510.88
40	781.00	874.72	1,068.00	1,196.16	1,252.00	1,402.24	1,406.00	1,574.72
41	814.00	911.68	1,113.00	1,246.56	1,305.00	1,461.60	1,465.00	1,640.80
42	848.00	949.76	1,161.00	1,300.32	1,360.00	1,523.20	1,528.00	1,711.36
43	883.00	988.96	1,209.00	1,354.08	1,418.00	1,588.16	1,594.00	1,785.28
44	921.00	1,031.52	1,260.00	1,411.20	1,480.00	1,657.60	1,663.00	1,862.56
45	960.00	1,075.20	1,314.00	1,471.68	1,544.00	1,729.28	1,736.00	1,944.32
46	1,001.00	1,121.12	1,374.00	1,538.88	1,612.00	1,805.44	1,813.00	2,030.56
47	1,045.00	1,170.40	1,434.00	1,606.08	1,683.00	1,884.96	1,894.00	2,121.28
48	1,090.00	1,220.80	1,497.00	1,676.64	1,758.00	1,968.96	1,979.00	2,216.48
49	1,138.00	1,274.56	1,563.00	1,750.56	1,837.00	2,057.44	2,069.00	2,317.28
50	1,189.00	1,331.68	1,635.00	1,831.20	1,921.00	2,151.52	2,165.00	2,424.80
51	1,241.00	1,389.92	1,710.00	1,915.20	2,009.00	2,250.08	2,265.00	2,536.80
52	1,297.00	1,452.64	1,788.00	2,002.56	2,102.00	2,354.24	2,371.00	2,655.52
53	1,356.00	1,518.72	1,872.00	2,096.64	2,200.00	2,464.00	2,483.00	2,780.96
54	1,418.00	1,588.16	1,959.00	2,194.08	2,304.00	2,580.48	2,602.00	2,914.24
55	1,483.00	1,660.96	2,052.00	2,298.24	2,415.00	2,704.80	2,729.00	3,056.48
56	1,566.00	1,753.92	2,172.00	2,432.64	2,554.00	2,860.48	2,887.00	3,233.44
57	1,641.00	1,837.92	2,277.00	2,550.24	2,679.00	3,000.48	3,031.00	3,394.72
58	1,720.00	1,926.40	2,388.00	2,674.56	2,813.00	3,150.56	3,184.00	3,566.08
59	1,803.00	2,019.36	2,508.00	2,808.96	2,954.00	3,308.48	3,346.00	3,747.52
60	1,901.00	2,129.12	2,646.00	2,963.52	3,119.00	3,493.28	3,535.00	3,959.20
61	2,013.00	2,254.56	2,805.00	3,141.60	3,309.00	3,706.08	3,752.00	4,202.24
62	2,115.00	2,368.80	2,949.00	3,302.88	3,481.00	3,898.72	3,950.00	4,424.00
63	2,242.00	2,511.04	3,132.00	3,507.84	3,698.00	4,141.76	4,198.00	4,701.76
64	2,379.00	2,664.48	3,327.00	3,726.24	3,930.00	4,401.60	4,463.00	4,998.56
65	2,543.00	2,848.16	3,555.00	3,981.60	4,191.00	4,693.92	4,754.00	5,324.48
66	2,731.00	3,058.72	3,819.00	4,277.28	4,507.00	5,047.84	5,114.00	5,727.68
67	2,881.00	3,226.72	4,035.00	4,519.20	4,761.00	5,332.32	5,406.00	6,054.72
68	3,040.00	3,404.80	4,260.00	4,771.20	5,030.00	5,633.60	5,713.00	6,398.56
69	3,207.00	3,591.84	4,500.00	5,040.00	5,315.00	5,952.80	6,038.00	6,762.56
70	3,386.00	3,792.32	4,752.00	5,322.24	5,617.00	6,291.04	6,382.00	7,147.84
71	3,646.00	4,083.52	5,121.00	5,735.52	6,054.00	6,780.48	6,879.00	7,704.48
72	3,848.00	4,309.76	5,412.00	6,061.44	6,400.00	7,168.00	7,272.00	8,144.64
73	4,060.00	4,547.20	5,712.00	6,397.44	6,761.00	7,572.32	7,683.00	8,604.96
74	4,277.00	4,790.24	6,024.00	6,746.88	7,132.00	7,987.84	8,107.00	9,079.84
75	5,396.00	6,043.52	7,596.00	8,507.52	8,949.00	10,022.88	10,136.00	11,352.32
76	5,684.00	6,366.08	8,010.00	8,971.20	9,443.00	10,576.16	10,698.00	11,981.76
77	5,973.00	6,689.76	8,424.00	9,434.88	9,942.00	11,135.04	11,267.00	12,619.04
78	6,259.00	7,010.08	8,838.00	9,898.56	10,442.00	11,695.04	11,838.00	13,258.56
79	6,551.00	7,337.12	9,261.00	10,372.32	10,956.00	12,270.72	12,427.00	13,918.24
80	7,044.00	7,889.28	9,966.00	11,161.92	11,781.00	13,194.72	13,350.00	14,952.00
81	7,385.00	8,271.20	10,461.00	11,716.32	12,380.00	13,865.60	14,032.00	15,715.84
82	7,728.00	8,655.36	10,959.00	12,274.08	12,989.00	14,547.68	14,727.00	16,494.24
83	8,068.00	9,036.16	11,457.00	12,831.84	13,599.00	15,230.88	15,425.00	17,276.00
84	8,409.00	9,418.08	11,961.00	13,396.32	14,218.00	15,924.16	16,135.00	18,071.20
85	9,688.00	10,850.56	13,779.00	15,432.48	16,326.00	18,285.12	18,467.00	20,683.04

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$500,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage

3% Compound No Max
With Shared Care Rider

Form Number: S2-CMP-VA
Form Number: S2-SCR-VA

	Annual Premiums						
Facility Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 8,000</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 12,000</u>
Community Monthly Cash Benefit	<u>\$ 4,500</u>	<u>\$ 4,500</u>	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>
Issue Age							
18-29	767.00	859.04	968.00	1,084.16	1,145.00	1,282.40	1,429.12
30	798.00	893.76	1,007.00	1,127.84	1,190.00	1,332.80	1,485.12
31	829.00	928.48	1,047.00	1,172.64	1,240.00	1,388.80	1,545.60
32	862.00	965.44	1,089.00	1,219.68	1,290.00	1,444.80	1,607.20
33	897.00	1,004.64	1,133.00	1,268.96	1,340.00	1,500.80	1,672.16
34	933.00	1,044.96	1,179.00	1,320.48	1,395.00	1,562.40	1,739.36
35	971.00	1,087.52	1,226.00	1,373.12	1,450.00	1,624.00	1,811.04
36	1,010.00	1,131.20	1,276.00	1,429.12	1,510.00	1,691.20	1,884.96
37	1,051.00	1,177.12	1,328.00	1,487.36	1,575.00	1,764.00	1,962.24
38	1,094.00	1,225.28	1,383.00	1,548.96	1,640.00	1,836.80	2,042.88
39	1,139.00	1,275.68	1,440.00	1,612.80	1,705.00	1,909.60	2,128.00
40	1,186.00	1,328.32	1,500.00	1,680.00	1,780.00	1,993.60	2,217.60
41	1,235.00	1,383.20	1,562.00	1,749.44	1,855.00	2,077.60	2,310.56
42	1,287.00	1,441.44	1,628.00	1,823.36	1,935.00	2,167.20	2,409.12
43	1,341.00	1,501.92	1,697.00	1,900.64	2,015.00	2,256.80	2,512.16
44	1,397.00	1,564.64	1,769.00	1,981.28	2,100.00	2,352.00	2,619.68
45	1,457.00	1,631.84	1,845.00	2,066.40	2,190.00	2,452.80	2,733.92
46	1,519.00	1,701.28	1,924.00	2,154.88	2,290.00	2,564.80	2,852.64
47	1,584.00	1,774.08	2,008.00	2,248.96	2,390.00	2,676.80	2,979.20
48	1,653.00	1,851.36	2,096.00	2,347.52	2,495.00	2,794.40	3,111.36
49	1,726.00	1,933.12	2,189.00	2,451.68	2,605.00	2,917.60	3,251.36
50	1,802.00	2,018.24	2,287.00	2,561.44	2,725.00	3,052.00	3,399.20
51	1,882.00	2,107.84	2,389.00	2,675.68	2,850.00	3,192.00	3,553.76
52	1,966.00	2,201.92	2,497.00	2,796.64	2,980.00	3,337.60	3,718.40
53	2,055.00	2,301.60	2,611.00	2,924.32	3,120.00	3,494.40	3,890.88
54	2,148.00	2,405.76	2,732.00	3,059.84	3,265.00	3,656.80	4,074.56
55	2,247.00	2,516.64	2,859.00	3,202.08	3,420.00	3,830.40	4,268.32
56	2,373.00	2,657.76	3,020.00	3,382.40	3,620.00	4,054.40	4,513.60
57	2,485.00	2,783.20	3,165.00	3,544.80	3,795.00	4,250.40	4,734.24
58	2,604.00	2,916.48	3,318.00	3,716.16	3,980.00	4,457.60	4,969.44
59	2,730.00	3,057.60	3,481.00	3,898.72	4,180.00	4,681.60	5,218.08
60	2,877.00	3,222.24	3,671.00	4,111.52	4,410.00	4,939.20	5,508.16
61	3,047.00	3,412.64	3,889.00	4,355.68	4,675.00	5,236.00	5,840.80
62	3,200.00	3,584.00	4,087.00	4,577.44	4,915.00	5,504.80	6,145.44
63	3,392.00	3,799.04	4,336.00	4,856.32	5,220.00	5,846.40	6,525.12
64	3,599.00	4,030.88	4,602.00	5,154.24	5,545.00	6,210.40	6,932.80
65	3,847.00	4,308.64	4,917.00	5,507.04	5,925.00	6,636.00	7,397.60
66	4,131.00	4,626.72	5,282.00	5,915.84	6,365.00	7,128.80	7,954.24
67	4,357.00	4,879.84	5,574.00	6,242.88	6,725.00	7,532.00	8,401.12
68	4,596.00	5,147.52	5,883.00	6,588.96	7,100.00	7,952.00	8,874.88
69	4,849.00	5,430.88	6,209.00	6,954.08	7,500.00	8,400.00	9,374.40
70	5,119.00	5,733.28	6,557.00	7,343.84	7,920.00	8,870.40	9,906.40
71	5,510.00	6,171.20	7,061.00	7,908.32	8,535.00	9,559.20	10,675.84
72	5,816.00	6,513.92	7,456.00	8,350.72	9,020.00	10,102.40	11,282.88
73	6,135.00	6,871.20	7,869.00	8,813.28	9,520.00	10,662.40	11,916.80
74	6,461.00	7,236.32	8,292.00	9,287.04	10,040.00	11,244.80	12,568.64
75	8,155.00	9,133.60	10,454.00	11,708.48	12,660.00	14,179.20	15,793.12
76	8,590.00	9,620.80	11,017.00	12,339.04	13,350.00	14,952.00	16,660.00
77	9,024.00	10,106.88	11,582.00	12,971.84	14,040.00	15,724.80	17,533.60
78	9,454.00	10,588.48	12,143.00	13,600.16	14,730.00	16,497.60	18,406.08
79	9,894.00	11,081.28	12,718.00	14,244.16	15,435.00	17,287.20	19,302.08
80	10,639.00	11,915.68	13,678.00	15,319.36	16,610.00	18,603.20	20,756.96
81	11,151.00	12,489.12	14,347.00	16,068.64	17,435.00	19,527.20	21,801.92
82	11,667.00	13,067.04	15,022.00	16,824.64	18,265.00	20,456.80	22,861.44
83	12,179.00	13,640.48	15,695.00	17,578.40	19,095.00	21,386.40	23,920.96
84	12,692.00	14,215.04	16,372.00	18,336.64	19,935.00	22,327.20	24,993.92
85	14,625.00	16,380.00	18,857.00	21,119.84	22,965.00	25,720.80	28,726.88

MEDAMERICA INSURANCE COMPANY
Policy Form Number: SPL2-336-VA
Policy Form Number: SPL2-336-VA-0208

Cash Benefit Account: \$1,000,000

Lifetime Payment Plan
90 day Elimination Period
Married Both Insured Rates

Comprehensive Coverage
3% Compound No Max **Form Number: S2-CMP-VA**
With Shared Care Rider **Form Number: S2-SCR-VA**

	Annual Premiums							
Facility Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 10,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>	<u>\$ 16,000</u>
Community Monthly Cash Benefit	<u>\$ 6,000</u>	<u>\$ 6,000</u>	<u>\$ 7,500</u>	<u>\$ 7,500</u>	<u>\$ 9,000</u>	<u>\$ 9,000</u>	<u>\$ 12,000</u>	<u>\$ 12,000</u>
Issue Age								
18-29	1,079.00	1,230.06	1,340.00	1,527.60	1,534.00	1,748.76	1,936.00	2,207.04
30	1,122.00	1,279.08	1,390.00	1,584.60	1,596.00	1,819.44	2,014.00	2,295.96
31	1,166.00	1,329.24	1,445.00	1,647.30	1,658.00	1,890.12	2,094.00	2,387.16
32	1,213.00	1,382.82	1,505.00	1,715.70	1,724.00	1,965.36	2,178.00	2,482.92
33	1,261.00	1,437.54	1,565.00	1,784.10	1,794.00	2,045.16	2,266.00	2,583.24
34	1,312.00	1,495.68	1,625.00	1,852.50	1,866.00	2,127.24	2,358.00	2,688.12
35	1,365.00	1,556.10	1,695.00	1,932.30	1,942.00	2,213.88	2,452.00	2,795.28
36	1,420.00	1,618.80	1,760.00	2,006.40	2,020.00	2,302.80	2,552.00	2,909.28
37	1,477.00	1,683.78	1,830.00	2,086.20	2,102.00	2,396.28	2,656.00	3,027.84
38	1,537.00	1,752.18	1,905.00	2,171.70	2,188.00	2,494.32	2,766.00	3,153.24
39	1,600.00	1,824.00	1,985.00	2,262.90	2,278.00	2,596.92	2,880.00	3,283.20
40	1,666.00	1,899.24	2,065.00	2,354.10	2,372.00	2,704.08	3,000.00	3,420.00
41	1,735.00	1,977.90	2,150.00	2,451.00	2,470.00	2,815.80	3,124.00	3,561.36
42	1,807.00	2,059.98	2,240.00	2,553.60	2,574.00	2,934.36	3,256.00	3,711.84
43	1,882.00	2,145.48	2,335.00	2,661.90	2,682.00	3,057.48	3,394.00	3,869.16
44	1,961.00	2,235.54	2,435.00	2,775.90	2,794.00	3,185.16	3,538.00	4,033.32
45	2,044.00	2,330.16	2,535.00	2,889.90	2,914.00	3,321.96	3,690.00	4,206.60
46	2,131.00	2,429.34	2,645.00	3,015.30	3,038.00	3,463.32	3,848.00	4,386.72
47	2,222.00	2,533.08	2,760.00	3,146.40	3,168.00	3,611.52	4,016.00	4,578.24
48	2,318.00	2,642.52	2,875.00	3,277.50	3,306.00	3,768.84	4,192.00	4,778.88
49	2,419.00	2,757.66	3,000.00	3,420.00	3,452.00	3,935.28	4,378.00	4,990.92
50	2,525.00	2,878.50	3,135.00	3,573.90	3,604.00	4,108.56	4,574.00	5,214.36
51	2,636.00	3,005.04	3,270.00	3,727.80	3,764.00	4,290.96	4,778.00	5,446.92
52	2,753.00	3,138.42	3,420.00	3,898.80	3,932.00	4,482.48	4,994.00	5,693.16
53	2,876.00	3,278.64	3,570.00	4,069.80	4,110.00	4,685.40	5,222.00	5,953.08
54	3,006.00	3,426.84	3,730.00	4,252.20	4,296.00	4,897.44	5,464.00	6,228.96
55	3,144.00	3,584.16	3,905.00	4,451.70	4,494.00	5,123.16	5,718.00	6,518.52
56	3,317.00	3,781.38	4,120.00	4,696.80	4,746.00	5,410.44	6,040.00	6,885.60
57	3,473.00	3,959.22	4,315.00	4,919.10	4,970.00	5,665.80	6,330.00	7,216.20
58	3,638.00	4,147.32	4,520.00	5,152.80	5,208.00	5,937.12	6,636.00	7,565.04
59	3,813.00	4,346.82	4,735.00	5,397.90	5,460.00	6,224.40	6,962.00	7,936.68
60	4,016.00	4,578.24	4,990.00	5,688.60	5,754.00	6,559.56	7,342.00	8,369.88
61	4,251.00	4,846.14	5,285.00	6,024.90	6,094.00	6,947.16	7,778.00	8,866.92
62	4,463.00	5,087.82	5,545.00	6,321.30	6,400.00	7,296.00	8,174.00	9,318.36
63	4,730.00	5,392.20	5,880.00	6,703.20	6,784.00	7,733.76	8,672.00	9,886.08
64	5,016.00	5,718.24	6,235.00	7,107.90	7,198.00	8,205.72	9,204.00	10,492.56
65	5,364.00	6,114.96	6,665.00	7,598.10	7,694.00	8,771.16	9,834.00	11,210.76
66	5,758.00	6,564.12	7,160.00	8,162.40	8,262.00	9,418.68	10,564.00	12,042.96
67	6,071.00	6,920.94	7,550.00	8,607.00	8,714.00	9,933.96	11,148.00	12,708.72
68	6,402.00	7,298.28	7,960.00	9,074.40	9,192.00	10,478.88	11,766.00	13,413.24
69	6,752.00	7,697.28	8,395.00	9,570.30	9,698.00	11,055.72	12,418.00	14,156.52
70	7,126.00	8,123.64	8,860.00	10,100.40	10,238.00	11,671.32	13,114.00	14,949.96
71	7,669.00	8,742.66	9,540.00	10,875.60	11,020.00	12,562.80	14,122.00	16,099.08
72	8,093.00	9,226.02	10,065.00	11,474.10	11,632.00	13,260.48	14,912.00	16,999.68
73	8,535.00	9,729.90	10,615.00	12,101.10	12,270.00	13,987.80	15,738.00	17,941.32
74	8,986.00	10,244.04	11,175.00	12,739.50	12,922.00	14,731.08	16,584.00	18,905.76
75	11,348.00	12,936.72	14,110.00	16,085.40	16,310.00	18,593.40	20,908.00	23,835.12
76	11,949.00	13,621.86	14,860.00	16,940.40	17,180.00	19,585.20	22,034.00	25,118.76
77	12,549.00	14,305.86	15,610.00	17,795.40	18,048.00	20,574.72	23,164.00	26,406.96
78	13,143.00	14,983.02	16,350.00	18,639.00	18,908.00	21,555.12	24,286.00	27,686.04
79	13,749.00	15,673.86	17,105.00	19,499.70	19,788.00	22,558.32	25,436.00	28,997.04
80	14,786.00	16,856.04	18,390.00	20,964.60	21,278.00	24,256.92	27,356.00	31,185.84
81	15,493.00	17,662.02	19,270.00	21,967.80	22,302.00	25,424.28	28,694.00	32,711.16
82	16,206.00	18,474.84	20,160.00	22,982.40	23,334.00	26,600.76	30,044.00	34,250.16
83	16,912.00	19,279.68	21,040.00	23,985.60	24,358.00	27,768.12	31,390.00	35,784.60
84	17,619.00	20,085.66	21,920.00	24,988.80	25,384.00	28,937.76	32,744.00	37,328.16
85	20,316.00	23,160.24	25,270.00	28,807.80	29,250.00	33,345.00	37,714.00	42,993.96

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Elimination Period Factors

Multiply the annual premium by the appropriate factor below based on the elimination period selected.

Factors			
<u>30 Day</u>	<u>60 Day</u>	<u>90 day</u>	<u>180 day</u>
1.15	1.06	1.00	0.95

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Restoration of Benefits Rider
Form Number: S2-ROBR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

Factors				
\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>	<u>Cash Benefit</u>
1.10	1.08	1.06	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Return of Premium Rider
Form Number: S2-ROPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Lifetime Payment Term</u>	<u>Limited Payment Terms</u>
< 40	1.11	1.35
40	1.13	1.38
41	1.14	1.39
42	1.15	1.39
43	1.15	1.40
44	1.16	1.40
45	1.17	1.41
46	1.18	1.41
47	1.19	1.41
48	1.19	1.40
49	1.20	1.40
50	1.21	1.40
51	1.22	1.39
52	1.24	1.37
53	1.25	1.36
54	1.27	1.35
55	1.28	1.34
56	1.30	1.36
57	1.31	1.38
58	1.33	1.40
59	1.34	1.43
60	1.36	1.46
61	1.38	1.49
62	1.40	1.52
63	1.43	1.56
64	1.45	1.60
65	1.47	1.64
66	1.50	1.67
67	1.52	1.71
68	1.55	1.75
69	1.57	1.79
70	1.60	1.83
71	1.65	1.88
72	1.69	1.94
73	1.74	2.00
74	1.78	2.06
75	1.83	2.12

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208

Full Return of Premium Rider
Form Number: S2-FROPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Lifetime Payment Term</u>	<u>Limited Payment Terms</u>
< 40	1.23	1.90
40	1.26	1.95
41	1.28	1.97
42	1.30	1.99
43	1.31	2.02
44	1.33	2.05
45	1.35	2.08
46	1.38	2.08
47	1.41	2.08
48	1.44	2.08
49	1.47	2.08
50	1.50	2.08
51	1.55	2.05
52	1.60	2.01
53	1.64	1.97
54	1.69	1.93
55	1.74	1.89
56	1.83	2.03
57	1.93	2.17
58	2.02	2.31
59	2.12	2.45
60	2.21	2.60
61	2.45	3.17
62	2.69	3.74
63	2.92	4.31
64	3.16	4.88
65	3.40	5.48

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
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Shortened Benefit Period Rider
Form Number: S2-SBPR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 60	1.20
60+	1.15

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
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Survivor Rider
Form Number: S2-SVR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Payment Term</u>		
	<u>Lifetime</u>	<u>To age 65</u>	<u>10 Year</u>
< 40	1.06	1.02	N/A
40-50	1.07	1.02	N/A
51-55	1.10	1.03 *	N/A
56-60	1.10	N/A	N/A
61-70	1.11	N/A	N/A
71-79	1.10	N/A	N/A
80+	1.07	N/A	N/A

* the rate for issue age 55 is N/A

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
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Shared Waiver Rider
Form Number: S2-SWR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 60	1.02
60-69	1.03
70-79	1.05
80+	1.10

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
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Community Only Rider
Form Number: S2-COMMR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 40	0.85
40-49	0.84
50-59	0.83
60-69	0.82
70-79	0.80
80+	0.78

The Community Only Rider is available only with the \$100,000, \$200,000 or \$300,000 Cash Benefit Account options

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
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Facility Only Rider
Form Number: S2-FACR-VA

If this rider is selected, multiply the annual premium by the appropriate factor below.

<u>Issue Age</u>	<u>Factor</u>
< 40	0.58
40-49	0.59
50-59	0.59
60-69	0.62
70-79	0.64
80+	0.68

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208
TEN YEAR PREMIUM PAYMENT TERM FACTORS

Issue Age	Premium Factors				
	No Inflation	Simple Inflation	Compound 2X Inflation	5% Cmpd - No Max Inflation	3% Cmpd - No Max Inflation
18-29	3.40	4.20	3.70	4.95	4.42
30	3.32	3.96	3.54	4.70	4.26
31	3.30	3.92	3.51	4.61	4.16
32	3.28	3.87	3.48	4.52	4.09
33	3.26	3.83	3.45	4.43	4.03
34	3.24	3.78	3.42	4.34	3.96
35	3.23	3.74	3.39	4.25	3.90
36	3.20	3.69	3.35	4.16	3.84
37	3.17	3.64	3.31	4.07	3.77
38	3.14	3.59	3.27	3.99	3.71
39	3.11	3.54	3.23	3.90	3.64
40	3.08	3.49	3.20	3.82	3.58
41	3.04	3.43	3.15	3.74	3.51
42	3.01	3.37	3.11	3.66	3.45
43	2.97	3.32	3.06	3.58	3.38
44	2.94	3.26	3.02	3.50	3.31
45	2.90	3.21	2.97	3.42	3.25
46	2.86	3.14	2.93	3.34	3.19
47	2.81	3.07	2.88	3.27	3.12
48	2.77	3.00	2.83	3.19	3.05
49	2.72	2.94	2.78	3.11	2.99
50	2.68	2.87	2.73	3.04	2.92
51	2.63	2.80	2.68	2.96	2.85
52	2.58	2.73	2.62	2.89	2.77
53	2.51	2.66	2.56	2.81	2.70
54	2.46	2.60	2.50	2.73	2.63
55	2.40	2.53	2.44	2.65	2.56
56	2.34	2.46	2.38	2.58	2.49
57	2.28	2.40	2.32	2.50	2.42
58	2.22	2.33	2.26	2.43	2.35
59	2.17	2.27	2.21	2.35	2.28
60	2.11	2.20	2.15	2.28	2.22
61	2.05	2.14	2.09	2.21	2.15
62	1.99	2.08	2.03	2.14	2.09
63	1.94	2.01	1.97	2.07	2.02
64	1.88	1.95	1.92	2.01	1.96
65	1.85	1.92	1.89	1.97	1.92
66	1.80	1.86	1.83	1.90	1.86
67	1.74	1.80	1.78	1.84	1.80
68	1.69	1.74	1.72	1.78	1.74
69	1.64	1.69	1.67	1.72	1.69
70	1.59	1.63	1.62	1.66	1.63
71	1.53	1.58	1.57	1.61	1.58
72	1.49	1.53	1.52	1.55	1.53
73	1.44	1.48	1.47	1.50	1.48
74	1.39	1.43	1.43	1.45	1.43
75	1.34	1.37	1.37	1.39	1.37
76	1.30	1.33	1.33	1.35	1.33
77	1.26	1.29	1.29	1.30	1.29
78	1.22	1.25	1.26	1.27	1.25
79	1.19	1.22	1.22	1.23	1.21
80	1.15	1.18	1.18	1.19	1.18
81	1.12	1.15	1.15	1.16	1.15
82	1.09	1.12	1.12	1.13	1.12
83	1.06	1.09	1.09	1.10	1.09
84	1.04	1.06	1.07	1.07	1.06
85	1.01	1.04	1.04	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Form Number: SPL2-336-VA
Form Number: SPL2-336-VA-0208
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

Issue Age	Premium Factors				
	No <u>Inflation</u>	Simple <u>Inflation</u>	Compound 2X <u>Inflation</u>	5% Cmpd - No Max <u>Inflation</u>	3% Cmpd - No Max <u>Inflation</u>
18-29	1.43	1.65	1.51	1.88	1.74
30	1.44	1.65	1.52	1.88	1.74
31	1.44	1.66	1.52	1.87	1.72
32	1.45	1.66	1.53	1.87	1.72
33	1.46	1.66	1.54	1.87	1.72
34	1.48	1.67	1.55	1.86	1.73
35	1.49	1.67	1.56	1.86	1.73
36	1.50	1.68	1.57	1.86	1.73
37	1.51	1.69	1.58	1.87	1.74
38	1.53	1.70	1.59	1.87	1.75
39	1.54	1.71	1.60	1.88	1.76
40	1.56	1.72	1.62	1.89	1.77
41	1.58	1.74	1.64	1.90	1.78
42	1.60	1.76	1.66	1.91	1.80
43	1.62	1.78	1.68	1.92	1.81
44	1.65	1.80	1.70	1.94	1.84
45	1.68	1.83	1.73	1.97	1.86
46	1.71	1.86	1.76	1.99	1.89
47	1.75	1.89	1.80	2.02	1.93
48	1.79	1.93	1.84	2.06	1.97
49	1.84	1.98	1.89	2.11	2.02
50	1.90	2.04	1.95	2.16	2.08
51	1.97	2.10	2.02	2.23	2.14
52	2.05	2.18	2.10	2.31	2.21
53	2.14	2.28	2.19	2.40	2.31
54	2.26	2.40	2.31	2.52	2.43
55	2.40	2.53	2.44	2.65	2.56

MEDAMERICA INSURANCE COMPANY

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Risk Classifications

Marital Status

Multiply the annual premium by the appropriate factor below based on marital and insured status.

<u>Marital Status</u>	<u>Factors*</u>
Single	1.25
Married one insured	1.00
Married Both insured	0.75

* Not applicable to premiums with the Shared Care rider, which are displayed as "Married Both insured" premiums , and therefore complete as shown.

Medical Underwriting

The underwriting criteria used to place applicants into the underwriting categories are medically based, and do not shift as issue age changes. Medical conditions found in the Agent Field Guide place applicants in either the "Preferred" (Rate Class I), or "Standard" (Rate Class II) underwriting classes. Multiply the annual premium by the appropriate factor below.

<u>Rate Class</u>	<u>Factors</u>
I	0.90
II	1.00

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Discounts

Employer Sponsored: Employer sponsored plans with 10 or more active employees receive a 10% discount

Affiliation and Multi life discount: a discount of 10% may apply

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Modal Factors

Multiply the annual premium by the appropriate factor below based on the modal factor selected.

Payment	
<u>Mode</u>	<u>Factors</u>
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

MedAmerica Claim Administration and Processing Documentation

As the majority of policies to which this rate increase is applicable are eligible for a contingent benefit upon lapse, the following provides a demonstration that MedAmerica Insurance Company (MedAmerica) has consistently applied appropriate policy administration and claim processing procedures. These procedures are in place to assure that policyholders' long-term care claims are paid according to the provisions of our contracts.

Personal Care Advisors (PCAs) in our Claims Intake area determine whether a claimant qualifies for initial benefit eligibility, and create a plan of care for each eligible claimant. Our Rehabilitation/Case Management team then assigns a PCA to handle all aspects of the insured's contact with the Company, including care planning, ongoing care management, and supervision of claim payment.

While the PCAs are knowledgeable about all of the long term care products administered by the Company, each one specializes in a handful of products to increase claim payment accuracy. For chronically stable patients for whom rehabilitation is unlikely and site of care changes occur infrequently, specialized PCAs are assigned whose primary task is timely adjudication of claims and annual reassessment of benefit eligibility.

All claimants are reassessed at least once per year; claimants in Assisted Living or Home Care status are reassessed more frequently. All claims are reviewed prior to payment. Monthly claims audit procedures are in place. Anti-fraud activities are carried out by the staff of the Special Investigations Unit within our parent company.

MedAmerica management believes that these claims management practices are designed to pay claims correctly and help eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases.



January 10, 2018

Janet Houser
Virginia Bureau of Insurance (Bureau)
Tyler Building, 1300 E. Main Street
Richmond, Virginia 23219

Via *SERFF*

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking # TRIP-131197689
Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA

Dear Ms. Houser:

Thank you for reviewing this filing. This letter is in response to your letter dated September 22, 2017 regarding the above- referenced filing. The remainder of this letter provides additional information requested. The requests are restated in italics for reference.

- 1) *Re-state the nationwide experience using Virginia approved rates.*

Attachment 1 re-states the nationwide experience using Virginia approved rates.

- 2) *Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms' introduction.*

Attachment 2 provides a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged since the form's introduction.

- 3) *Please provide an actual-to-expected analysis on each assumption, with expected on both original and current assumption basis.*

Attachments 3 through 5 provide the actual-to-expected demonstrations on each assumption, with expected on both the original and current assumption basis.

- Attachment 3, projections for years 2017 through 2076 in columns A through C use the current lapse assumption;
- Attachment 4, projections for years 2017 through 2076 in columns A through C use the current mortality assumption;
- Attachment 5, projections for years 2017 through 2076 in columns A through C use the current morbidity assumption.

- 4) *Please provide a step-by-step quantification of the impact of the change in each assumption from the original assumptions to the current assumptions.*

Attachment 6 provides a step-by-step quantification of the impact of the change in each assumption from the original assumptions to the current assumptions based on the actual-to expected demonstrations in question 3 above.

- 5) *Please use the average maximum statutory valuation interest rate for each block of business to accumulate and discount cash flows.*

Attachments 7 and 8 use the average maximum statutory valuation interest rate of 3.90% to accumulate and discount cash flows before and after the requested increase respectively.

- 6) *Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.*

The projections are developed on a seriatim basis through a series of Excel spreadsheets using the assumptions detailed in Section 5 of the actuarial memorandum. Enclosed with this response is a copy of all projections requested in Excel with working formulas to the extent possible.

- 7) *Please provide a loss ratio projection reflecting the actual historical experience during the historical experience period and then, utilizing the actual inforce as of the projection date, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale as if no increases had ever been implemented.*

Attachment 9 provides a loss ratio projection reflecting the actual historical experience during the historical experience period, and then utilizing the actual in force as of the December 31, 2016, projecting forward the expected earned premiums and incurred claims using the original pricing assumptions for interest, mortality, morbidity and persistency into the future and assuming the future premiums are paid based on the original premium scale as if no increases had ever been implemented.

- 8) *Please provide a loss ratio projection (both past and future) which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.*

Attachment 10 provides a loss ratio projection which reflects all of the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, and uses the actual distribution of policies. It is consistent with the Actuarial Memorandum Exhibit I - Expected Experience Using Pricing Assumptions – Columns E through H.

- 9) *Please provide the original targeted pricing loss ratio when the policy(ies) was originally approved; and if applicable, when the current projected loss ratio is less than originally anticipated.*

The original targeted pricing loss ratio when the policy was originally approved was 57%. The current projected loss ratio is not less than originally anticipated.

- 10) *Please provide a detailed explanation of the data sources and actuarial review performed in setting each assumption, including discussion of any adjustments made to reflect the company's unique business.*

Appendix A to the Actuarial Memorandum provides a detailed explanation of the data sources and actuarial review performed in setting each assumption. As indicated in Appendix A, Milliman performed the studies from which the assumptions are developed.

- 11) *Please provide the reserve basis and justification for the reserve levels provided.*

Statutory reserves are held using the following standards: one-year preliminary term, the maximum Statutory valuation interest rate, 1994 Group Annuitant Mortality, and restricted lapse rates. Lapse rates are

calculated as the lesser of 80% of the voluntary lapse rate used in pricing and 6% for year 1, the lesser of 80% of the voluntary lapse rate and 4% for years 2 through 4, and the lesser of 100% of the voluntary lapse rate used in pricing and 2% for years 5 and later.

- 12) *For the post stability block only, please explain what, if any, margins are included in the proposed rates to ensure that future rate increases will not be needed presuming the experience develops as projected including a demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.*

As indicated in Section 5 of the September 11 actuarial memorandum, the assumptions used in this filing are considered best-estimate and do not reflect margins for moderately adverse conditions. Company management has indicated that if the requested rate increase is approved, no future rate increases are anticipated unless experience deteriorates beyond a 74% lifetime loss ratio. This is approximately equivalent to defining moderately adverse experience (MAE) as a 15% increase in the future (2017+) loss ratio due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5 of the actuarial memorandum.

The composite margin on this product at the time of initial pricing was 14% and the original pricing lifetime loss ratio was 56% as shown in Exhibit I-a of the actuarial memorandum. As also can be seen from Exhibit I-a, the lifetime loss ratio of 75% before the requested rate increase using current assumptions exceeds the original pricing lifetime loss ratio plus the composite margin, indicating that the composite margin is projected to be exhausted.

- 13) *How does the company plan to comply with 14VAC5-200-153.G.1.*

To comply with 14VAC5-200-153.G.1, enclosed is a plan, subject to the Bureau's approval, which demonstrates that appropriate administration and claims processing procedures are in effect.

- 14) *According to the memorandum, the nationwide experience includes experience of its sister companies. Please revise all exhibits to reflect the nationwide experience and projections based on MedAmerica Insurance Company only.*

Attachments 11 and 12 revise the projections in Exhibit I and Exhibit II of the memorandum to reflect the nationwide experience and projections based on MedAmerica Insurance Company only. These projections are also being provided in a separate Excel spreadsheet.

Attachment 13 provides an updated listing of the December 31, 2016 annualized premium, requested rate increase and current status of the increase request(s) for each jurisdiction in which there is business in force as of December 31, 2016 on this and similar policy forms, issued either by MedAmerica, MedAmerica of New York or MedAmerica of Florida Insurance Companies. This information is also provided in an Excel spreadsheet and is enclosed with this letter.

As can be seen in Attachment 13, this rate increase request has been submitted in all 48 jurisdictions with Simplicity ii business in force. Of the 48 jurisdictions in which a rate increase has been submitted, 41 have reached a decision regarding the request. Of these 41 jurisdictions, 32 have approved the full rate increase request, and 9 have approved a portion of the original request. The average amount approved to date is 23% across these 41 jurisdictions. In any jurisdictions where the full increase has not been approved, MedAmerica anticipates submitting additional rate increase filings until the full amount of the original request is achieved.



Ms. Janet Houser
January 10, 2018

Janet, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: tmoltumyr@tri-plus.net.

Respectfully,

A handwritten signature in black ink, appearing to read "TM", is placed over a faint, rectangular grey background.

Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial

Attachments
Enclosures

Attachment 1
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Virginia Approved Rates
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,765,073	3,982,240	11%	17,669	7%
	2016	32,865,209	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	31,726,519	3,111,736	10%	15,849	7%
	2018	30,378,856	3,693,863	12%	15,433	8%
	2019	29,169,475	4,315,813	15%	15,093	9%
	2020	28,128,579	4,981,212	18%	14,800	9%
	2021	26,857,255	5,693,626	21%	14,541	10%
	2022	25,561,484	6,509,735	25%	14,296	11%
	2023	23,587,462	7,423,921	31%	14,042	12%
	2024	21,663,364	8,431,638	39%	13,776	13%
	2025	20,989,854	9,574,240	46%	13,500	14%
	2026	20,349,451	10,878,537	53%	13,211	15%
	2027	19,665,076	12,374,296	63%	12,910	16%
	2028	18,971,001	13,996,709	74%	12,595	18%
	2029	18,283,436	15,718,532	86%	12,266	19%
	2030	17,574,330	17,521,721	100%	11,921	21%
	2031	16,841,884	19,417,077	115%	11,561	23%
	2032	16,091,068	21,566,238	134%	11,184	24%
	2033	15,326,021	23,813,596	155%	10,793	26%
	2034	14,536,633	26,100,439	180%	10,387	28%
	2035	13,742,063	28,438,589	207%	9,970	30%
	2036	12,941,941	30,793,881	238%	9,543	33%
	2037	12,141,848	33,059,277	272%	9,110	35%
	2038	11,349,166	35,260,993	311%	8,674	37%
	2039	10,571,437	37,376,219	354%	8,237	39%
	2040	9,807,231	39,374,364	401%	7,800	42%
	2041	9,067,103	41,119,673	454%	7,366	44%
	2042	8,349,165	42,563,135	510%	6,935	46%
	2043	7,658,105	43,716,861	571%	6,511	49%
	2044	6,991,728	44,537,759	637%	6,093	51%
	2045	6,359,770	44,955,288	707%	5,685	53%
	2046	5,760,757	44,968,596	781%	5,288	55%
	2047	5,195,855	44,670,034	860%	4,903	57%
	2048	4,666,406	43,992,739	943%	4,532	59%
	2049	4,173,075	43,000,384	1030%	4,177	61%
	2050	3,716,611	41,668,391	1121%	3,837	62%
	2051	3,296,535	40,120,205	1217%	3,515	64%
	2052	2,912,326	38,393,032	1318%	3,211	65%
	2053	2,563,460	36,503,213	1424%	2,925	66%
	2054	2,248,097	34,490,636	1534%	2,657	67%
	2055	1,964,631	32,500,980	1654%	2,408	68%
	2056	1,711,224	30,464,359	1780%	2,177	69%
	2057	1,485,860	28,424,543	1913%	1,963	70%
	2058	1,286,409	26,412,346	2053%	1,767	71%
	2059	1,110,690	24,438,058	2200%	1,586	71%
	2060	956,526	22,541,629	2357%	1,421	72%
	2061	821,789	20,729,897	2523%	1,271	73%
	2062	704,443	18,999,086	2697%	1,133	73%
	2063	602,562	17,399,613	2888%	1,009	73%
	2064	514,358	15,835,244	3079%	896	74%
	2065	438,184	14,393,536	3285%	793	74%
	2066	372,549	13,041,178	3501%	700	74%
	2067	316,106	11,768,750	3723%	617	74%
	2068	267,654	10,596,487	3959%	541	75%
	2069	226,129	9,494,441	4199%	473	75%
	2070	190,597	8,477,619	4448%	412	75%
	2071	160,240	7,534,411	4702%	358	75%
	2072	134,341	6,644,036	4946%	309	75%
	2073	112,280	5,827,471	5190%	265	75%
	2074	93,518	5,077,471	5429%	227	75%
	2075	77,591	4,386,499	5653%	193	75%
	2076	64,101	3,770,380	5882%	163	75%
with no interest						
History		195,978,516	14,549,901	7%	116,030	
Future		552,826,209	1,342,884,230	243%	379,806	
Lifetime		748,804,726	1,357,434,131	181%	495,836	
with 4.5% interest						
History		226,780,597	16,254,313	7%		
Future		338,834,247	410,430,628	121%		
Lifetime		565,614,844	426,684,941	75%		

Attachment 2
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Proposed Premium Since Inception
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest
Historical Experience	2007	270,713	-	0%	674	0%
	2008	5,247,641	-	0%	3,705	0%
	2009	10,735,243	47,881	0%	5,792	0%
	2010	15,133,856	798,227	5%	8,582	3%
	2011	20,733,121	819,175	4%	11,197	3%
	2012	26,872,486	753,522	3%	14,033	3%
	2013	36,640,101	2,628,590	7%	19,233	4%
	2014	44,674,013	2,119,373	5%	18,795	4%
	2015	43,425,390	3,982,240	9%	17,669	5%
	2016	41,041,163	3,400,893	8%	16,350	6%
Projected Future Experience (60 Years)	2017	39,614,788	3,111,736	8%	15,849	6%
	2018	37,921,506	3,693,863	10%	15,433	6%
	2019	36,401,912	4,315,813	12%	15,093	7%
	2020	35,100,773	4,981,212	14%	14,800	7%
	2021	33,514,295	5,693,626	17%	14,541	8%
	2022	31,897,379	6,509,735	20%	14,296	9%
	2023	29,416,731	7,423,921	25%	14,042	9%
	2024	26,990,591	8,431,638	31%	13,776	10%
	2025	26,165,118	9,574,240	37%	13,500	11%
	2026	25,383,924	10,878,537	43%	13,211	12%
	2027	24,546,839	12,374,296	50%	12,910	13%
	2028	23,698,051	13,996,709	59%	12,595	14%
	2029	22,859,278	15,718,532	69%	12,266	15%
	2030	21,993,791	17,521,721	80%	11,921	17%
	2031	21,099,075	19,417,077	92%	11,561	18%
	2032	20,181,437	21,566,238	107%	11,184	20%
	2033	19,245,825	23,813,596	124%	10,793	21%
	2034	18,278,254	26,100,439	143%	10,387	23%
	2035	17,303,406	28,438,589	164%	9,970	24%
	2036	16,320,053	30,793,881	189%	9,543	26%
	2037	15,334,870	33,059,277	216%	9,110	28%
	2038	14,356,720	35,260,993	246%	8,674	30%
	2039	13,395,009	37,376,219	279%	8,237	31%
	2040	12,447,608	39,374,364	316%	7,800	33%
	2041	11,528,321	41,119,673	357%	7,366	35%
	2042	10,634,443	42,563,135	400%	6,935	37%
	2043	9,772,059	43,716,861	447%	6,511	39%
	2044	8,938,149	44,537,759	498%	6,093	41%
	2045	8,145,614	44,955,288	552%	5,685	42%
	2046	7,392,510	44,968,596	608%	5,288	44%
	2047	6,680,449	44,670,034	669%	4,903	46%
	2048	6,011,341	43,992,739	732%	4,532	47%
	2049	5,386,238	43,000,384	798%	4,177	48%
	2050	4,806,350	41,668,391	867%	3,837	50%
	2051	4,271,283	40,120,205	939%	3,515	51%
	2052	3,780,620	38,393,032	1016%	3,211	52%
	2053	3,333,956	36,503,213	1095%	2,925	53%
	2054	2,929,141	34,490,636	1178%	2,657	54%
	2055	2,564,341	32,500,980	1267%	2,408	55%
	2056	2,237,404	30,464,359	1362%	2,177	55%
	2057	1,945,933	28,424,543	1461%	1,963	56%
	2058	1,687,360	26,412,346	1565%	1,767	57%
	2059	1,459,024	24,438,058	1675%	1,586	57%
	2060	1,258,250	22,541,629	1792%	1,421	58%
	2061	1,082,403	20,729,897	1915%	1,271	58%
	2062	928,944	18,999,086	2045%	1,133	58%
	2063	795,458	17,399,613	2187%	1,009	59%
	2064	679,686	15,835,244	2330%	896	59%
	2065	579,542	14,393,536	2484%	793	59%
	2066	493,124	13,041,178	2645%	700	59%
	2067	418,708	11,768,750	2811%	617	60%
	2068	354,749	10,596,487	2987%	541	60%
	2069	299,875	9,494,441	3166%	473	60%
	2070	252,875	8,477,619	3352%	412	60%
	2071	212,686	7,534,411	3543%	358	60%
	2072	178,374	6,644,036	3725%	309	60%
	2073	149,127	5,827,471	3908%	265	60%
	2074	124,240	5,077,471	4087%	227	60%
	2075	103,104	4,386,499	4254%	193	60%
	2076	85,193	3,770,380	4426%	163	60%
with no interest						
History		244,773,728	14,549,901	6%	116,030	
Future		694,968,104	1,342,884,230	193%	379,806	
Lifetime		939,741,832	1,357,434,131	144%	495,836	
with 4.5% interest						
History		283,249,621	16,254,313	6%		
Future		424,345,260	410,430,628	97%		
Lifetime		707,594,881	426,684,941	60%		

Attachment 3
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Nationwide Experience Projections
All Simplicity ii Policy Forms
Projected Experience Using Current Lapse Assumption and All Other Original Assumptions

		Actual or Projected Experience using Current Lapse Assumption			Expected Experience using Original Assumptions			Actual-to-Expected
	Calendar Year	A	B	C = B / A	D	E	F = E / D	G = C / F
		Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Loss Ratio
Historical Experience	2007	218,104	-	0%	257,797	3,391	1%	0.00
	2008	4,204,391	-	0%	4,400,219	57,839	1%	0.00
	2009	8,595,312	47,881	1%	8,750,694	148,189	2%	0.33
	2010	12,096,772	798,227	7%	12,163,212	267,134	2%	3.00
	2011	16,585,008	819,175	5%	16,461,649	441,594	3%	1.84
	2012	21,518,470	753,522	4%	21,183,723	692,914	3%	1.07
	2013	29,365,628	2,628,590	9%	28,858,962	1,056,203	4%	2.45
	2014	35,764,549	2,119,373	6%	34,336,407	1,485,043	4%	1.37
Projected Future Experience (60 Years)	2015	34,904,323	3,982,240	11%	32,503,352	1,926,312	6%	1.93
	2016	35,022,267	3,400,893	10%	31,167,989	2,417,360	8%	1.25
	2017	35,569,129	2,982,019	8%	30,107,752	2,968,802	10%	0.85
	2018	35,532,623	3,699,242	10%	28,739,683	3,613,305	13%	0.83
	2019	35,044,607	4,518,521	13%	27,458,189	4,277,817	16%	0.83
	2020	33,777,854	5,341,836	16%	26,267,730	4,944,236	19%	0.84
	2021	32,229,700	6,242,146	19%	24,831,867	5,667,704	23%	0.85
	2022	30,639,161	7,263,232	24%	23,330,285	6,460,729	28%	0.86
	2023	28,183,126	8,381,969	30%	21,167,429	7,300,183	34%	0.86
	2024	25,759,389	9,591,206	37%	19,081,789	8,163,912	43%	0.87
	2025	24,920,919	10,786,341	43%	18,203,330	9,037,409	50%	0.87
	2026	24,117,754	12,078,839	50%	17,362,505	9,979,246	57%	0.87
	2027	23,247,170	13,489,361	58%	16,525,449	10,991,406	67%	0.87
	2028	22,362,562	14,985,622	67%	15,689,417	12,063,237	77%	0.87
	2029	21,486,492	16,566,268	77%	14,882,946	13,211,755	89%	0.87
	2030	20,584,753	18,327,246	89%	14,096,311	14,476,722	103%	0.87
	2031	19,659,130	20,191,950	103%	13,320,158	15,811,072	119%	0.87
	2032	18,721,440	22,149,484	118%	12,558,357	17,203,889	137%	0.86
	2033	17,780,730	24,181,695	136%	11,806,589	18,638,485	158%	0.86
	2034	16,823,380	26,279,857	156%	11,071,814	20,106,350	182%	0.86
	2035	15,877,664	28,418,458	179%	10,348,057	21,584,339	209%	0.86
	2036	14,938,696	30,561,166	205%	9,646,707	23,035,044	239%	0.86
	2037	14,008,378	32,662,062	233%	8,968,195	24,442,013	273%	0.86
	2038	13,089,337	34,702,839	265%	8,307,177	25,796,424	311%	0.85
	2039	12,187,605	36,651,851	301%	7,669,270	27,067,620	353%	0.85
	2040	11,299,996	38,461,503	340%	7,053,013	28,223,243	400%	0.85
	2041	10,442,628	40,078,874	384%	6,464,665	29,235,030	452%	0.85
	2042	9,611,077	41,474,657	432%	5,901,169	30,084,770	510%	0.85
	2043	8,811,603	42,620,591	484%	5,366,812	30,750,636	573%	0.84
	2044	8,039,774	43,472,289	541%	4,861,733	31,214,586	642%	0.84
	2045	7,309,707	44,014,607	602%	4,388,718	31,474,422	717%	0.84
	2046	6,618,482	44,254,731	669%	3,947,267	31,523,281	799%	0.84
	2047	5,967,255	44,169,590	740%	3,536,462	31,351,245	887%	0.83
	2048	5,357,500	43,730,644	816%	3,157,458	30,953,183	980%	0.83
	2049	4,789,827	42,979,393	897%	2,808,549	30,358,930	1081%	0.83
	2050	4,265,099	41,949,006	984%	2,490,118	29,589,379	1188%	0.83
	2051	3,782,639	40,669,883	1075%	2,198,982	28,655,021	1303%	0.83
	2052	3,341,766	39,160,769	1172%	1,936,161	27,583,323	1425%	0.82
	2053	2,942,011	37,448,172	1273%	1,700,558	26,398,246	1552%	0.82
	2054	2,580,864	35,613,743	1380%	1,489,471	25,141,505	1688%	0.82
	2055	2,256,383	33,712,428	1494%	1,300,918	23,841,834	1833%	0.82
	2056	1,966,374	31,734,811	1614%	1,133,699	22,502,515	1985%	0.81
	2057	1,708,457	29,733,713	1740%	985,849	21,151,920	2146%	0.81
	2058	1,480,140	27,739,203	1874%	855,528	19,812,233	2316%	0.81
	2059	1,278,888	25,783,216	2016%	741,008	18,493,139	2496%	0.81
	2060	1,102,193	23,892,374	2168%	640,639	17,219,916	2688%	0.81
	2061	947,622	22,070,201	2329%	552,874	15,995,926	2893%	0.80
	2062	812,856	20,332,254	2501%	476,282	14,824,599	3113%	0.80
	2063	695,713	18,701,366	2688%	409,557	13,711,282	3348%	0.80
	2064	594,169	17,143,131	2885%	351,514	12,647,273	3598%	0.80
	2065	506,367	15,685,650	3098%	301,090	11,645,449	3868%	0.80
	2066	430,623	14,314,201	3324%	257,338	10,703,222	4159%	0.80
	2067	365,415	13,034,955	3567%	219,417	9,809,992	4471%	0.80
	2068	309,384	11,845,307	3829%	186,589	8,968,600	4807%	0.80
	2069	261,324	10,728,990	4106%	158,205	8,169,392	5164%	0.80
	2070	220,170	9,686,845	4400%	133,697	7,410,533	5543%	0.79
	2071	184,985	8,718,938	4713%	112,571	6,693,180	5946%	0.79
	2072	154,949	7,806,218	5038%	94,393	6,004,141	6361%	0.79
	2073	129,350	6,958,321	5379%	78,786	5,351,119	6792%	0.79
	2074	107,570	6,157,507	5724%	65,421	4,731,116	7232%	0.79
	2075	89,075	5,410,392	6074%	54,013	4,145,445	7675%	0.79
	2076	73,407	4,726,684	6439%	44,314	3,604,209	8133%	0.79
		with no interest			with no interest			
History		198,274,824	14,549,901	7%	190,084,004	8,495,980	4%	1.64
Future		647,377,241	1,376,068,362	213%	457,895,837	1,016,815,534	222%	0.96
Lifetime		845,652,065	1,390,618,263	164%	647,979,841	1,025,311,515	158%	1.04
		with 4.5% interest			with 4.5% interest			
History		229,134,409	16,254,313	7%	220,528,557	9,477,117	4%	1.65
Future		398,073,039	419,176,759	105%	292,465,037	317,744,618	109%	0.97
Lifetime		627,207,447	435,431,072	69%	512,993,595	327,221,735	64%	1.09

Attachment 4
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Nationwide Experience Projections
All Simplicity ii Policy Forms
Projected Experience Using Current Mortality Assumption and All Other Original Assumptions

	Calendar Year	Actual or Projected Experience using Current Mortality Assumption			Expected Experience using Original Assumptions			Actual-to-Expected
		A	B	C = B / A	D	E	F = E / D	G = C / F
		Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Loss Ratio
Historical Experience	2007	218,104	-	0%	257,797	3,391	1%	0.00
	2008	4,204,391	-	0%	4,400,219	57,839	1%	0.00
	2009	8,595,312	47,881	1%	8,750,694	148,189	2%	0.33
	2010	12,096,772	798,227	7%	12,163,212	267,134	2%	3.00
	2011	16,585,008	819,175	5%	16,461,649	441,594	3%	1.84
	2012	21,518,470	753,522	4%	21,183,723	692,914	3%	1.07
	2013	29,365,628	2,628,590	9%	28,858,962	1,056,203	4%	2.45
	2014	35,764,549	2,119,373	6%	34,336,407	1,485,043	4%	1.37
Projected Future Experience (60 Years)	2015	34,904,323	3,982,240	11%	32,503,352	1,926,312	6%	1.93
	2016	35,022,267	3,400,893	10%	31,167,989	2,417,360	8%	1.25
	2017	35,461,114	2,984,593	8%	30,107,752	2,968,802	10%	0.85
	2018	35,219,016	3,705,711	11%	28,739,683	3,613,305	13%	0.84
	2019	34,528,656	4,530,037	13%	27,458,189	4,277,817	16%	0.84
	2020	33,073,005	5,358,485	16%	26,267,730	4,944,236	19%	0.86
	2021	31,357,919	6,264,351	20%	24,831,867	5,667,704	23%	0.88
	2022	29,620,517	7,291,930	25%	23,330,285	6,460,729	28%	0.89
	2023	27,059,342	8,424,388	31%	21,167,429	7,300,183	34%	0.90
	2024	24,550,847	9,658,611	39%	19,081,789	8,163,912	43%	0.92
	2025	23,611,350	10,891,928	46%	18,203,330	9,037,409	50%	0.93
	2026	22,723,032	12,242,079	54%	17,362,505	9,979,246	57%	0.94
	2027	21,788,785	13,736,256	63%	16,525,449	10,991,406	67%	0.95
	2028	20,861,532	15,346,798	74%	15,689,417	12,063,237	77%	0.96
	2029	19,962,583	17,074,349	86%	14,882,946	13,211,755	89%	0.96
	2030	19,056,807	19,018,854	100%	14,096,311	14,476,722	103%	0.97
	2031	18,144,118	21,102,079	116%	13,320,158	15,811,072	119%	0.98
	2032	17,233,827	23,311,061	135%	12,558,357	17,203,889	137%	0.99
	2033	16,331,420	25,620,866	157%	11,806,589	18,638,485	158%	0.99
	2034	15,418,041	28,011,819	182%	11,071,814	20,106,350	182%	1.00
	2035	14,518,090	30,459,395	210%	10,348,057	21,584,339	209%	1.01
	2036	13,626,837	32,922,007	242%	9,646,707	23,035,044	239%	1.01
	2037	12,746,227	35,358,735	277%	8,968,195	24,442,013	273%	1.02
	2038	11,878,920	37,762,858	318%	8,307,177	25,796,424	311%	1.02
	2039	11,030,767	40,100,278	364%	7,669,270	27,067,620	353%	1.03
	2040	10,198,497	42,319,706	415%	7,053,013	28,223,243	400%	1.04
	2041	9,397,852	44,360,503	472%	6,464,665	29,235,030	452%	1.04
	2042	8,624,212	46,184,322	536%	5,901,169	30,084,770	510%	1.05
	2043	7,883,437	47,760,558	606%	5,366,812	30,750,636	573%	1.06
	2044	7,170,826	49,033,279	684%	4,861,733	31,214,586	642%	1.07
	2045	6,499,922	49,978,613	769%	4,388,718	31,474,422	717%	1.07
	2046	5,867,435	50,597,042	862%	3,947,267	31,523,281	799%	1.08
	2047	5,274,074	50,851,495	964%	3,536,462	31,351,245	887%	1.09
	2048	4,720,864	50,704,280	1074%	3,157,458	30,953,183	980%	1.10
	2049	4,208,017	50,190,567	1193%	2,808,549	30,358,930	1081%	1.10
	2050	3,736,007	49,339,710	1321%	2,490,118	29,589,379	1188%	1.11
	2051	3,303,831	48,178,860	1458%	2,198,982	28,655,021	1303%	1.12
	2052	2,910,533	46,721,430	1605%	1,936,161	27,583,323	1425%	1.13
	2053	2,555,418	44,990,945	1761%	1,700,558	26,398,246	1552%	1.13
	2054	2,235,842	43,076,704	1927%	1,489,471	25,141,505	1688%	1.14
	2055	1,949,780	41,042,003	2105%	1,300,918	23,841,834	1833%	1.15
	2056	1,695,016	38,877,410	2294%	1,133,699	22,502,515	1985%	1.16
	2057	1,469,207	36,642,365	2494%	985,849	21,151,920	2146%	1.16
	2058	1,269,942	34,375,580	2707%	855,528	19,812,233	2316%	1.17
	2059	1,094,811	32,119,601	2934%	741,008	18,493,139	2496%	1.18
	2060	941,462	29,910,990	3177%	640,639	17,219,916	2688%	1.18
	2061	807,644	27,759,380	3437%	552,874	15,995,926	2893%	1.19
	2062	691,236	25,687,380	3716%	476,282	14,824,599	3113%	1.19
	2063	590,264	23,726,037	4020%	409,557	13,711,282	3348%	1.20
	2064	502,910	21,841,584	4343%	351,514	12,647,273	3598%	1.21
	2065	427,522	20,069,094	4694%	301,090	11,645,449	3868%	1.21
	2066	362,607	18,393,877	5073%	257,338	10,703,222	4159%	1.22
	2067	306,827	16,825,538	5484%	219,417	9,809,992	4471%	1.23
	2068	258,988	15,360,021	5931%	186,589	8,968,600	4807%	1.23
	2069	218,035	13,981,251	6412%	158,205	8,169,392	5164%	1.24
	2070	183,038	12,689,908	6933%	133,697	7,410,533	5543%	1.25
	2071	153,183	11,485,998	7498%	112,571	6,693,180	5946%	1.26
	2072	127,757	10,348,693	8100%	94,393	6,004,141	6361%	1.27
	2073	106,144	9,288,960	8751%	78,786	5,351,119	6792%	1.29
	2074	87,808	8,284,680	9435%	65,421	4,731,116	7232%	1.30
	2075	72,290	7,344,169	10159%	54,013	4,145,445	7675%	1.32
	2076	59,194	6,478,583	10945%	44,314	3,604,209	8133%	1.35
		with no interest			with no interest			
History		198,274,824	14,549,901	7%	190,084,004	8,495,980	4%	1.64
Future		607,765,184	1,587,998,583	261%	457,895,837	1,016,815,534	222%	1.18
Lifetime		806,040,008	1,602,548,484	199%	647,979,841	1,025,311,515	158%	1.26
		with 4.5% interest			with 4.5% interest			
History		229,134,409	16,254,313	7%	220,528,557	9,477,117	4%	1.65
Future		379,211,249	465,644,112	123%	292,465,037	317,744,618	109%	1.13
Lifetime		608,345,658	481,898,425	79%	512,993,595	327,221,735	64%	1.24

Attachment 5
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Nationwide Experience Projections
All Simplicity ii Policy Forms
Projected Experience Using Current Morbidity Assumption and All Other Original Assumptions

	Calendar Year	Actual or Projected Experience using Current Morbidity Assumption			Expected Experience using Original Assumptions			Actual-to-Expected
		A	B	C = B / A	D	E	F = E / D	G = C / F
		Earned Premium	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Loss Ratio
Historical Experience	2007	218,104	-	0%	257,797	3,391	1%	0.00
	2008	4,204,391	-	0%	4,400,219	57,839	1%	0.00
	2009	8,595,312	47,881	1%	8,750,694	148,189	2%	0.33
	2010	12,096,772	798,227	7%	12,163,212	267,134	2%	3.00
	2011	16,585,008	819,175	5%	16,461,649	441,594	3%	1.84
	2012	21,518,470	753,522	4%	21,183,723	692,914	3%	1.07
	2013	29,365,628	2,628,590	9%	28,858,962	1,056,203	4%	2.45
	2014	35,764,549	2,119,373	6%	34,336,407	1,485,043	4%	1.37
Projected Future Experience (60 Years)	2015	34,904,323	3,982,240	11%	32,503,352	1,926,312	6%	1.93
	2016	35,022,267	3,400,893	10%	31,167,989	2,417,360	8%	1.25
	2017	35,573,649	3,110,253	9%	30,107,752	2,968,802	10%	0.89
	2018	35,547,904	3,689,201	10%	28,739,683	3,613,305	13%	0.83
	2019	35,074,773	4,304,771	12%	27,458,189	4,277,817	16%	0.79
	2020	33,828,226	4,957,985	15%	26,267,730	4,944,236	19%	0.78
	2021	32,305,919	5,650,943	17%	24,831,867	5,667,704	23%	0.77
	2022	30,749,136	6,434,301	21%	23,330,285	6,460,729	28%	0.76
	2023	28,334,238	7,303,915	26%	21,167,429	7,300,183	34%	0.75
	2024	25,961,499	8,252,121	32%	19,081,789	8,163,912	43%	0.74
	2025	25,186,104	9,316,353	37%	18,203,330	9,037,409	50%	0.75
	2026	24,455,946	10,518,318	43%	17,362,505	9,979,246	57%	0.75
	2027	23,669,732	11,883,123	50%	16,525,449	10,991,406	67%	0.75
	2028	22,880,445	13,342,701	58%	15,689,417	12,063,237	77%	0.76
	2029	22,107,808	14,871,960	67%	14,882,946	13,211,755	89%	0.76
	2030	21,313,513	16,456,164	77%	14,096,311	14,476,722	103%	0.75
	2031	20,494,478	18,109,650	88%	13,320,158	15,811,072	119%	0.74
	2032	19,655,928	19,987,685	102%	12,558,357	17,203,889	137%	0.74
	2033	18,801,113	21,946,562	117%	11,806,589	18,638,485	158%	0.74
	2034	17,912,150	23,943,211	134%	11,071,814	20,106,350	182%	0.74
	2035	17,015,231	25,988,764	153%	10,348,057	21,584,339	209%	0.73
	2036	16,107,723	28,054,268	174%	9,646,707	23,035,044	239%	0.73
	2037	15,194,648	30,036,696	198%	8,968,195	24,442,013	273%	0.73
	2038	14,283,709	31,950,900	224%	8,307,177	25,796,424	311%	0.72
	2039	13,383,500	33,775,549	252%	7,669,270	27,067,620	353%	0.72
	2040	12,490,589	35,485,911	284%	7,053,013	28,223,243	400%	0.71
	2041	11,621,149	36,959,606	318%	6,464,665	29,235,030	452%	0.70
	2042	10,770,729	38,155,686	354%	5,901,169	30,084,770	510%	0.69
	2043	9,945,823	39,086,249	393%	5,366,812	30,750,636	573%	0.69
	2044	9,142,228	39,716,996	434%	4,861,733	31,214,586	642%	0.68
	2045	8,374,659	39,983,540	477%	4,388,718	31,474,422	717%	0.67
	2046	7,640,719	39,884,930	522%	3,947,267	31,523,281	799%	0.65
	2047	6,942,250	39,511,992	569%	3,536,462	31,351,245	887%	0.64
	2048	6,281,504	38,802,438	618%	3,157,458	30,953,183	980%	0.63
	2049	5,659,908	37,818,631	668%	2,808,549	30,358,930	1081%	0.62
	2050	5,079,198	36,542,430	719%	2,490,118	29,589,379	1188%	0.61
	2051	4,539,552	35,079,496	773%	2,198,982	28,655,021	1303%	0.59
	2052	4,041,133	33,469,749	828%	1,936,161	27,583,323	1425%	0.58
	2053	3,584,271	31,727,208	885%	1,700,558	26,398,246	1552%	0.57
	2054	3,167,163	29,886,668	944%	1,489,471	25,141,505	1688%	0.56
	2055	2,788,502	28,082,971	1007%	1,300,918	23,841,834	1833%	0.55
	2056	2,446,625	26,248,540	1073%	1,133,699	22,502,515	1985%	0.54
	2057	2,139,577	24,428,056	1142%	985,849	21,151,920	2146%	0.53
	2058	1,865,188	22,648,164	1214%	855,528	19,812,233	2316%	0.52
	2059	1,621,141	20,919,710	1290%	741,008	18,493,139	2496%	0.52
	2060	1,405,044	19,268,279	1371%	640,639	17,219,916	2688%	0.51
	2061	1,214,496	17,701,699	1458%	552,874	15,995,926	2893%	0.50
	2062	1,047,129	16,211,647	1548%	476,282	14,824,599	3113%	0.50
	2063	900,649	14,842,008	1648%	409,557	13,711,282	3348%	0.49
	2064	772,873	13,503,078	1747%	351,514	12,647,273	3598%	0.49
	2065	661,749	12,273,732	1855%	301,090	11,645,449	3868%	0.48
	2066	565,375	11,119,528	1967%	257,338	10,703,222	4159%	0.47
	2067	482,001	10,031,108	2081%	219,417	9,809,992	4471%	0.47
	2068	410,034	9,027,054	2202%	186,589	8,968,600	4807%	0.46
	2069	348,043	8,078,511	2321%	158,205	8,169,392	5164%	0.45
	2070	294,749	7,202,865	2444%	133,697	7,410,533	5543%	0.44
	2071	249,014	6,389,234	2566%	112,571	6,693,180	5946%	0.43
	2072	209,830	5,617,805	2677%	94,393	6,004,141	6361%	0.42
	2073	176,311	4,910,174	2785%	78,786	5,351,119	6792%	0.41
	2074	147,686	4,260,546	2885%	65,421	4,731,116	7232%	0.40
	2075	123,281	3,662,703	2971%	54,013	4,145,445	7675%	0.39
	2076	102,514	3,131,848	3055%	44,314	3,604,209	8133%	0.38
		with no interest			with no interest			
History		198,274,824	14,549,901	7%	190,084,004	8,495,980	4%	1.64
Future		679,090,061	1,195,556,184	176%	457,895,837	1,016,815,534	222%	0.79
Lifetime		877,364,884	1,210,106,085	138%	647,979,841	1,025,311,515	158%	0.87
		with 4.5% interest			with 4.5% interest			
History		229,134,409	16,254,313	7%	220,528,557	9,477,117	4%	1.65
Future		409,139,558	372,658,234	91%	292,465,037	317,744,618	109%	0.84
Lifetime		638,273,966	388,912,547	61%	512,993,595	327,221,735	64%	0.96

Attachment 6
MedAmerica and Affinity Partners
Step by Step Quantification of the Change in Each Assumption on the Lifetime Loss Ratio

Assumption	Actual to Expected Lifetime Loss Ratio
Morbidity	0.96
Mortality	1.24
Lapse	1.09
Total Impact	1.29

Please note that the A:E lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions.

Attachment 7
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Before Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with average valuation Interest 3.90%
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,765,073	3,982,240	11%	17,669	7%
	2016	32,865,209	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	31,726,519	3,111,736	10%	15,849	8%
	2018	30,378,856	3,693,863	12%	15,433	8%
	2019	29,169,475	4,315,813	15%	15,093	9%
	2020	28,128,579	4,981,212	18%	14,800	9%
	2021	26,857,255	5,693,626	21%	14,541	10%
	2022	25,561,484	6,509,735	25%	14,296	11%
	2023	23,587,462	7,423,921	31%	14,042	12%
	2024	21,663,364	8,431,638	39%	13,776	13%
	2025	20,989,854	9,574,240	46%	13,500	14%
	2026	20,349,451	10,878,537	53%	13,211	15%
	2027	19,665,076	12,374,296	63%	12,910	17%
	2028	18,971,001	13,996,709	74%	12,595	18%
	2029	18,283,436	15,718,532	86%	12,266	20%
	2030	17,574,330	17,521,721	100%	11,921	22%
	2031	16,841,884	19,417,077	115%	11,561	23%
	2032	16,091,068	21,566,238	134%	11,184	25%
	2033	15,326,021	23,813,596	155%	10,793	27%
	2034	14,536,633	26,100,439	180%	10,387	30%
	2035	13,742,063	28,438,589	207%	9,970	32%
	2036	12,941,941	30,793,881	238%	9,543	34%
	2037	12,141,848	33,059,277	272%	9,110	37%
	2038	11,349,166	35,260,993	311%	8,674	39%
	2039	10,571,437	37,376,219	354%	8,237	42%
	2040	9,807,231	39,374,364	401%	7,800	44%
	2041	9,067,103	41,119,673	454%	7,366	47%
	2042	8,349,165	42,563,135	510%	6,935	49%
	2043	7,658,105	43,716,861	571%	6,511	52%
	2044	6,991,728	44,537,759	637%	6,093	55%
	2045	6,359,770	44,955,288	707%	5,685	57%
	2046	5,760,757	44,968,596	781%	5,288	59%
	2047	5,195,855	44,670,034	860%	4,903	62%
	2048	4,666,406	43,992,739	943%	4,532	64%
	2049	4,173,075	43,000,384	1030%	4,177	66%
	2050	3,716,611	41,668,391	1121%	3,837	68%
	2051	3,296,535	40,120,205	1217%	3,515	69%
	2052	2,912,326	38,393,032	1318%	3,211	71%
	2053	2,563,460	36,503,213	1424%	2,925	73%
	2054	2,248,097	34,490,636	1534%	2,657	74%
	2055	1,964,631	32,500,980	1654%	2,408	75%
	2056	1,711,224	30,464,359	1780%	2,177	76%
	2057	1,485,860	28,424,543	1913%	1,963	77%
	2058	1,286,409	26,412,346	2053%	1,767	78%
	2059	1,110,690	24,438,058	2200%	1,586	79%
	2060	956,526	22,541,629	2357%	1,421	80%
	2061	821,789	20,729,897	2523%	1,271	80%
	2062	704,443	18,999,086	2697%	1,133	81%
	2063	602,562	17,399,613	2888%	1,009	81%
	2064	514,358	15,835,244	3079%	896	82%
	2065	438,184	14,393,536	3285%	793	82%
	2066	372,549	13,041,178	3501%	700	83%
	2067	316,106	11,768,750	3723%	617	83%
	2068	267,654	10,596,487	3959%	541	83%
	2069	226,129	9,494,441	4199%	473	83%
	2070	190,597	8,477,619	4448%	412	83%
	2071	160,240	7,534,411	4702%	358	84%
	2072	134,341	6,644,036	4946%	309	84%
	2073	112,280	5,827,471	5190%	265	84%
	2074	93,518	5,077,471	5429%	227	84%
	2075	77,591	4,386,499	5653%	193	84%
	2076	64,101	3,770,380	5882%	163	84%
with 3.9% average valuation interest						
History		222,374,308	16,014,857	7%		
Future		358,030,024	472,097,826	132%		
Lifetime		580,404,332	488,112,683	84%		

Attachment 8
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with average valuation Interest 3.90%
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,904,323	3,982,240	11%	17,669	7%
	2016	35,022,267	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	35,562,005	3,073,553	9%	15,558	7%
	2018	35,514,753	3,614,098	10%	15,011	8%
	2019	35,022,115	4,219,490	12%	14,681	8%
	2020	33,758,094	4,866,264	14%	14,396	9%
	2021	32,218,778	5,558,405	17%	14,143	9%
	2022	30,646,122	6,352,338	21%	13,905	10%
	2023	28,215,810	7,241,126	26%	13,658	11%
	2024	25,829,133	8,220,824	32%	13,400	12%
	2025	25,036,039	9,331,637	37%	13,130	13%
	2026	24,283,382	10,599,369	44%	12,849	14%
	2027	23,475,659	12,052,477	51%	12,556	15%
	2028	22,658,742	13,626,617	60%	12,250	16%
	2029	21,851,153	15,294,209	70%	11,930	18%
	2030	21,017,843	17,037,683	81%	11,595	19%
	2031	20,156,075	18,865,872	94%	11,244	21%
	2032	19,272,747	20,936,302	109%	10,878	22%
	2033	18,373,285	23,096,849	126%	10,497	24%
	2034	17,443,465	25,290,697	145%	10,102	26%
	2035	16,507,484	27,530,449	167%	9,697	28%
	2036	15,564,192	29,781,601	191%	9,282	30%
	2037	14,620,003	31,942,118	218%	8,861	32%
	2038	13,683,377	34,037,368	249%	8,438	34%
	2039	12,763,192	36,044,678	282%	8,014	36%
	2040	11,857,383	37,937,276	320%	7,590	39%
	2041	10,979,470	39,585,812	361%	7,169	41%
	2042	10,126,598	40,948,204	404%	6,751	43%
	2043	9,304,508	42,038,517	452%	6,340	45%
	2044	8,510,188	42,818,255	503%	5,935	47%
	2045	7,756,004	43,220,850	557%	5,539	49%
	2046	7,039,936	43,243,909	614%	5,154	51%
	2047	6,363,396	42,977,395	675%	4,782	53%
	2048	5,728,071	42,356,264	739%	4,422	55%
	2049	5,134,811	41,441,880	807%	4,077	57%
	2050	4,584,632	40,205,475	877%	3,748	59%
	2051	4,077,078	38,762,564	951%	3,436	60%
	2052	3,611,640	37,147,148	1029%	3,141	61%
	2053	3,187,854	35,371,177	1110%	2,863	63%
	2054	2,803,609	33,470,963	1194%	2,603	64%
	2055	2,457,122	31,587,713	1286%	2,360	65%
	2056	2,146,331	29,651,502	1381%	2,135	66%
	2057	1,868,956	27,704,830	1482%	1,927	67%
	2058	1,622,576	25,776,626	1589%	1,735	68%
	2059	1,404,697	23,877,839	1700%	1,559	68%
	2060	1,212,816	22,048,163	1818%	1,397	69%
	2061	1,044,482	20,295,481	1943%	1,250	69%
	2062	897,331	18,616,766	2075%	1,115	70%
	2063	769,119	17,062,261	2218%	993	70%
	2064	657,744	15,538,068	2362%	882	71%
	2065	561,259	14,131,112	2518%	781	71%
	2066	477,886	12,809,302	2680%	690	71%
	2067	406,008	11,563,991	2848%	608	72%
	2068	344,168	10,415,666	3026%	534	72%
	2069	291,068	9,334,971	3207%	467	72%
	2070	245,557	8,337,356	3395%	407	72%
	2071	206,618	7,411,237	3587%	353	72%
	2072	173,355	6,536,441	3771%	305	72%
	2073	144,990	5,733,895	3955%	262	72%
	2074	120,842	4,996,476	4135%	224	73%
	2075	100,324	4,317,010	4303%	190	73%
	2076	82,928	3,711,142	4475%	160	73%
with 3.90% average valuation interest						
History		224,720,501	16,014,857	7%		
Future		426,389,750	457,299,721	107%		
Lifetime		651,110,251	473,314,578	73%		

Attachment 9
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Original Pricing Assumptions for Projected Experience
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Original Pricing Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,765,073	3,982,240	11%	17,669	7%
	2016	32,865,209	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	31,823,739	3,285,675	10%	15,872	8%
	2018	30,761,927	3,983,301	13%	15,441	8%
	2019	29,359,466	4,690,315	16%	15,017	9%
	2020	27,953,367	5,410,660	19%	14,592	9%
	2021	26,640,881	6,187,225	23%	14,166	10%
	2022	25,143,027	7,036,451	28%	13,738	11%
	2023	23,467,486	7,929,380	34%	13,310	12%
	2024	21,149,018	8,836,048	42%	12,881	13%
	2025	19,038,024	9,756,323	51%	12,450	14%
	2026	18,081,360	10,742,756	59%	12,018	15%
	2027	17,178,526	11,795,559	69%	11,584	17%
	2028	16,268,916	12,899,584	79%	11,150	18%
	2029	15,363,705	14,084,517	92%	10,714	19%
	2030	14,513,916	15,375,313	106%	10,278	20%
	2031	13,674,922	16,723,085	122%	9,842	22%
	2032	12,850,413	18,112,982	141%	9,406	23%
	2033	12,038,710	19,532,480	162%	8,971	25%
	2034	11,248,193	20,962,061	186%	8,537	26%
	2035	10,473,873	22,381,194	214%	8,106	28%
	2036	9,723,266	23,757,298	244%	7,679	29%
	2037	8,999,109	25,063,369	279%	7,256	31%
	2038	8,297,714	26,289,990	317%	6,838	32%
	2039	7,618,394	27,406,764	360%	6,428	34%
	2040	6,968,138	28,388,453	407%	6,025	36%
	2041	6,349,256	29,201,959	460%	5,631	37%
	2042	5,763,854	29,833,697	518%	5,248	38%
	2043	5,210,086	30,262,971	581%	4,876	40%
	2044	4,690,051	30,479,089	650%	4,517	41%
	2045	4,202,314	30,485,665	725%	4,172	43%
	2046	3,750,174	30,276,894	807%	3,841	44%
	2047	3,333,823	29,839,528	895%	3,526	45%
	2048	2,951,415	29,187,104	989%	3,227	46%
	2049	2,602,417	28,353,777	1090%	2,944	47%
	2050	2,284,388	27,357,651	1198%	2,678	48%
	2051	1,998,263	26,216,912	1312%	2,429	49%
	2052	1,740,909	24,957,194	1434%	2,197	49%
	2053	1,511,287	23,613,972	1563%	1,982	50%
	2054	1,308,079	22,228,999	1699%	1,784	51%
	2055	1,128,617	20,824,254	1845%	1,601	51%
	2056	970,904	19,410,347	1999%	1,434	52%
	2057	832,941	18,018,255	2163%	1,281	52%
	2058	712,759	16,661,518	2338%	1,142	53%
	2059	608,463	15,356,285	2524%	1,015	53%
	2060	518,261	14,120,710	2725%	901	53%
	2061	440,488	12,953,458	2941%	798	53%
	2062	373,613	11,856,547	3173%	705	54%
	2063	316,247	10,831,722	3425%	621	54%
	2064	267,144	9,869,299	3694%	545	54%
	2065	225,196	8,976,722	3986%	478	54%
	2066	189,424	8,150,172	4303%	417	54%
	2067	158,971	7,378,052	4641%	363	54%
	2068	133,086	6,659,145	5004%	315	54%
	2069	111,121	5,990,619	5391%	271	55%
	2070	92,512	5,365,940	5800%	233	55%
	2071	76,773	4,787,116	6235%	199	55%
	2072	63,487	4,240,503	6679%	170	55%
	2073	52,294	3,730,653	7134%	143	55%
	2074	42,885	3,258,609	7599%	120	55%
	2075	34,996	2,824,100	8070%	100	55%
	2076	28,403	2,428,582	8550%	83	55%
with no interest						
History		195,978,516	14,549,901	7%	116,030	
Future		473,710,991	956,618,801	202%	324,284	
Lifetime		669,689,507	971,168,702	145%	440,314	
with 5.25% interest						
History		232,426,880	16,559,183	7%		
Future		289,879,971	269,923,887	93%		
Lifetime		522,306,851	286,483,070	55%		

Attachment 10
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Expected Experience With Actual Distribution and Original Pricing Assumptions
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Expected Experience using Pricing Assumptions				E Expected (Column G) with 5.25% Interest
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	
Projected Experience	2007	191,979	2,580	1%	558	1%
	2008	3,264,924	40,853	1%	2,968	1%
	2009	6,260,036	100,841	2%	4,896	1%
	2010	8,748,855	183,108	2%	7,018	2%
	2011	11,639,648	299,964	3%	9,274	2%
	2012	15,193,219	477,008	3%	11,535	2%
	2013	20,954,635	734,577	4%	15,634	3%
	2014	24,690,266	1,035,087	4%	15,273	3%
	2015	23,389,126	1,345,653	6%	14,676	4%
	2016	22,441,958	1,691,704	8%	14,224	4%
	2017	21,684,705	2,082,850	10%	13,844	5%
	2018	20,685,222	2,538,695	12%	13,488	5%
	2019	19,797,941	3,005,311	15%	13,135	6%
	2020	18,935,517	3,474,508	18%	12,782	7%
	2021	17,911,227	3,979,138	22%	12,429	8%
	2022	16,834,192	4,541,644	27%	12,076	9%
	2023	15,209,063	5,137,403	34%	11,723	10%
	2024	13,680,923	5,748,623	42%	11,369	11%
	2025	13,063,347	6,371,190	49%	11,014	12%
	2026	12,455,835	7,052,173	57%	10,659	13%
	2027	11,851,033	7,780,644	66%	10,303	14%
	2028	11,257,827	8,551,712	76%	9,589	16%
	2029	10,680,337	9,384,677	88%	9,946	17%
	2030	10,124,744	10,296,030	102%	9,231	18%
	2031	9,571,909	11,259,588	118%	8,873	20%
	2032	9,030,929	12,266,971	136%	8,516	21%
	2033	8,494,648	13,305,200	157%	8,159	22%
	2034	7,973,393	14,369,703	180%	7,803	24%
	2035	7,455,696	15,446,997	207%	7,448	26%
	2036	6,956,140	16,510,273	237%	7,096	27%
	2037	6,474,016	17,548,030	271%	6,747	29%
	2038	6,003,718	18,552,201	309%	6,401	30%
	2039	5,551,729	19,498,629	351%	6,060	32%
	2040	5,114,036	20,363,798	398%	5,725	33%
	2041	4,695,833	21,134,048	450%	5,396	35%
	2042	4,297,005	21,797,916	507%	5,073	37%
	2043	3,918,857	22,334,032	570%	4,759	38%
	2044	3,561,327	22,733,305	638%	4,454	40%
	2045	3,223,746	22,995,692	713%	4,159	41%
	2046	2,908,667	23,114,853	795%	3,873	42%
	2047	2,615,305	23,080,037	882%	3,599	44%
	2048	2,344,378	22,887,150	976%	3,336	45%
	2049	2,095,213	22,553,739	1076%	3,085	46%
	2050	1,866,241	22,088,638	1184%	2,846	47%
	2051	1,656,295	21,498,835	1298%	2,620	48%
	2052	1,466,596	20,803,336	1418%	2,406	49%
	2053	1,295,267	20,013,742	1545%	2,204	50%
	2054	1,140,976	19,156,681	1679%	2,014	51%
	2055	1,002,594	18,251,691	1820%	1,837	51%
	2056	878,955	17,306,937	1969%	1,672	52%
	2057	768,874	16,345,526	2126%	1,517	52%
	2058	671,172	15,377,709	2291%	1,374	53%
	2059	584,704	14,415,234	2465%	1,241	53%
	2060	508,371	13,477,315	2651%	1,118	54%
	2061	441,140	12,569,435	2849%	1,005	54%
	2062	382,051	11,694,995	3061%	900	54%
	2063	330,217	10,853,012	3287%	803	55%
	2064	284,823	10,042,215	3526%	715	55%
	2065	245,131	9,271,474	3782%	634	55%
	2066	210,472	8,541,633	4058%	560	55%
	2067	180,248	7,850,367	4355%	492	56%
	2068	153,926	7,192,324	4673%	431	56%
	2069	131,035	6,562,597	5008%	375	56%
	2070	111,156	5,962,602	5364%	325	56%
	2071	93,922	5,394,246	5743%	280	56%
	2072	79,010	4,849,181	6137%	239	56%
	2073	66,138	4,329,405	6546%	203	56%
	2074	55,058	3,832,953	6962%	171	56%
	2075	45,554	3,364,788	7386%	143	56%
	2076	37,435	2,931,137	7830%	119	56%
with no interest						
History		136,774,646	5,911,374	4%	96,055	
Future		331,145,815	755,674,766	228%	300,397	
Lifetime		467,920,461	761,586,140	163%	396,452	
with 5.25% interest						
History		162,697,762	6,712,184	4%		
Future		198,485,086	196,441,068	99%		
Lifetime		361,182,848	203,153,252	56%		

Attachment 11-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Before Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	191,979	2,580	1%	558	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	3,264,924	40,853	1%	2,968	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	6,260,036	100,841	2%	4,896	0%	1%	0.24
	2010	12,096,772	798,227	7%	8,582	8,748,855	183,108	2%	7,018	3%	2%	1.86
	2011	16,585,008	819,175	5%	11,197	11,639,648	299,964	3%	9,274	4%	2%	1.90
	2012	21,518,470	753,522	4%	14,033	15,193,219	477,008	3%	11,535	4%	2%	1.58
	2013	29,365,628	2,628,590	9%	19,233	20,954,635	734,577	4%	15,634	5%	3%	1.95
	2014	35,764,549	2,119,373	6%	18,795	24,690,266	1,035,087	4%	15,273	5%	3%	1.77
	2015	34,765,073	3,982,240	11%	17,669	23,389,126	1,345,653	6%	14,676	7%	4%	1.86
	2016	32,865,209	3,400,893	10%	16,350	22,441,958	1,691,704	8%	14,224	7%	4%	1.74
Projected Future Experience (60 Years)	2017	31,726,519	3,111,736	10%	15,849	21,684,705	2,082,850	10%	13,844	7%	5%	1.57
	2018	30,378,856	3,693,863	12%	15,433	20,685,222	2,538,695	12%	13,488	8%	5%	1.45
	2019	29,169,475	4,315,813	15%	15,093	19,797,941	3,005,311	15%	13,135	9%	6%	1.37
	2020	28,128,579	4,981,212	18%	14,800	18,935,517	3,474,508	18%	12,782	9%	7%	1.30
	2021	26,857,255	5,693,626	21%	14,541	17,911,227	3,979,138	22%	12,429	10%	8%	1.25
	2022	25,561,484	6,509,735	25%	14,296	16,834,192	4,541,644	27%	12,076	11%	9%	1.22
	2023	23,587,462	7,423,921	31%	14,042	15,209,063	5,137,403	34%	11,723	12%	10%	1.19
	2024	21,663,364	8,431,638	39%	13,776	13,680,923	5,748,623	42%	11,369	13%	11%	1.17
	2025	20,989,854	9,574,240	46%	13,500	13,063,347	6,371,190	49%	11,014	14%	12%	1.15
	2026	20,349,451	10,878,537	53%	13,211	12,455,835	7,052,173	57%	10,659	15%	13%	1.15
	2027	19,665,076	12,374,296	63%	12,910	11,851,033	7,780,644	66%	10,303	16%	14%	1.14
	2028	18,971,001	13,996,709	74%	12,595	11,257,827	8,551,712	76%	9,589	18%	16%	1.14
	2029	18,283,436	15,718,532	86%	12,266	10,680,337	9,384,677	88%	9,946	19%	17%	1.15
	2030	17,574,330	17,521,721	100%	11,921	10,124,744	10,296,030	102%	9,231	21%	18%	1.15
	2031	16,841,884	19,417,077	115%	11,561	9,571,909	11,259,588	118%	8,873	23%	20%	1.16
	2032	16,091,068	21,566,238	134%	11,184	9,030,929	12,266,971	136%	8,516	24%	21%	1.16
	2033	15,326,021	23,813,596	155%	10,793	8,494,648	13,305,200	157%	8,159	26%	22%	1.17
	2034	14,536,633	26,100,439	180%	10,387	7,973,393	14,369,703	180%	7,803	28%	24%	1.18
	2035	13,742,063	28,438,589	207%	9,970	7,455,696	15,446,997	207%	7,448	30%	26%	1.19
	2036	12,941,941	30,793,881	238%	9,543	6,956,140	16,510,273	237%	7,096	33%	27%	1.20
	2037	12,141,848	33,059,277	272%	9,110	6,474,016	17,548,030	271%	6,747	35%	29%	1.21
	2038	11,349,166	35,260,993	311%	8,674	6,003,718	18,552,201	309%	6,401	37%	30%	1.22
	2039	10,571,437	37,376,219	354%	8,237	5,551,729	19,498,629	351%	6,060	39%	32%	1.23
	2040	9,807,231	39,374,364	401%	7,800	5,114,036	20,363,798	398%	5,725	42%	33%	1.24
	2041	9,067,103	41,119,673	454%	7,366	4,695,833	21,134,048	450%	5,396	44%	35%	1.25
	2042	8,349,165	42,563,135	510%	6,935	4,297,005	21,797,916	507%	5,073	46%	37%	1.26
	2043	7,658,105	43,716,861	571%	6,511	3,918,857	22,334,032	570%	4,759	49%	38%	1.27
	2044	6,991,728	44,537,759	637%	6,093	3,561,327	22,733,305	638%	4,454	51%	40%	1.28
	2045	6,359,770	44,955,288	707%	5,685	3,223,746	22,995,692	713%	4,159	53%	41%	1.29
	2046	5,760,757	44,968,596	781%	5,288	2,908,667	23,114,853	795%	3,873	55%	42%	1.30
	2047	5,195,855	44,670,034	860%	4,903	2,615,305	23,080,037	882%	3,599	57%	44%	1.30
	2048	4,666,406	43,992,739	943%	4,532	2,344,378	22,887,150	976%	3,336	59%	45%	1.31
	2049	4,173,075	43,000,384	1030%	4,177	2,095,213	22,553,739	1076%	3,085	61%	46%	1.31
	2050	3,716,611	41,668,391	1121%	3,837	1,866,241	22,088,638	1184%	2,846	62%	47%	1.32
	2051	3,296,535	40,120,205	1217%	3,515	1,656,295	21,498,835	1298%	2,620	64%	48%	1.32
	2052	2,912,326	38,393,032	1318%	3,211	1,466,596	20,803,336	1418%	2,406	65%	49%	1.33
	2053	2,563,460	36,503,213	1424%	2,925	1,295,267	20,013,742	1545%	2,204	66%	50%	1.33
	2054	2,248,097	34,490,636	1534%	2,657	1,140,976	19,156,681	1679%	2,014	67%	51%	1.33
	2055	1,964,631	32,500,980	1654%	2,408	1,002,594	18,251,691	1820%	1,837	68%	51%	1.33
	2056	1,711,224	30,464,359	1780%	2,177	878,955	17,306,937	1969%	1,672	69%	52%	1.34
	2057	1,485,860	28,424,543	1913%	1,963	768,874	16,345,526	2126%	1,517	70%	52%	1.34
	2058	1,286,409	26,412,346	2053%	1,767	671,172	15,377,709	2291%	1,374	71%	53%	1.34
	2059	1,110,690	24,438,058	2200%	1,586	584,704	14,415,234	2465%	1,241	71%	53%	1.34
	2060	956,526	22,541,629	2357%	1,421	508,371	13,477,315	2651%	1,118	72%	54%	1.34
	2061	821,789	20,729,897	2523%	1,271	441,140	12,569,435	2849%	1,005	73%	54%	1.34
	2062	704,443	18,999,086	2697%	1,133	382,051	11,694,995	3061%	900	73%	54%	1.34
	2063	602,562	17,399,613	2888%	1,009	330,217	10,853,012	3287%	803	73%	55%	1.34
	2064	514,358	15,835,244	3079%	896	284,823	10,042,215	3526%	715	74%	55%	1.34
	2065	438,184	14,393,536	3285%	793	245,131	9,271,474	3782%	634	74%	55%	1.34
	2066	372,549	13,041,178	3501%	700	210,472	8,541,633	4058%	560	74%	55%	1.34
	2067	316,106	11,768,750	3723%	617	180,248	7,850,367	4355%	492	74%	56%	1.34
	2068	267,654	10,596,487	3959%	541	153,926	7,192,324	4673%	431	75%	56%	1.34
	2069	226,129	9,494,441	4199%	473	131,035	6,562,597	5008%	375	75%	56%	1.34
	2070	190,597	8,477,619	4448%	412	111,156	5,962,602	5364%	325	75%	56%	1.34
	2071	160,240	7,534,411	4702%	358	93,922	5,394,246	5743%	280	75%	56%	1.34
	2072	134,341	6,644,036	4946%	309	79,010	4,849,181	6137%	239	75%	56%	1.34
	2073	112,280	5,827,471	5190%	265	66,138	4,329,405	6546%	203	75%	56%	1.34
	2074	93,518	5,077,471	5429%	227	55,058	3,832,953	6962%	171	75%	56%	1.34
	2075	77,591	4,386,499	5653%	193	45,554	3,364,788	7386%	143	75%	56%	1.34
	2076	64,101	3,770,380	5882%	163	37,435	2,931,137	7830%	119	75%	56%	1.34
		with no interest				with no interest						
History		195,978,516	14,549,901	7%	116,030	136,774,646	5,911,374	4%	96,055			
Future		552,826,209	1,342,884,230	243%	379,806	331,145,815	755,674,766	228%	300,397			
Lifetime		748,804,726	1,357,434,131	181%	495,836	467,920,461	761,586,140	163%	396,452			
		with 4.5% interest				with 5.25% interest						
History		226,780,597	16,254,313	7%		162,697,762	6,712,184	4%				
Future		338,834,247	410,430,628	121%		198,485,086	196,441,068	99%				
Lifetime		565,614,849	426,684,941	75%		361,182,848	203,153,252	56%				

Attachment 11-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Before Requested Increase Using Original Pricing Assumptions for Projected Experience
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Original Pricing Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	191,979	2,580	1%	558	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	3,264,924	40,853	1%	2,968	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	6,260,036	100,841	2%	4,896	0%	1%	0.24
	2010	12,096,772	798,227	7%	8,582	8,748,855	183,108	2%	7,018	3%	2%	1.86
	2011	16,585,008	819,175	5%	11,197	11,639,648	299,964	3%	9,274	4%	2%	1.90
	2012	21,518,470	753,522	4%	14,033	15,193,219	477,008	3%	11,535	4%	2%	1.58
	2013	29,365,628	2,628,590	9%	19,233	20,954,635	734,577	4%	15,634	5%	3%	1.95
	2014	35,764,549	2,119,373	6%	18,795	24,690,266	1,035,087	4%	15,273	5%	3%	1.77
	2015	34,765,073	3,982,240	11%	17,669	23,389,126	1,345,653	6%	14,676	7%	4%	1.86
	2016	32,865,209	3,400,893	10%	16,350	22,441,958	1,691,704	8%	14,224	7%	4%	1.74
Projected Future Experience (60 Years)	2017	31,289,897	3,285,675	11%	15,872	21,684,705	2,082,850	10%	13,844	8%	5%	1.59
	2018	29,400,768	3,983,301	14%	15,441	20,685,222	2,538,695	12%	13,488	8%	5%	1.49
	2019	28,023,016	4,690,315	17%	15,017	19,797,941	3,005,311	15%	13,135	9%	6%	1.42
	2020	26,724,214	5,410,660	20%	14,592	18,935,517	3,474,508	18%	12,782	10%	7%	1.37
	2021	25,153,896	6,187,225	25%	14,166	17,911,227	3,979,138	22%	12,429	10%	8%	1.33
	2022	23,526,162	7,036,451	30%	13,738	16,834,192	4,541,644	27%	12,076	11%	9%	1.30
	2023	21,235,707	7,929,380	37%	13,310	15,209,063	5,137,403	34%	11,723	13%	10%	1.28
	2024	19,021,643	8,836,048	46%	12,881	13,680,923	5,748,623	42%	11,369	14%	11%	1.26
	2025	18,066,185	9,756,323	54%	12,450	13,063,347	6,371,190	49%	11,014	15%	12%	1.24
	2026	17,170,544	10,742,756	63%	12,018	12,455,835	7,052,173	57%	10,659	16%	13%	1.23
	2027	16,255,686	11,795,559	73%	11,584	11,851,033	7,780,644	66%	10,303	17%	14%	1.22
	2028	15,364,191	12,899,584	84%	11,150	11,257,827	8,551,712	76%	9,589	19%	16%	1.21
	2029	14,511,958	14,084,517	97%	10,714	10,680,337	9,384,677	88%	9,946	20%	17%	1.21
	2030	13,671,546	15,375,313	112%	10,278	10,124,744	10,296,030	102%	9,231	22%	18%	1.20
	2031	12,843,949	16,723,085	130%	9,842	9,571,909	11,259,588	118%	8,873	23%	20%	1.20
	2032	12,035,191	18,112,982	151%	9,406	9,030,929	12,266,971	136%	8,516	25%	21%	1.19
	2033	11,249,543	19,532,480	174%	8,971	8,494,648	13,305,200	157%	8,159	27%	22%	1.19
	2034	10,472,656	20,962,061	200%	8,537	7,973,393	14,369,703	180%	7,803	28%	24%	1.19
	2035	9,723,033	22,381,194	230%	8,106	7,455,696	15,446,997	207%	7,448	30%	26%	1.19
	2036	8,996,727	23,757,298	264%	7,679	6,956,140	16,510,273	237%	7,096	32%	27%	1.18
	2037	8,294,437	25,063,369	302%	7,256	6,474,016	17,548,030	271%	6,747	34%	29%	1.18
	2038	7,617,748	26,289,990	345%	6,838	6,003,718	18,552,201	309%	6,401	36%	30%	1.18
	2039	6,970,206	27,406,764	393%	6,428	5,551,729	19,498,629	351%	6,060	38%	32%	1.18
	2040	6,348,431	28,388,453	447%	6,025	5,114,036	20,363,798	398%	5,725	39%	33%	1.18
	2041	5,762,855	29,201,959	507%	5,631	4,695,833	21,134,048	450%	5,396	41%	35%	1.18
	2042	5,208,998	29,833,697	573%	5,248	4,297,005	21,797,916	507%	5,073	43%	37%	1.17
	2043	4,689,875	30,262,971	645%	4,876	3,918,857	22,334,032	570%	4,759	45%	38%	1.17
	2044	4,200,912	30,479,089	726%	4,517	3,561,327	22,733,305	638%	4,454	46%	40%	1.17
	2045	3,750,078	30,485,665	813%	4,172	3,223,746	22,995,692	713%	4,159	48%	41%	1.17
	2046	3,333,823	30,276,894	908%	3,841	2,908,667	23,114,853	795%	3,873	50%	42%	1.17
	2047	2,951,304	29,839,528	1011%	3,526	2,615,305	23,080,037	882%	3,599	51%	44%	1.17
	2048	2,601,864	29,187,104	1122%	3,227	2,344,378	22,887,150	976%	3,336	52%	45%	1.17
	2049	2,284,388	28,353,777	1241%	2,944	2,095,213	22,553,739	1076%	3,085	54%	46%	1.16
	2050	1,997,965	27,357,651	1369%	2,678	1,866,241	22,088,638	1184%	2,846	55%	47%	1.16
	2051	1,740,809	26,216,912	1506%	2,429	1,656,295	21,498,835	1298%	2,620	56%	48%	1.16
	2052	1,511,287	24,957,194	1651%	2,197	1,466,596	20,803,336	1418%	2,406	57%	49%	1.16
	2053	1,308,079	23,613,972	1805%	1,982	1,295,267	20,013,742	1545%	2,204	58%	50%	1.16
	2054	1,128,617	22,228,999	1970%	1,784	1,140,976	19,156,681	1679%	2,014	59%	51%	1.16
	2055	970,904	20,824,254	2145%	1,601	1,002,594	18,251,691	1820%	1,837	59%	51%	1.16
	2056	832,941	19,410,347	2330%	1,434	878,955	17,306,937	1969%	1,672	60%	52%	1.15
	2057	712,759	18,018,255	2528%	1,281	768,874	16,345,526	2126%	1,517	60%	52%	1.15
	2058	608,463	16,661,518	2738%	1,142	671,172	15,377,709	2291%	1,374	61%	53%	1.15
	2059	518,261	15,356,285	2963%	1,015	584,704	14,415,234	2465%	1,241	61%	53%	1.15
	2060	440,488	14,120,710	3206%	901	508,371	13,477,315	2651%	1,118	62%	54%	1.15
	2061	373,613	12,953,458	3467%	798	441,140	12,569,435	2849%	1,005	62%	54%	1.15
	2062	316,247	11,856,547	3749%	705	382,051	11,694,995	3061%	900	62%	54%	1.15
	2063	267,144	10,831,722	4055%	621	330,217	10,853,012	3287%	803	63%	55%	1.15
	2064	225,196	9,869,299	4383%	545	284,823	10,042,215	3526%	715	63%	55%	1.15
	2065	189,424	8,976,722	4739%	478	245,131	9,271,474	3782%	634	63%	55%	1.15
	2066	158,971	8,150,172	5127%	417	210,472	8,541,633	4058%	560	63%	55%	1.14
	2067	133,086	7,378,052	5544%	363	180,248	7,850,367	4355%	492	64%	56%	1.14
	2068	111,121	6,659,145	5993%	315	153,926	7,192,324	4673%	431	64%	56%	1.14
	2069	92,512	5,990,619	6476%	271	131,035	6,562,597	5008%	375	64%	56%	1.14
	2070	76,773	5,365,940	6989%	233	111,156	5,962,602	5364%	325	64%	56%	1.14
	2071	63,487	4,787,116	7540%	199	93,922	5,394,246	5743%	280	64%	56%	1.14
	2072	52,294	4,240,503	8109%	170	79,010	4,849,181	6137%	239	64%	56%	1.14
	2073	42,885	3,730,653	8699%	143	66,138	4,329,405	6546%	203	64%	56%	1.14
	2074	34,996	3,258,609	9311%	120	55,058	3,832,953	6962%	171	64%	56%	1.14
	2075	28,403	2,824,100	9943%	100	45,554	3,364,788	7386%	143	64%	56%	1.14
	2076	22,913	2,428,582	10599%	83	37,435	2,931,137	7830%	119	64%	56%	1.14
		with no interest				with no interest						
History		195,978,516	14,549,901	7%	116,030	136,774,646	5,911,374	4%	96,055			
Future		442,711,068	956,618,801	216%	324,284	331,145,815	755,674,766	228%	300,397			
Lifetime		638,689,584	971,168,702	152%	440,314	467,920,461	761,586,140	163%	396,452			
		with 4.5% interest				with 5.25% interest						
History		226,780,597	16,254,313	7%		162,697,762	6,712,184	4%				
Future		289,359,509	315,055,266	109%		198,485,086	196,441,068	99%				
Lifetime		516,140,106	331,309,578	64%		361,182,848	203,153,252	56%				

Attachment 11-c
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,904,323	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	35,022,267	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.66
Projected Future Experience (60 Years)	2017	35,446,702	3,076,820	9%	15,595	30,107,752	2,968,802	10%	17,312	7%	5%	1.49
	2018	34,304,554	3,650,966	11%	15,186	28,739,683	3,613,305	13%	16,862	8%	6%	1.36
	2019	32,950,963	4,263,864	13%	14,851	27,458,189	4,277,817	16%	16,415	8%	6%	1.27
	2020	31,761,153	4,918,965	15%	14,563	26,267,730	4,944,236	19%	15,968	9%	7%	1.20
	2021	30,307,205	5,620,170	19%	14,307	24,831,867	5,667,704	23%	15,521	9%	8%	1.15
	2022	28,829,077	6,424,073	22%	14,066	23,330,285	6,460,729	28%	15,073	10%	9%	1.11
	2023	26,574,742	7,324,153	28%	13,816	21,167,429	7,300,183	34%	14,624	11%	10%	1.08
	2024	24,351,511	8,316,303	34%	13,555	19,081,789	8,163,912	43%	14,175	12%	11%	1.06
	2025	23,601,017	9,441,150	40%	13,283	18,203,330	9,037,409	50%	13,725	13%	12%	1.05
	2026	22,886,634	10,724,935	47%	12,998	17,362,505	9,979,246	57%	13,273	14%	13%	1.04
	2027	22,118,809	12,196,817	55%	12,702	16,525,449	10,991,406	67%	12,821	15%	15%	1.03
	2028	21,344,782	13,791,576	65%	12,392	15,689,417	12,063,237	77%	11,913	16%	16%	1.03
	2029	20,578,878	15,482,053	75%	12,068	14,882,946	13,211,755	89%	12,367	18%	17%	1.04
	2030	19,789,407	17,249,823	87%	11,729	14,096,311	14,476,722	103%	11,458	19%	19%	1.04
	2031	18,970,206	19,104,319	101%	11,375	13,320,158	15,811,072	119%	11,003	21%	20%	1.04
	2032	18,131,648	21,204,929	117%	11,004	12,558,357	17,203,889	137%	10,548	22%	21%	1.05
	2033	17,278,901	23,396,974	135%	10,618	11,806,589	18,638,485	158%	10,094	24%	23%	1.06
	2034	16,397,372	25,623,012	156%	10,219	11,071,814	20,106,350	182%	9,641	26%	24%	1.07
	2035	15,511,252	27,894,918	180%	9,809	10,348,057	21,584,339	209%	9,190	28%	26%	1.07
	2036	14,618,876	30,178,339	206%	9,389	9,646,707	23,035,044	239%	8,742	30%	28%	1.08
	2037	13,725,741	32,369,695	236%	8,964	8,968,195	24,442,013	273%	8,298	32%	29%	1.09
	2038	12,840,254	34,494,010	269%	8,535	8,307,177	25,796,424	311%	7,859	34%	31%	1.10
	2039	11,970,557	36,529,236	305%	8,106	7,669,270	27,067,620	353%	7,426	36%	32%	1.11
	2040	11,114,891	38,447,699	346%	7,677	7,053,013	28,223,243	400%	7,000	38%	34%	1.12
	2041	10,286,172	40,118,123	390%	7,251	6,464,665	29,235,030	452%	6,582	40%	35%	1.13
	2042	9,481,884	41,498,044	438%	6,828	5,901,169	30,084,770	510%	6,174	42%	37%	1.14
	2043	8,706,943	42,601,628	489%	6,411	5,366,812	30,750,636	573%	5,777	44%	39%	1.15
	2044	7,959,193	43,389,711	545%	6,002	4,861,733	31,214,586	642%	5,392	46%	40%	1.16
	2045	7,249,164	43,794,809	604%	5,601	4,388,718	31,474,422	717%	5,020	48%	41%	1.16
	2046	6,575,610	43,815,069	666%	5,212	3,947,267	31,523,281	799%	4,661	50%	43%	1.17
	2047	5,939,881	43,541,862	733%	4,834	3,536,462	31,351,245	887%	4,317	52%	44%	1.18
	2048	5,343,453	42,908,577	803%	4,471	3,157,458	30,953,183	980%	3,988	53%	45%	1.18
	2049	4,786,999	41,978,458	877%	4,122	2,808,549	30,358,930	1081%	3,675	55%	46%	1.19
	2050	4,271,213	40,721,794	953%	3,789	2,490,118	29,589,379	1188%	3,379	56%	47%	1.19
	2051	3,795,881	39,256,483	1034%	3,473	2,198,982	28,655,021	1303%	3,099	58%	48%	1.20
	2052	3,360,422	37,616,918	1119%	3,174	1,936,161	27,583,323	1425%	2,835	59%	49%	1.20
	2053	2,964,246	35,815,048	1208%	2,893	1,700,558	26,398,246	1552%	2,588	60%	50%	1.21
	2054	2,605,372	33,888,313	1301%	2,630	1,489,471	25,141,505	1688%	2,358	61%	51%	1.21
	2055	2,282,070	31,979,017	1401%	2,385	1,300,918	23,841,834	1833%	2,143	62%	51%	1.21
	2056	1,992,351	30,016,936	1507%	2,157	1,133,699	22,502,515	1985%	1,943	63%	52%	1.21
	2057	1,734,028	28,045,011	1617%	1,946	985,849	21,151,920	2146%	1,758	64%	52%	1.22
	2058	1,504,787	26,091,966	1734%	1,752	855,528	19,812,233	2316%	1,588	64%	53%	1.22
	2059	1,302,251	24,169,043	1856%	1,574	741,008	18,493,139	2496%	1,430	65%	53%	1.22
	2060	1,124,042	22,316,302	1985%	1,411	640,639	17,219,916	2688%	1,285	65%	54%	1.22
	2061	967,834	20,541,378	2122%	1,262	552,874	15,995,926	2893%	1,151	66%	54%	1.22
	2062	831,391	18,841,549	2266%	1,126	476,282	14,824,599	3113%	1,029	66%	54%	1.22
	2063	712,592	17,267,318	2423%	1,003	409,557	13,711,282	3348%	917	67%	54%	1.22
	2064	609,457	15,723,952	2580%	890	351,514	12,647,273	3598%	814	67%	55%	1.22
	2065	520,154	14,298,944	2749%	789	301,090	11,645,449	3868%	721	67%	55%	1.23
	2066	443,015	12,960,311	2925%	697	257,338	10,703,222	4159%	635	67%	55%	1.23
	2067	376,524	11,699,205	3107%	614	219,417	9,809,992	4471%	558	68%	55%	1.23
	2068	319,320	10,536,336	3300%	539	186,589	8,968,600	4807%	488	68%	55%	1.23
	2069	270,195	9,442,260	3495%	471	158,205	8,169,392	5164%	424	68%	55%	1.23
	2070	228,075	8,432,272	3697%	410	133,697	7,410,533	5543%	367	68%	55%	1.23
	2071	192,021	7,494,888	3903%	356	112,571	6,693,180	5946%	316	68%	56%	1.23
	2072	161,204	6,609,750	4100%	308	94,393	6,004,141	6361%	270	68%	56%	1.23
	2073	134,905	5,797,792	4298%	264	78,786	5,351,119	6792%	229	68%	56%	1.23
	2074	112,497	5,052,056	4491%	226	65,421	4,731,116	7232%	193	68%	56%	1.23
	2075	93,441	4,364,875	4671%	192	54,013	4,145,445	7675%	161	68%	56%	1.23
	2076	77,272	3,752,135	4856%	162	44,314	3,604,209	8133%	134	69%	56%	1.23
with no interest												
History		198,274,824	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		624,720,991	1,318,102,933	211%	374,033	457,895,837	1,016,815,534	222%	369,705			
Lifetime		822,995,815	1,332,652,834	162%	490,063	647,979,841	1,025,311,515	158%	489,684			
with 4.5% interest												
History		229,134,409	16,254,313	7%		226,117,378	9,653,402	4%				
Future		382,087,112	402,607,260	105%		275,428,347	270,303,808	98%				
Lifetime		611,221,520	418,861,572	69%		501,545,725	279,957,210	56%				
with 5.25% interest												
History												
Future												
Lifetime												

Attachment 11-d
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	218,104	-	0%	674	257,797	3,391	1%	675	0%	1%	0.00
	2008	4,204,391	-	0%	3,705	4,400,219	57,839	1%	3,702	0%	1%	0.00
	2009	8,595,312	47,881	1%	5,792	8,750,694	148,189	2%	5,968	0%	2%	0.23
	2010	12,096,772	798,227	7%	8,582	12,163,212	267,134	2%	8,834	3%	2%	1.77
	2011	16,585,008	819,175	5%	11,197	16,461,649	441,594	3%	11,624	4%	2%	1.81
	2012	21,518,470	753,522	4%	14,033	21,183,723	692,914	3%	14,390	4%	3%	1.51
	2013	29,365,628	2,628,590	9%	19,233	28,858,962	1,056,203	4%	19,519	5%	3%	1.87
	2014	35,764,549	2,119,373	6%	18,795	34,336,407	1,485,043	4%	19,114	5%	3%	1.71
	2015	34,904,323	3,982,240	11%	17,669	32,503,352	1,926,312	6%	18,363	7%	4%	1.79
	2016	35,022,267	3,400,893	10%	16,350	31,167,989	2,417,360	8%	17,792	7%	4%	1.66
Projected Future Experience (60 Years)	2017	35,562,005	3,073,553	9%	15,558	30,107,752	2,968,802	10%	17,312	7%	5%	1.49
	2018	35,514,753	3,614,098	10%	15,011	28,739,683	3,613,305	13%	16,862	8%	6%	1.35
	2019	35,022,115	4,219,490	12%	14,681	27,458,189	4,277,817	16%	16,415	8%	6%	1.25
	2020	33,758,094	4,866,264	14%	14,396	26,267,730	4,944,236	19%	15,968	9%	7%	1.18
	2021	32,218,778	5,558,405	17%	14,143	24,831,867	5,667,704	23%	15,521	9%	8%	1.13
	2022	30,646,122	6,352,338	21%	13,905	23,330,285	6,460,729	28%	15,073	10%	9%	1.08
	2023	28,215,810	7,241,126	26%	13,658	21,167,429	7,300,183	34%	14,624	11%	10%	1.05
	2024	25,829,133	8,220,824	32%	13,400	19,081,789	8,163,912	43%	14,175	12%	11%	1.03
	2025	25,036,039	9,331,637	37%	13,130	18,203,330	9,037,409	50%	13,725	12%	12%	1.01
	2026	24,283,382	10,599,369	44%	12,849	17,362,505	9,979,246	57%	13,273	13%	13%	1.00
	2027	23,475,659	12,052,477	51%	12,556	16,525,449	10,991,406	67%	12,821	15%	15%	1.00
	2028	22,658,742	13,626,617	60%	12,250	15,689,417	12,063,237	77%	11,913	16%	16%	1.00
	2029	21,851,153	15,294,209	70%	11,930	14,882,946	13,211,755	89%	12,367	17%	17%	1.00
	2030	21,017,843	17,037,683	81%	11,595	14,096,311	14,476,722	103%	11,458	19%	19%	1.00
	2031	20,156,075	18,865,872	94%	11,244	13,320,158	15,811,072	119%	11,003	20%	20%	1.00
	2032	19,272,747	20,936,302	109%	10,878	12,558,357	17,203,889	137%	10,548	22%	21%	1.01
	2033	18,373,285	23,096,849	126%	10,497	11,806,589	18,638,485	158%	10,094	23%	23%	1.02
	2034	17,443,465	25,290,697	145%	10,102	11,071,814	20,106,350	182%	9,641	25%	24%	1.02
	2035	16,507,484	27,530,449	167%	9,697	10,348,057	21,584,339	209%	9,190	27%	26%	1.03
	2036	15,564,192	29,781,601	191%	9,282	9,646,707	23,035,044	239%	8,742	29%	28%	1.04
	2037	14,620,003	31,942,118	218%	8,861	8,968,195	24,442,013	273%	8,298	30%	29%	1.05
	2038	13,683,377	34,037,368	249%	8,438	8,307,177	25,796,424	311%	7,859	32%	31%	1.06
	2039	12,763,192	36,044,678	282%	8,014	7,669,270	27,067,620	353%	7,426	34%	32%	1.06
	2040	11,857,383	37,937,276	320%	7,590	7,053,013	28,223,243	400%	7,000	36%	34%	1.07
	2041	10,979,470	39,585,812	361%	7,169	6,464,665	29,235,030	452%	6,582	38%	35%	1.08
	2042	10,126,598	40,948,204	404%	6,751	5,901,169	30,084,770	510%	6,174	40%	37%	1.09
	2043	9,304,508	42,038,517	452%	6,340	5,366,812	30,750,636	573%	5,777	42%	39%	1.10
	2044	8,510,188	42,818,255	503%	5,935	4,861,733	31,214,586	642%	5,392	44%	40%	1.11
	2045	7,756,004	43,220,850	557%	5,539	4,388,718	31,474,422	717%	5,020	46%	41%	1.11
	2046	7,039,936	43,243,909	614%	5,154	3,947,267	31,523,281	799%	4,661	48%	43%	1.12
	2047	6,363,396	42,977,395	675%	4,782	3,536,462	31,351,245	887%	4,317	49%	44%	1.12
	2048	5,728,071	42,356,264	739%	4,422	3,157,458	30,953,183	980%	3,988	51%	45%	1.13
	2049	5,134,811	41,441,880	807%	4,077	2,808,549	30,358,930	1081%	3,675	53%	46%	1.14
	2050	4,584,632	40,205,475	877%	3,748	2,490,118	29,589,379	1188%	3,379	54%	47%	1.14
	2051	4,077,078	38,762,564	951%	3,436	2,198,982	28,655,021	1303%	3,099	55%	48%	1.14
	2052	3,611,640	37,147,148	1029%	3,141	1,936,161	27,583,323	1425%	2,835	56%	49%	1.15
	2053	3,187,854	35,371,177	1110%	2,863	1,700,558	26,398,246	1552%	2,588	57%	50%	1.15
	2054	2,803,609	33,470,963	1194%	2,603	1,489,471	25,141,505	1688%	2,358	58%	51%	1.15
	2055	2,457,122	31,587,713	1286%	2,360	1,300,918	23,841,834	1833%	2,143	59%	51%	1.16
	2056	2,146,331	29,651,502	1381%	2,135	1,133,699	22,502,515	1985%	1,943	60%	52%	1.16
	2057	1,868,956	27,704,830	1482%	1,927	985,849	21,151,920	2146%	1,758	61%	52%	1.16
	2058	1,622,576	25,776,626	1589%	1,735	855,528	19,812,233	2316%	1,588	61%	53%	1.16
	2059	1,404,697	23,877,839	1700%	1,559	741,008	18,493,139	2496%	1,430	62%	53%	1.16
	2060	1,212,816	22,048,163	1818%	1,397	640,639	17,219,916	2688%	1,285	62%	54%	1.17
	2061	1,044,482	20,295,481	1943%	1,250	552,874	15,995,926	2893%	1,151	63%	54%	1.17
	2062	897,331	18,616,766	2075%	1,115	476,282	14,824,599	3113%	1,029	63%	54%	1.17
	2063	769,119	17,062,261	2218%	993	409,557	13,711,282	3348%	917	64%	54%	1.17
	2064	657,744	15,538,068	2362%	882	351,514	12,647,273	3598%	814	64%	55%	1.17
	2065	561,259	14,131,112	2518%	781	301,090	11,645,449	3868%	721	64%	55%	1.17
	2066	477,886	12,809,302	2680%	690	257,338	10,703,222	4159%	635	64%	55%	1.17
	2067	406,008	11,563,991	2848%	608	219,417	9,809,992	4471%	558	65%	55%	1.17
	2068	344,168	10,415,666	3026%	534	186,589	8,968,600	4807%	488	65%	55%	1.17
	2069	291,068	9,334,971	3207%	467	158,205	8,169,392	5164%	424	65%	55%	1.17
	2070	245,557	8,337,356	3395%	407	133,697	7,410,533	5543%	367	65%	55%	1.17
	2071	206,618	7,411,237	3587%	353	112,571	6,693,180	5946%	316	65%	56%	1.17
	2072	173,355	6,536,441	3771%	305	94,393	6,004,141	6361%	270	65%	56%	1.17
	2073	144,990	5,733,895	3955%	262	78,786	5,351,119	6792%	229	65%	56%	1.17
	2074	120,842	4,996,476	4135%	224	65,421	4,731,116	7232%	193	65%	56%	1.17
	2075	100,324	4,317,010	4303%	190	54,013	4,145,445	7675%	161	65%	56%	1.17
	2076	82,928	3,711,142	4475%	160	44,314	3,604,209	8133%	134	65%	56%	1.17
with no interest												
History		198,274,824	14,549,901	7%	116,030	190,084,004	8,495,980	4%	119,980			
Future		661,774,804	1,301,597,561	197%	369,960	457,895,837	1,016,815,534	222%	369,705			
Lifetime		860,049,627	1,316,147,461	153%	485,990	647,979,841	1,025,311,515	158%	489,684			
with 4.5% interest												
History		229,134,409	16,254,313	7%		226,117,378	9,653,402	4%				
Future		403,273,484	397,580,358	99%		275,428,347	270,303,808	98%				
Lifetime		632,407,893	413,834,670	65%		501,545,725	279,957,210	56%				
with 5.25% interest												
History												
Future												
Lifetime												

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages < 40

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	10,096	-	0%	148	11,185	66	1%	151	0%	1%	0.00
	2008	238,512	-	0%	716	257,472	1,734	1%	788	0%	1%	0.00
	2009	538,921	-	0%	1,091	599,169	5,064	1%	1,337	0%	1%	0.00
	2010	777,825	-	0%	1,754	881,063	9,810	1%	2,131	0%	1%	0.00
	2011	1,029,987	-	0%	2,199	1,170,533	15,957	1%	2,792	0%	1%	0.00
	2012	1,254,998	-	0%	2,581	1,447,109	24,293	2%	3,281	0%	1%	0.00
	2013	1,607,654	17,786	1%	3,331	1,855,838	35,639	2%	4,178	0%	1%	0.21
	2014	1,962,659		0%	2,974	2,254,019	49,251	2%	4,071	0%	2%	0.14
	2015	1,850,756	164,685	9%	2,663	2,160,426	62,947	3%	3,937	2%	2%	0.96
	2016	1,802,063	12,495	1%	2,250	2,092,627	77,454	4%	3,837	2%	2%	0.77
Projected Future Experience (60 Years)	2017	1,832,601	35,848	2%	2,129	2,043,553	93,084	5%	3,756	2%	2%	0.69
	2018	1,789,198	40,415	2%	2,052	1,978,944	109,371	6%	3,682	2%	3%	0.64
	2019	1,665,787	45,082	3%	2,001	1,884,085	125,164	7%	3,609	2%	3%	0.60
	2020	1,577,095	49,913	3%	1,967	1,811,827	140,421	8%	3,538	2%	3%	0.57
	2021	1,498,968	54,617	4%	1,943	1,735,533	155,713	9%	3,468	2%	4%	0.55
	2022	1,438,146	59,803	4%	1,924	1,662,332	171,602	10%	3,399	2%	4%	0.53
	2023	1,295,683	65,556	5%	1,905	1,526,287	185,988	12%	3,331	2%	4%	0.52
	2024	1,076,663	71,560	7%	1,886	1,325,721	199,183	15%	3,264	2%	5%	0.51
	2025	1,061,637	78,320	7%	1,867	1,295,486	213,724	16%	3,199	3%	5%	0.50
	2026	1,049,823	86,100	8%	1,848	1,268,438	229,325	18%	3,134	3%	5%	0.50
	2027	1,037,987	94,994	9%	1,829	1,241,760	245,911	20%	3,070	3%	6%	0.50
	2028	1,026,108	104,411	10%	1,810	1,215,421	263,336	22%	2,944	3%	6%	0.50
	2029	1,014,157	114,640	11%	1,790	1,189,403	282,792	24%	3,007	3%	7%	0.50
	2030	1,002,105	126,199	13%	1,771	1,163,692	305,170	26%	2,883	3%	7%	0.50
	2031	989,912	139,484	14%	1,751	1,138,261	330,187	29%	2,821	4%	7%	0.50
	2032	977,538	155,946	16%	1,731	1,113,079	358,062	32%	2,761	4%	8%	0.50
	2033	963,693	175,258	18%	1,711	1,087,104	389,525	36%	2,701	4%	8%	0.51
	2034	948,018	198,882	21%	1,690	1,059,369	423,562	40%	2,641	4%	8%	0.51
	2035	933,280	228,741	25%	1,668	1,030,937	460,939	45%	2,581	5%	9%	0.52
	2036	914,526	263,625	29%	1,646	1,002,001	501,998	50%	2,521	5%	9%	0.53
	2037	896,941	303,521	34%	1,624	973,471	547,222	56%	2,462	5%	10%	0.54
	2038	878,633	351,026	40%	1,601	943,701	597,944	63%	2,402	6%	10%	0.55
	2039	856,757	408,025	48%	1,577	910,853	653,119	72%	2,342	6%	11%	0.56
	2040	831,383	474,327	57%	1,552	876,586	714,219	81%	2,282	7%	11%	0.58
	2041	812,045	550,068	68%	1,527	845,783	782,300	92%	2,222	7%	12%	0.60
	2042	792,655	635,357	80%	1,501	813,683	859,032	106%	2,161	8%	13%	0.62
	2043	774,744	734,949	95%	1,474	783,095	948,608	121%	2,100	8%	13%	0.64
	2044	753,012	849,858	113%	1,446	752,927	1,051,464	140%	2,038	9%	14%	0.66
	2045	735,166	985,221	134%	1,417	725,020	1,172,361	162%	1,976	10%	14%	0.68
	2046	717,538	1,138,993	159%	1,387	698,240	1,314,149	188%	1,913	11%	15%	0.71
	2047	699,512	1,314,266	188%	1,356	671,358	1,480,289	220%	1,849	12%	16%	0.74
	2048	681,087	1,517,900	223%	1,324	645,528	1,672,486	259%	1,785	13%	17%	0.76
	2049	661,970	1,750,139	264%	1,291	619,363	1,888,211	305%	1,720	14%	18%	0.79
	2050	642,417	2,012,877	313%	1,257	593,879	2,129,898	359%	1,655	15%	19%	0.82
	2051	622,301	2,305,291	370%	1,221	566,823	2,401,097	424%	1,588	17%	20%	0.85
	2052	601,620	2,628,149	437%	1,184	540,409	2,700,141	500%	1,521	18%	21%	0.88
	2053	580,809	2,984,325	514%	1,145	514,950	3,025,425	588%	1,453	20%	22%	0.91
	2054	559,291	3,381,528	605%	1,105	489,325	3,372,573	689%	1,384	22%	24%	0.94
	2055	537,077	3,833,803	714%	1,064	463,264	3,739,236	807%	1,315	24%	25%	0.97
	2056	514,190	4,319,464	840%	1,021	437,365	4,127,324	944%	1,245	26%	26%	1.00
	2057	490,665	4,813,243	981%	977	411,498	4,527,660	1100%	1,175	29%	28%	1.02
	2058	466,550	5,330,403	1143%	932	385,670	4,934,426	1279%	1,104	31%	29%	1.05
	2059	441,908	5,857,575	1326%	886	359,958	5,326,791	1480%	1,034	34%	31%	1.08
	2060	416,817	6,338,305	1521%	838	334,452	5,702,599	1705%	964	36%	33%	1.11
	2061	391,373	6,782,853	1733%	790	309,252	6,060,192	1960%	894	39%	34%	1.14
	2062	365,691	7,148,858	1955%	741	284,468	6,370,978	2240%	825	42%	36%	1.16
	2063	339,904	7,447,205	2191%	691	260,220	6,619,770	2544%	758	44%	38%	1.19
	2064	314,164	7,612,496	2423%	642	236,634	6,792,655	2871%	692	47%	39%	1.21
	2065	288,645	7,687,298	2663%	593	213,843	6,891,328	3223%	628	50%	41%	1.23
	2066	263,532	7,656,931	2906%	544	191,977	6,914,123	3602%	566	52%	42%	1.24
	2067	239,018	7,510,663	3142%	496	171,163	6,842,919	3998%	507	55%	43%	1.26
	2068	215,292	7,270,475	3377%	449	151,515	6,684,243	4412%	451	57%	45%	1.27
	2069	192,536	6,932,846	3601%	404	133,131	6,442,533	4839%	398	59%	46%	1.28
	2070	170,912	6,532,819	3822%	361	116,086	6,129,956	5281%	349	60%	47%	1.29
	2071	150,564	6,081,801	4039%	320	100,430	5,763,152	5738%	303	62%	48%	1.30
	2072	131,605	5,578,423	4239%	282	86,188	5,342,884	6199%	261	63%	49%	1.30
	2073	114,118	5,058,793	4433%	246	73,357	4,891,096	6668%	224	65%	49%	1.31
	2074	98,150	4,533,593	4619%	213	61,908	4,418,453	7137%	190	66%	50%	1.31
	2075	83,718	4,008,790	4788%	183	51,794	3,938,083	7603%	159	66%	51%	1.32
	2076	70,805	3,512,863	4961%	156	42,946	3,470,240	8081%	132	67%	51%	1.32
		with no interest				with no interest						
History		11,073,472	194,967	2%	19,707	12,729,441	282,217	2%	26,503			
Future		43,488,042	158,364,718	364%	74,741	45,615,345	154,426,238	339%	111,332			
Lifetime		54,561,514	158,559,685	291%	94,448	58,344,786	154,708,455	265%	137,835			
		with 4.5% interest				with 5.25% interest						
History		12,874,917	209,448	2%		15,157,948	321,659	2%				
Future		21,705,737	23,033,877	106%		22,279,733	18,762,654	84%				
Lifetime		34,580,654	23,243,325	67%		37,437,681	19,084,313	51%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages < 40

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	10,096	-	0%	148	11,185	66	1%	151	0%	1%	0.00
	2008	238,512	-	0%	716	257,472	1,734	1%	788	0%	1%	0.00
	2009	538,921	-	0%	1,091	599,169	5,064	1%	1,337	0%	1%	0.00
	2010	777,825	-	0%	1,754	881,063	9,810	1%	2,131	0%	1%	0.00
	2011	1,029,987	-	0%	2,199	1,170,533	15,957	1%	2,792	0%	1%	0.00
	2012	1,254,998	-	0%	2,581	1,447,109	24,293	2%	3,281	0%	1%	0.00
	2013	1,607,654	17,786	1%	3,331	1,855,838	35,639	2%	4,178	0%	1%	0.21
	2014	1,962,659		0%	2,974	2,254,019	49,251	2%	4,071	0%	2%	0.14
	2015	1,850,756	164,685	9%	2,663	2,160,426	62,947	3%	3,937	2%	2%	0.96
	2016	1,802,063	12,495	1%	2,250	2,092,627	77,454	4%	3,837	2%	2%	0.77
Projected Future Experience (60 Years)	2017	1,841,484	35,773	2%	2,123	2,043,553	93,084	5%	3,756	2%	2%	0.69
	2018	1,860,146	39,986	2%	2,033	1,978,944	109,371	6%	3,682	2%	3%	0.63
	2019	1,783,866	44,597	3%	1,983	1,884,085	125,164	7%	3,609	2%	3%	0.59
	2020	1,691,753	49,372	3%	1,949	1,811,827	140,421	8%	3,538	2%	3%	0.56
	2021	1,610,156	54,021	3%	1,925	1,735,533	155,713	9%	3,468	2%	4%	0.53
	2022	1,545,806	59,151	4%	1,906	1,662,332	171,602	10%	3,399	2%	4%	0.52
	2023	1,394,144	64,844	5%	1,887	1,526,287	185,988	12%	3,331	2%	4%	0.50
	2024	1,157,222	70,788	6%	1,869	1,325,721	199,183	15%	3,264	2%	5%	0.49
	2025	1,140,749	77,480	7%	1,850	1,295,486	213,724	16%	3,199	2%	5%	0.49
	2026	1,128,053	85,180	8%	1,831	1,268,438	229,325	18%	3,134	3%	5%	0.48
	2027	1,115,333	93,985	8%	1,812	1,241,760	245,911	20%	3,070	3%	6%	0.48
	2028	1,102,566	103,307	9%	1,793	1,215,421	263,336	22%	2,944	3%	6%	0.48
	2029	1,089,722	113,432	10%	1,774	1,189,403	282,792	24%	3,007	3%	7%	0.48
	2030	1,076,769	124,870	12%	1,754	1,163,692	305,170	26%	2,883	3%	7%	0.48
	2031	1,063,665	138,017	13%	1,735	1,138,261	330,187	29%	2,821	3%	7%	0.48
	2032	1,050,366	154,305	15%	1,715	1,113,079	358,062	32%	2,761	4%	8%	0.48
	2033	1,035,334	173,410	17%	1,695	1,087,104	389,525	36%	2,701	4%	8%	0.48
	2034	1,018,360	196,783	19%	1,674	1,059,369	423,562	40%	2,641	4%	8%	0.49
	2035	1,002,425	226,337	23%	1,653	1,030,937	460,939	45%	2,581	4%	9%	0.49
	2036	982,066	260,856	27%	1,631	1,002,001	501,998	50%	2,521	5%	9%	0.50
	2037	963,384	300,326	31%	1,609	973,471	547,222	56%	2,462	5%	10%	0.51
	2038	943,455	347,312	37%	1,586	943,701	597,944	63%	2,402	5%	10%	0.52
	2039	920,059	403,689	44%	1,562	910,853	653,119	72%	2,342	6%	11%	0.54
	2040	893,040	469,288	53%	1,538	876,586	714,219	81%	2,282	6%	11%	0.55
	2041	872,322	544,223	62%	1,513	845,783	782,300	92%	2,222	7%	12%	0.57
	2042	851,261	628,587	74%	1,487	813,683	859,032	106%	2,161	7%	13%	0.59
	2043	832,004	727,103	87%	1,460	783,095	948,608	121%	2,100	8%	13%	0.61
	2044	808,187	840,782	104%	1,433	752,927	1,051,464	140%	2,038	9%	14%	0.63
	2045	789,153	974,736	124%	1,404	725,020	1,172,361	162%	1,976	9%	14%	0.65
	2046	770,276	1,126,873	146%	1,375	698,240	1,314,149	188%	1,913	10%	15%	0.68
	2047	750,835	1,300,267	173%	1,344	671,358	1,480,289	220%	1,849	11%	16%	0.70
	2048	730,891	1,501,707	205%	1,312	645,528	1,672,486	259%	1,785	12%	17%	0.73
	2049	710,211	1,731,440	244%	1,279	619,363	1,888,211	305%	1,720	13%	18%	0.75
	2050	689,279	1,991,372	289%	1,245	593,879	2,129,898	359%	1,655	15%	19%	0.78
	2051	667,668	2,280,629	342%	1,210	566,823	2,401,097	424%	1,588	16%	20%	0.81
	2052	645,416	2,599,984	403%	1,173	540,409	2,700,141	500%	1,521	18%	21%	0.84
	2053	623,081	2,952,288	474%	1,135	514,950	3,025,425	588%	1,453	19%	22%	0.86
	2054	599,988	3,345,257	558%	1,095	489,325	3,372,573	689%	1,384	21%	24%	0.89
	2055	576,146	3,792,901	658%	1,055	463,264	3,739,236	807%	1,315	23%	25%	0.92
	2056	551,580	4,273,445	775%	1,012	437,365	4,127,324	944%	1,245	25%	26%	0.95
	2057	526,329	4,761,835	905%	969	411,498	4,527,660	1100%	1,175	27%	28%	0.97
	2058	500,446	5,273,187	1054%	924	385,670	4,934,426	1279%	1,104	29%	29%	1.00
	2059	473,998	5,794,544	1222%	878	359,958	5,326,791	1480%	1,034	32%	31%	1.03
	2060	447,070	6,269,906	1402%	831	334,452	5,702,599	1705%	964	34%	33%	1.06
	2061	419,765	6,709,665	1598%	783	309,252	6,060,192	1960%	894	37%	34%	1.08
	2062	392,205	7,071,687	1803%	734	284,468	6,370,978	2240%	825	40%	36%	1.11
	2063	364,531	7,366,962	2021%	685	260,220	6,619,770	2544%	758	42%	38%	1.13
	2064	336,909	7,530,464	2235%	636	236,634	6,792,655	2871%	692	45%	39%	1.15
	2065	309,524	7,604,643	2457%	587	213,843	6,891,328	3223%	628	47%	41%	1.16
	2066	282,574	7,574,640	2681%	539	191,977	6,914,123	3602%	566	50%	42%	1.18
	2067	256,268	7,430,082	2899%	491	171,163	6,842,919	3998%	507	52%	43%	1.19
	2068	230,809	7,192,720	3116%	445	151,515	6,684,243	4412%	451	54%	45%	1.21
	2069	206,392	6,858,776	3323%	401	133,131	6,442,533	4839%	398	56%	46%	1.22
	2070	183,194	6,463,239	3528%	358	116,086	6,129,956	5281%	349	57%	47%	1.22
	2071	161,367	6,017,144	3729%	318	100,430	5,763,152	5738%	303	59%	48%	1.23
	2072	141,033	5,519,083	3913%	280	86,188	5,342,884	6199%	261	60%	49%	1.24
	2073	122,282	5,004,979	4093%	244	73,357	4,891,096	6668%	224	61%	49%	1.24
	2074	105,164	4,485,132	4265%	212	61,908	4,418,453	7137%	190	62%	50%	1.25
	2075	89,696	3,965,842	4421%	182	51,794	3,938,083	7603%	159	63%	51%	1.25
	2076	75,859	3,475,188	4581%	155	42,946	3,470,240	8081%	132	64%	51%	1.25
		with no interest				with no interest						
History		11,073,472	194,967	2%	19,707	12,729,441	282,217	2%	26,503			
Future		46,503,635	156,668,424	337%	74,068	45,615,345	154,426,238	339%	111,332			
Lifetime		57,577,107	156,863,391	272%	93,775	58,344,786	154,708,455	265%	137,835			
		with 4.5% interest				with 5.25% interest						
History		12,874,917	209,448	2%		15,157,948	321,659	2%				
Future		23,127,645	22,787,539	99%		22,279,733	18,762,654	84%				
Lifetime		36,002,562	22,996,987	64%		37,437,681	19,084,313	51%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 40 - 44

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,831	-	0%	44	10,969	93	1%	44	0%	1%	0.00
	2008	237,690	-	0%	312	251,871	1,600	1%	326	0%	1%	0.00
	2009	503,596	23,850	5%	541	541,715	4,512	1%	578	3%	1%	4.07
	2010	698,315	-	0%	818	758,200	8,597	1%	899	2%	1%	1.77
	2011	939,682	-	0%	1,048	1,012,797	14,027	1%	1,182	1%	1%	0.94
	2012	1,121,645	2,981	0%	1,272	1,229,084	21,872	2%	1,430	1%	1%	0.62
	2013	1,459,871	-	0%	1,694	1,584,267	32,934	2%	1,870	1%	2%	0.39
	2014	1,754,798	-	0%	1,618	1,858,047	46,680	3%	1,829	0%	2%	0.26
	2015	1,694,564	-	0%	1,482	1,779,105	60,829	3%	1,766	0%	2%	0.18
	2016	1,696,208	74,607	4%	1,351	1,721,001	76,239	4%	1,719	1%	2%	0.41
Projected Future Experience (60 Years)	2017	1,746,264	42,965	2%	1,303	1,678,431	93,243	6%	1,682	1%	3%	0.42
	2018	1,687,826	49,643	3%	1,270	1,595,135	111,304	7%	1,647	1%	3%	0.43
	2019	1,592,497	56,311	4%	1,246	1,511,925	128,656	9%	1,614	2%	4%	0.43
	2020	1,534,142	63,301	4%	1,225	1,457,965	145,375	10%	1,580	2%	4%	0.43
	2021	1,464,435	70,220	5%	1,210	1,387,370	162,053	12%	1,547	2%	4%	0.44
	2022	1,425,692	77,953	5%	1,197	1,343,768	179,713	13%	1,515	2%	5%	0.44
	2023	1,348,152	86,734	6%	1,184	1,261,533	196,009	16%	1,482	2%	5%	0.44
	2024	1,267,158	96,262	8%	1,171	1,181,812	212,278	18%	1,450	3%	6%	0.44
	2025	1,249,348	107,309	9%	1,158	1,153,495	230,728	20%	1,418	3%	6%	0.45
	2026	1,233,785	120,369	10%	1,144	1,127,423	251,509	22%	1,386	3%	7%	0.45
	2027	1,217,938	135,629	11%	1,130	1,101,512	275,146	25%	1,355	3%	7%	0.46
	2028	1,199,338	152,905	13%	1,116	1,075,611	301,167	28%	1,291	4%	8%	0.46
	2029	1,180,459	174,066	15%	1,101	1,043,753	329,213	32%	1,323	4%	8%	0.47
	2030	1,155,398	198,880	17%	1,085	1,011,252	361,248	36%	1,259	4%	9%	0.48
	2031	1,121,894	228,953	20%	1,069	977,502	396,126	41%	1,227	5%	9%	0.49
	2032	1,092,787	267,078	24%	1,053	938,970	434,777	46%	1,195	5%	10%	0.50
	2033	1,066,724	312,510	29%	1,035	901,364	477,185	53%	1,162	5%	10%	0.51
	2034	1,030,370	367,920	36%	1,017	863,226	523,457	61%	1,129	6%	11%	0.53
	2035	996,032	434,853	44%	998	817,262	574,558	70%	1,095	6%	12%	0.55
	2036	968,224	510,960	53%	978	779,458	632,012	81%	1,061	7%	12%	0.57
	2037	940,091	599,493	64%	957	747,496	699,520	94%	1,027	8%	13%	0.59
	2038	912,758	701,864	77%	936	715,620	779,620	109%	992	9%	14%	0.61
	2039	890,686	822,133	92%	914	689,229	875,495	127%	957	10%	15%	0.64
	2040	868,270	966,521	111%	891	663,212	990,534	149%	922	11%	16%	0.67
	2041	845,165	1,134,754	134%	867	637,065	1,129,562	177%	886	12%	17%	0.70
	2042	821,323	1,331,229	162%	843	610,769	1,294,571	212%	850	13%	18%	0.72
	2043	796,679	1,555,995	195%	818	584,292	1,485,886	254%	813	14%	19%	0.75
	2044	771,169	1,815,089	235%	791	557,605	1,702,248	305%	776	16%	20%	0.78
	2045	744,732	2,108,060	283%	764	530,682	1,943,357	366%	738	18%	22%	0.81
	2046	717,318	2,431,980	339%	736	503,511	2,205,346	438%	700	20%	23%	0.84
	2047	688,886	2,784,799	404%	706	476,091	2,484,824	522%	661	22%	25%	0.87
	2048	659,417	3,168,662	481%	676	448,440	2,774,735	619%	622	24%	27%	0.90
	2049	628,919	3,606,119	573%	644	420,600	3,068,900	730%	582	27%	29%	0.93
	2050	597,434	4,067,595	681%	611	392,646	3,368,891	858%	542	29%	31%	0.96
	2051	565,039	4,570,745	809%	577	364,673	3,671,863	1007%	502	32%	33%	0.99
	2052	531,840	5,086,259	956%	543	336,800	3,971,208	1179%	462	35%	35%	1.02
	2053	497,972	5,585,339	1122%	507	309,163	4,255,500	1376%	423	39%	37%	1.05
	2054	463,599	6,052,872	1306%	472	281,910	4,514,550	1601%	384	42%	39%	1.08
	2055	428,907	6,477,275	1510%	435	255,197	4,737,052	1856%	346	45%	41%	1.11
	2056	394,099	6,776,616	1720%	399	229,183	4,908,070	2142%	309	49%	43%	1.14
	2057	359,397	6,971,484	1940%	363	204,026	5,012,071	2457%	273	52%	45%	1.16
	2058	325,042	7,001,374	2154%	327	179,888	5,028,908	2796%	239	56%	47%	1.19
	2059	291,303	6,851,145	2352%	292	156,934	4,953,979	3157%	206	59%	49%	1.20
	2060	258,480	6,570,845	2542%	258	135,330	4,788,844	3539%	176	61%	50%	1.22
	2061	226,895	6,164,350	2717%	226	115,242	4,530,641	3931%	149	64%	52%	1.23
	2062	196,876	5,669,034	2879%	195	96,815	4,196,293	4334%	123	66%	53%	1.25
	2063	168,730	5,110,867	3029%	166	80,166	3,799,278	4739%	101	68%	54%	1.25
	2064	142,724	4,492,171	3147%	140	65,367	3,357,113	5136%	81	70%	55%	1.26
	2065	119,064	3,874,025	3254%	116	52,439	2,897,322	5525%	64	71%	56%	1.27
	2066	97,885	3,268,974	3340%	95	41,350	2,438,305	5897%	50	72%	57%	1.27
	2067	79,248	2,706,740	3416%	76	32,020	2,006,205	6265%	38	73%	57%	1.28
	2068	63,136	2,207,987	3497%	60	24,328	1,616,196	6643%	28	74%	58%	1.28
	2069	49,462	1,769,753	3578%	47	18,119	1,273,167	7027%	21	74%	58%	1.28
	2070	38,076	1,393,214	3659%	36	13,215	980,092	7417%	15	75%	58%	1.28
	2071	28,779	1,074,212	3733%	27	9,429	736,196	7808%	10	75%	58%	1.29
	2072	21,341	809,569	3794%	20	6,575	539,561	8206%	7	75%	58%	1.29
	2073	15,512	596,198	3843%	14	4,475	385,661	8618%	5	75%	58%	1.29
	2074	11,043	428,126	3877%	10	2,969	268,457	9041%	3	75%	58%	1.29
	2075	7,691	299,891	3899%	7	1,918	181,782	9477%	2	75%	58%	1.29
	2076	5,238	204,814	3910%	5	1,205	119,546	9922%	1	75%	58%	1.29
		with no interest				with no interest						
History		10,116,200	101,438	1%	10,180	10,747,054	267,383	2%	11,644			
Future		41,848,689	132,662,992	317%	39,259	34,204,762	105,987,106	310%	42,504			
Lifetime		51,964,890	132,764,430	255%	49,439	44,951,816	106,254,488	236%	54,148			
		with 4.5% interest				with 5.25% interest						
History		11,761,224	113,080	1%		12,841,951	303,695	2%				
Future		22,113,956	25,410,611	115%		17,990,028	17,700,519	98%				
Lifetime		33,875,180	25,523,691	75%		30,831,979	18,004,214	58%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 40 - 44

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,831	-	0%	44	10,969	93	1%	44	0%	1%	0.00
	2008	237,690	-	0%	312	251,871	1,600	1%	326	0%	1%	0.00
	2009	503,596	23,850	5%	541	541,715	4,512	1%	578	3%	1%	4.07
	2010	698,315	-	0%	818	758,200	8,597	1%	899	2%	1%	1.77
	2011	939,682	-	0%	1,048	1,012,797	14,027	1%	1,182	1%	1%	0.94
	2012	1,121,645	2,981	0%	1,272	1,229,084	21,872	2%	1,430	1%	1%	0.62
	2013	1,459,871	-	0%	1,694	1,584,267	32,934	2%	1,870	1%	2%	0.39
	2014	1,754,798	-	0%	1,618	1,858,047	46,680	3%	1,829	0%	2%	0.26
	2015	1,694,564	-	0%	1,482	1,779,105	60,829	3%	1,766	0%	2%	0.18
	2016	1,696,208	74,607	4%	1,351	1,721,001	76,239	4%	1,719	1%	2%	0.41
Projected Future Experience (60 Years)	2017	1,759,820	42,880	2%	1,299	1,678,431	93,243	6%	1,682	1%	3%	0.42
	2018	1,775,508	49,115	3%	1,257	1,595,135	111,304	7%	1,647	1%	3%	0.43
	2019	1,727,602	55,703	3%	1,233	1,511,925	128,656	9%	1,614	2%	4%	0.43
	2020	1,664,703	62,606	4%	1,212	1,457,965	145,375	10%	1,580	2%	4%	0.42
	2021	1,591,071	69,441	4%	1,198	1,387,370	162,053	12%	1,547	2%	4%	0.42
	2022	1,549,929	77,090	5%	1,185	1,343,768	179,713	13%	1,515	2%	5%	0.42
	2023	1,461,073	85,777	6%	1,172	1,261,533	196,009	16%	1,482	2%	5%	0.42
	2024	1,368,762	95,207	7%	1,159	1,181,812	212,278	18%	1,450	2%	6%	0.43
	2025	1,349,336	106,142	8%	1,145	1,153,495	230,728	20%	1,418	3%	6%	0.43
	2026	1,332,539	119,070	9%	1,132	1,127,423	251,509	22%	1,386	3%	7%	0.43
	2027	1,315,440	134,169	10%	1,118	1,101,512	275,146	25%	1,355	3%	7%	0.44
	2028	1,295,561	151,260	12%	1,104	1,075,611	301,167	28%	1,291	3%	8%	0.44
	2029	1,275,371	172,201	14%	1,089	1,043,753	329,213	32%	1,323	4%	8%	0.45
	2030	1,248,961	196,754	16%	1,074	1,011,252	361,248	36%	1,259	4%	9%	0.45
	2031	1,213,967	226,484	19%	1,058	977,502	396,126	41%	1,227	4%	9%	0.46
	2032	1,183,077	264,193	22%	1,042	938,970	434,777	46%	1,195	5%	10%	0.47
	2033	1,155,073	309,144	27%	1,024	901,364	477,185	53%	1,162	5%	10%	0.49
	2034	1,116,610	363,954	33%	1,006	863,226	523,457	61%	1,129	6%	11%	0.50
	2035	1,079,490	430,166	40%	987	817,262	574,558	70%	1,095	6%	12%	0.52
	2036	1,049,178	505,417	48%	968	779,458	632,012	81%	1,061	7%	12%	0.54
	2037	1,018,472	592,953	58%	947	747,496	699,520	94%	1,027	7%	13%	0.56
	2038	989,089	694,207	70%	926	715,620	779,620	109%	992	8%	14%	0.58
	2039	965,219	813,162	84%	904	689,229	875,495	127%	957	9%	15%	0.61
	2040	940,949	955,962	102%	882	663,212	990,534	149%	922	10%	16%	0.63
	2041	915,935	1,122,315	123%	858	637,065	1,129,562	177%	886	11%	17%	0.66
	2042	890,124	1,316,597	148%	834	610,769	1,294,571	212%	850	12%	18%	0.69
	2043	863,447	1,538,847	178%	809	584,292	1,485,886	254%	813	14%	19%	0.71
	2044	835,835	1,795,027	215%	783	557,605	1,702,248	305%	776	15%	20%	0.74
	2045	807,221	2,084,673	258%	756	530,682	1,943,357	366%	738	17%	22%	0.77
	2046	777,552	2,404,843	309%	728	503,511	2,205,346	438%	700	19%	23%	0.80
	2047	746,782	2,753,538	369%	699	476,091	2,484,824	522%	661	21%	25%	0.82
	2048	714,889	3,132,967	438%	669	448,440	2,774,735	619%	622	23%	27%	0.85
	2049	681,881	3,565,416	523%	637	420,600	3,068,900	730%	582	25%	29%	0.88
	2050	647,802	4,021,535	621%	605	392,646	3,368,891	858%	542	28%	31%	0.91
	2051	612,734	4,518,533	737%	571	364,673	3,671,863	1007%	502	30%	33%	0.94
	2052	576,792	5,027,736	872%	537	336,800	3,971,208	1179%	462	33%	35%	0.97
	2053	540,123	5,520,843	1022%	502	309,163	4,255,500	1376%	423	36%	37%	0.99
	2054	502,904	5,982,233	1190%	467	281,910	4,514,550	1601%	384	40%	39%	1.02
	2055	465,337	6,401,050	1376%	431	255,197	4,737,052	1856%	346	43%	41%	1.05
	2056	427,642	6,695,857	1566%	395	229,183	4,908,070	2142%	309	46%	43%	1.07
	2057	390,057	6,887,277	1766%	359	204,026	5,012,071	2457%	273	49%	45%	1.10
	2058	352,843	6,915,846	1960%	324	179,888	5,028,908	2796%	239	52%	47%	1.12
	2059	316,289	6,766,446	2139%	289	156,934	4,953,979	3157%	206	55%	49%	1.14
	2060	280,719	6,488,763	2311%	256	135,330	4,788,844	3539%	176	58%	50%	1.15
	2061	246,480	6,086,584	2469%	224	115,242	4,530,641	3931%	149	60%	52%	1.16
	2062	213,927	5,596,654	2616%	193	96,815	4,196,293	4334%	123	62%	53%	1.17
	2063	183,394	5,044,852	2751%	165	80,166	3,799,278	4739%	101	64%	54%	1.18
	2064	155,173	4,433,508	2857%	138	65,367	3,357,113	5136%	81	66%	55%	1.19
	2065	129,487	3,823,040	2952%	115	52,439	2,897,322	5525%	64	67%	56%	1.19
	2066	106,487	3,225,687	3029%	94	41,350	2,438,305	5897%	50	68%	57%	1.20
	2067	86,238	2,670,655	3097%	75	32,020	2,006,205	6265%	38	69%	57%	1.20
	2068	68,727	2,178,336	3170%	60	24,328	1,616,196	6643%	28	69%	58%	1.21
	2069	53,860	1,745,824	3241%	46	18,119	1,273,167	7027%	21	70%	58%	1.21
	2070	41,475	1,374,252	3313%	35	13,215	980,092	7417%	15	70%	58%	1.21
	2071	31,359	1,059,496	3379%	27	9,429	736,196	7808%	10	70%	58%	1.21
	2072	23,262	798,401	3432%	20	6,575	539,561	8206%	7	71%	58%	1.21
	2073	16,914	587,922	3476%	14	4,475	385,661	8618%	5	71%	58%	1.21
	2074	12,045	422,152	3505%	10	2,969	268,457	9041%	3	71%	58%	1.21
	2075	8,392	295,685	3523%	7	1,918	181,782	9477%	2	71%	58%	1.22
	2076	5,717	201,932	3532%	5	1,205	119,546	9922%	1	71%	58%	1.22
		with no interest				with no interest						
History		10,116,200	101,438	1%	10,180	10,747,054	267,383	2%	11,644			
Future		45,156,642	131,058,811	290%	38,855	34,204,762	105,987,106	310%	42,504			
Lifetime		55,272,843	131,159,818	237%	49,035	44,951,816	106,254,488	236%	54,148			
		with 4.5% interest				with 5.25% interest						
History		11,761,224	113,080	1%		12,841,951	303,695	2%				
Future		23,776,924	25,111,110	106%		17,990,028	17,700,519	98%				
Lifetime		35,538,148	25,224,190	71%		30,831,979	18,004,214	58%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 45 - 49

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	22,123	-	0%	85	26,809	169	1%	87	0%	1%	0.00
	2008	448,083	-	0%	469	468,443	3,287	1%	469	0%	1%	0.00
	2009	909,291	-	0%	758	934,580	8,796	1%	787	0%	1%	0.00
	2010	1,281,450	-	0%	1,089	1,301,689	16,386	1%	1,121	0%	1%	0.00
	2011	1,710,755	180	0%	1,447	1,754,286	26,964	2%	1,486	0%	1%	0.00
	2012	2,206,409	10,617	0%	1,773	2,238,910	42,361	2%	1,807	0%	1%	0.11
	2013	2,909,465	103,961	4%	2,439	2,939,750	64,715	2%	2,469	1%	2%	0.69
	2014	3,613,358	183,624	5%	2,413	3,595,333	92,275	3%	2,437	2%	2%	1.14
	2015	3,542,860	1,286,642	36%	2,275	3,440,458	120,444	4%	2,349	9%	2%	4.01
	2016	3,576,974	105,222	3%	2,101	3,326,131	151,656	5%	2,285	8%	3%	3.10
Projected Future Experience (60 Years)	2017	3,689,896	101,685	3%	2,025	3,235,320	186,765	6%	2,233	7%	3%	2.46
	2018	3,571,425	118,866	3%	1,974	3,068,396	224,792	7%	2,186	7%	3%	2.02
	2019	3,415,031	136,951	4%	1,935	2,944,549	262,792	9%	2,140	6%	4%	1.71
	2020	3,285,725	156,480	5%	1,902	2,841,639	301,310	11%	2,095	6%	4%	1.49
	2021	3,121,170	177,032	6%	1,877	2,703,555	341,609	13%	2,049	6%	5%	1.33
	2022	2,937,903	200,014	7%	1,855	2,532,255	385,480	15%	2,003	6%	5%	1.20
	2023	2,688,397	227,388	8%	1,832	2,310,662	426,488	18%	1,958	6%	6%	1.11
	2024	2,406,017	260,584	11%	1,809	2,055,512	467,603	23%	1,912	7%	6%	1.04
	2025	2,340,215	299,958	13%	1,785	1,986,063	513,916	26%	1,867	7%	7%	0.98
	2026	2,287,946	345,608	15%	1,760	1,915,484	562,803	29%	1,821	7%	8%	0.94
	2027	2,208,333	401,624	18%	1,734	1,841,497	616,918	34%	1,774	7%	8%	0.91
	2028	2,113,251	464,356	22%	1,707	1,735,273	674,782	39%	1,679	8%	9%	0.88
	2029	2,035,934	539,161	26%	1,679	1,645,949	736,432	45%	1,727	8%	9%	0.87
	2030	1,967,672	621,718	32%	1,650	1,563,919	809,082	52%	1,631	9%	10%	0.85
	2031	1,905,489	715,613	38%	1,619	1,487,421	892,073	60%	1,582	9%	11%	0.85
	2032	1,846,413	831,895	45%	1,586	1,422,394	989,639	70%	1,533	10%	12%	0.84
	2033	1,795,097	970,052	54%	1,552	1,358,187	1,104,941	81%	1,482	10%	12%	0.84
	2034	1,745,732	1,137,285	65%	1,516	1,302,396	1,242,414	95%	1,432	11%	13%	0.85
	2035	1,702,195	1,337,178	79%	1,479	1,253,371	1,407,633	112%	1,381	12%	14%	0.85
	2036	1,656,952	1,574,408	95%	1,440	1,204,314	1,609,627	134%	1,329	13%	15%	0.86
	2037	1,609,971	1,855,666	115%	1,399	1,154,969	1,850,546	160%	1,276	14%	16%	0.87
	2038	1,561,294	2,184,405	140%	1,357	1,105,276	2,128,398	193%	1,223	16%	18%	0.88
	2039	1,510,900	2,566,650	170%	1,314	1,055,177	2,444,171	232%	1,169	17%	19%	0.90
	2040	1,458,673	3,003,908	206%	1,268	1,004,629	2,797,440	278%	1,113	19%	20%	0.91
	2041	1,404,505	3,485,707	248%	1,221	953,599	3,181,402	334%	1,057	20%	22%	0.93
	2042	1,348,315	4,017,045	298%	1,172	902,078	3,590,012	398%	1,000	22%	24%	0.94
	2043	1,290,068	4,594,891	356%	1,121	850,095	4,011,327	472%	942	25%	26%	0.96
	2044	1,229,799	5,264,642	428%	1,068	797,735	4,442,774	557%	884	27%	28%	0.98
	2045	1,167,610	5,979,284	512%	1,013	745,131	4,886,092	656%	824	30%	30%	1.00
	2046	1,103,664	6,703,379	607%	957	692,462	5,340,715	771%	765	32%	32%	1.02
	2047	1,038,180	7,481,163	721%	899	639,943	5,791,339	905%	706	35%	34%	1.04
	2048	971,433	8,231,278	847%	840	587,829	6,213,353	1057%	646	38%	36%	1.07
	2049	903,750	8,977,850	993%	780	536,399	6,603,586	1231%	588	42%	38%	1.09
	2050	835,495	9,572,289	1146%	720	485,944	6,947,641	1430%	531	45%	41%	1.11
	2051	767,059	9,996,431	1303%	660	436,756	7,220,078	1653%	475	48%	43%	1.13
	2052	698,873	10,251,986	1467%	599	389,128	7,387,214	1898%	421	52%	45%	1.15
	2053	631,424	10,260,717	1625%	540	343,368	7,417,313	2160%	369	55%	47%	1.17
	2054	565,255	10,017,598	1772%	482	299,797	7,317,227	2441%	320	58%	49%	1.18
	2055	500,973	9,599,778	1916%	425	258,743	7,093,101	2741%	274	60%	51%	1.19
	2056	439,216	9,011,492	2052%	371	220,527	6,726,073	3050%	231	63%	52%	1.20
	2057	380,624	8,277,050	2175%	320	185,438	6,230,701	3360%	192	65%	54%	1.21
	2058	325,792	7,423,029	2278%	273	153,700	5,633,725	3665%	158	67%	55%	1.21
	2059	275,226	6,513,970	2367%	229	125,458	4,976,387	3967%	127	68%	56%	1.22
	2060	229,310	5,611,951	2447%	190	100,756	4,296,614	4264%	101	69%	57%	1.22
	2061	188,292	4,736,187	2515%	155	79,544	3,618,241	4549%	79	70%	57%	1.23
	2062	152,269	3,915,097	2571%	124	61,675	2,974,458	4823%	60	71%	58%	1.23
	2063	121,186	3,185,025	2628%	98	46,924	2,392,448	5099%	45	72%	58%	1.23
	2064	94,851	2,542,216	2680%	76	34,998	1,881,745	5377%	33	72%	59%	1.23
	2065	72,955	1,993,272	2732%	58	25,565	1,446,217	5657%	24	73%	59%	1.24
	2066	55,101	1,531,528	2779%	44	18,271	1,084,410	5935%	17	73%	59%	1.24
	2067	40,833	1,149,945	2816%	32	12,762	792,836	6212%	11	73%	59%	1.24
	2068	29,665	843,136	2842%	23	8,702	565,111	6494%	8	73%	59%	1.24
	2069	21,108	603,139	2857%	16	5,785	392,267	6781%	5	73%	59%	1.24
	2070	14,698	420,926	2864%	11	3,745	264,882	7073%	3	73%	59%	1.24
	2071	10,009	286,419	2862%	8	2,358	173,745	7368%	2	73%	59%	1.24
	2072	6,662	190,061	2853%	5	1,443	110,648	7670%	1	73%	59%	1.24
	2073	4,333	123,889	2859%	3	857	68,420	7984%	1	73%	59%	1.24
	2074	2,755	79,120	2872%	2	494	41,066	8313%	0	73%	59%	1.24
	2075	1,714	49,534	2891%	1	276	23,936	8658%	0	73%	59%	1.24
	2076	1,045	30,513	2921%	1	150	13,568	9018%	0	73%	59%	1.24
		with no interest				with no interest						
History		20,220,768	1,690,246	8%	14,849	20,026,391	527,055	3%	15,297			
Future		71,785,678	193,180,023	269%	54,588	54,736,642	154,128,325	282%	51,495			
Lifetime		92,006,447	194,870,269	212%	69,437	74,763,033	154,655,380	207%	66,792			
		with 4.5% interest				with 5.25% interest						
History		23,393,956	1,821,456	8%		23,826,952	598,087	3%				
Future		41,151,165	45,592,821	111%		31,132,636	31,961,831	103%				
Lifetime		64,545,121	47,414,277	73%		54,959,588	32,559,919	59%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 45 - 49

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	22,123	-	0%	85	26,809	169	1%	87	0%	1%	0.00
	2008	448,083	-	0%	469	468,443	3,287	1%	469	0%	1%	0.00
	2009	909,291	-	0%	758	934,580	8,796	1%	787	0%	1%	0.00
	2010	1,281,450	-	0%	1,089	1,301,689	16,386	1%	1,121	0%	1%	0.00
	2011	1,710,755	180	0%	1,447	1,754,286	26,964	2%	1,486	0%	1%	0.00
	2012	2,206,409	10,617	0%	1,773	2,238,910	42,361	2%	1,807	0%	1%	0.11
	2013	2,909,465	103,961	4%	2,439	2,939,750	64,715	2%	2,469	1%	2%	0.69
	2014	3,613,358	183,624	5%	2,413	3,595,333	92,275	3%	2,437	2%	2%	1.14
	2015	3,542,860	1,286,642	36%	2,275	3,440,458	120,444	4%	2,349	9%	2%	4.01
	2016	3,576,974	105,222	3%	2,101	3,326,131	151,656	5%	2,285	8%	3%	3.10
Projected Future Experience (60 Years)	2017	3,713,759	101,477	3%	2,019	3,235,320	186,765	6%	2,233	7%	3%	2.46
	2018	3,736,177	117,417	3%	1,952	3,068,396	224,792	7%	2,186	7%	3%	2.01
	2019	3,703,755	135,268	4%	1,914	2,944,549	262,792	9%	2,140	6%	4%	1.69
	2020	3,567,371	154,546	4%	1,881	2,841,639	301,310	11%	2,095	6%	4%	1.46
	2021	3,390,377	174,834	5%	1,856	2,703,555	341,609	13%	2,049	6%	5%	1.30
	2022	3,189,665	197,541	6%	1,834	2,532,255	385,480	15%	2,003	6%	5%	1.17
	2023	2,915,368	224,593	8%	1,812	2,310,662	426,488	18%	1,958	6%	6%	1.07
	2024	2,606,432	257,410	10%	1,789	2,055,512	467,603	23%	1,912	6%	6%	1.00
	2025	2,536,662	296,345	12%	1,766	1,986,063	513,916	26%	1,867	7%	7%	0.94
	2026	2,480,438	341,482	14%	1,741	1,915,484	562,803	29%	1,821	7%	8%	0.90
	2027	2,395,903	396,861	17%	1,716	1,841,497	616,918	34%	1,774	7%	8%	0.87
	2028	2,293,667	458,871	20%	1,689	1,735,273	674,782	39%	1,679	7%	9%	0.84
	2029	2,210,272	532,788	24%	1,661	1,645,949	736,432	45%	1,727	8%	9%	0.83
	2030	2,135,288	614,386	29%	1,632	1,563,919	809,082	52%	1,631	8%	10%	0.82
	2031	2,069,453	707,182	34%	1,601	1,487,421	892,073	60%	1,582	9%	11%	0.81
	2032	2,006,488	822,077	41%	1,569	1,422,394	989,639	70%	1,533	9%	12%	0.80
	2033	1,951,324	958,584	49%	1,535	1,358,187	1,104,941	81%	1,482	10%	12%	0.80
	2034	1,898,149	1,123,838	59%	1,499	1,302,396	1,242,414	95%	1,432	11%	13%	0.81
	2035	1,850,899	1,321,388	71%	1,463	1,253,371	1,407,633	112%	1,381	12%	14%	0.81
	2036	1,801,795	1,555,822	86%	1,424	1,204,314	1,609,627	134%	1,329	12%	15%	0.82
	2037	1,750,805	1,833,777	105%	1,384	1,154,969	1,850,546	160%	1,276	14%	16%	0.83
	2038	1,697,977	2,158,632	127%	1,343	1,105,276	2,128,398	193%	1,223	15%	18%	0.84
	2039	1,643,287	2,536,351	154%	1,299	1,055,177	2,444,171	232%	1,169	16%	19%	0.85
	2040	1,586,611	2,968,444	187%	1,254	1,004,629	2,797,440	278%	1,113	18%	20%	0.86
	2041	1,527,830	3,444,535	225%	1,208	953,599	3,181,402	334%	1,057	19%	22%	0.88
	2042	1,466,853	3,969,519	271%	1,159	902,078	3,590,012	398%	1,000	21%	24%	0.89
	2043	1,403,644	4,540,407	323%	1,109	850,095	4,011,327	472%	942	23%	26%	0.91
	2044	1,338,236	5,202,359	389%	1,056	797,735	4,442,774	557%	884	26%	28%	0.93
	2045	1,270,740	5,908,543	465%	1,002	745,131	4,886,092	656%	824	28%	30%	0.95
	2046	1,201,329	6,623,937	551%	946	692,462	5,340,715	771%	765	31%	32%	0.97
	2047	1,130,242	7,392,200	654%	889	639,943	5,791,339	905%	706	33%	34%	0.99
	2048	1,057,775	8,133,394	769%	831	587,829	6,213,353	1057%	646	36%	36%	1.01
	2049	984,282	8,870,262	901%	772	536,399	6,603,586	1231%	588	39%	38%	1.03
	2050	910,155	9,457,402	1039%	712	485,944	6,947,641	1430%	531	43%	41%	1.05
	2051	835,817	9,876,314	1182%	652	436,756	7,220,078	1653%	475	46%	43%	1.07
	2052	761,736	10,128,454	1330%	593	389,128	7,387,214	1898%	421	49%	45%	1.09
	2053	688,435	10,136,605	1472%	534	343,368	7,417,313	2160%	369	52%	47%	1.10
	2054	616,507	9,896,010	1605%	477	299,797	7,317,227	2441%	320	54%	49%	1.11
	2055	546,605	9,482,852	1735%	421	258,743	7,093,101	2741%	274	57%	51%	1.12
	2056	479,423	8,901,451	1857%	367	220,527	6,726,073	3050%	231	59%	52%	1.13
	2057	415,655	8,175,627	1967%	317	185,438	6,230,701	3360%	192	61%	54%	1.14
	2058	355,951	7,331,960	2060%	270	153,700	5,633,725	3665%	158	63%	55%	1.15
	2059	300,861	6,433,869	2138%	227	125,458	4,976,387	3967%	127	64%	56%	1.15
	2060	250,809	5,542,735	2210%	188	100,756	4,296,614	4264%	101	65%	57%	1.15
	2061	206,069	4,677,590	2270%	153	79,544	3,618,241	4549%	79	66%	57%	1.16
	2062	166,752	3,866,585	2319%	123	61,675	2,974,458	4823%	60	67%	58%	1.16
	2063	132,803	3,145,475	2369%	97	46,924	2,392,448	5099%	45	68%	58%	1.16
	2064	104,018	2,510,587	2414%	75	34,998	1,881,745	5377%	33	68%	59%	1.16
	2065	80,066	1,968,423	2458%	58	25,565	1,446,217	5657%	24	68%	59%	1.17
	2066	60,520	1,512,394	2499%	43	18,271	1,084,410	5935%	17	69%	59%	1.17
	2067	44,885	1,135,542	2530%	32	12,762	792,836	6212%	11	69%	59%	1.17
	2068	32,636	832,556	2551%	23	8,702	565,111	6494%	8	69%	59%	1.17
	2069	23,241	595,555	2562%	16	5,785	392,267	6781%	5	69%	59%	1.17
	2070	16,197	415,615	2566%	11	3,745	264,882	7073%	3	69%	59%	1.17
	2071	11,039	282,793	2562%	7	2,358	173,745	7368%	2	69%	59%	1.17
	2072	7,354	187,654	2552%	5	1,443	110,648	7670%	1	69%	59%	1.17
	2073	4,787	122,316	2555%	3	857	68,420	7984%	1	69%	59%	1.17
	2074	3,046	78,114	2565%	2	494	41,066	8313%	0	69%	59%	1.17
	2075	1,895	48,904	2580%	1	276	23,936	8658%	0	69%	59%	1.17
	2076	1,156	30,125	2606%	1	150	13,568	9018%	0	69%	59%	1.17
		with no interest				with no interest						
History		20,220,768	1,690,246	8%	14,849	20,026,391	527,055	3%	15,297			
Future		77,571,273	190,848,579	246%	54,012	54,736,642	154,128,325	282%	51,495			
Lifetime		97,792,041	192,538,825	197%	68,861	74,763,033	154,655,380	207%	66,792			
		with 4.5% interest				with 5.25% interest						
History		23,393,956	1,821,456	8%		23,826,952	598,087	3%				
Future		44,268,363	45,046,176	102%		31,132,636	31,961,831	103%				
Lifetime		67,662,319	46,867,632	69%		54,959,588	32,559,919	59%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 50 - 54

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,720	-	0%	106	39,944	341	1%	106	0%	1%	0.00
	2008	785,907	-	0%	724	816,192	6,841	1%	703	0%	1%	0.00
	2009	1,618,813	-	0%	1,098	1,642,419	17,890	1%	1,099	0%	1%	0.00
	2010	2,259,554	3,162	0%	1,540	2,293,697	33,149	1%	1,537	0%	1%	0.05
	2011	3,043,861	301,092	10%	2,012	3,066,598	54,356	2%	2,007	4%	1%	2.65
	2012	3,973,958	-	0%	2,582	3,953,600	85,973	2%	2,530	3%	2%	1.55
	2013	5,298,819	203,078	4%	3,536	5,239,848	131,222	3%	3,455	3%	2%	1.55
	2014	6,504,461	188,846	3%	3,561	6,320,889	187,914	3%	3,440	3%	2%	1.35
	2015	6,370,534	257,947	4%	3,392	6,032,447	247,596	4%	3,309	3%	3%	1.25
Projected Future Experience (60 Years)	2016	6,471,774	971,525	15%	3,177	5,818,781	315,430	5%	3,211	5%	3%	1.71
	2017	6,558,526	231,311	4%	3,001	5,654,841	393,051	7%	3,132	5%	3%	1.42
	2018	6,302,971	276,246	4%	2,936	5,404,321	478,940	9%	3,060	5%	4%	1.22
	2019	6,017,471	327,371	5%	2,881	5,170,268	566,406	11%	2,987	5%	4%	1.08
	2020	5,774,857	385,877	7%	2,834	4,949,042	655,230	13%	2,915	5%	5%	0.98
	2021	5,493,676	450,457	8%	2,792	4,693,934	747,032	16%	2,842	5%	6%	0.91
	2022	5,162,939	526,819	10%	2,753	4,388,003	843,484	19%	2,768	5%	6%	0.86
	2023	4,643,842	618,338	13%	2,713	3,904,601	934,241	24%	2,694	6%	7%	0.83
	2024	4,188,986	722,299	17%	2,670	3,482,779	1,027,633	30%	2,619	6%	8%	0.80
	2025	4,035,479	840,141	21%	2,626	3,302,079	1,128,682	34%	2,543	7%	9%	0.79
	2026	3,909,777	975,335	25%	2,580	3,142,550	1,240,725	39%	2,466	7%	9%	0.78
	2027	3,781,057	1,133,751	30%	2,532	2,987,595	1,369,080	46%	2,388	8%	10%	0.78
	2028	3,687,161	1,313,141	36%	2,482	2,862,589	1,519,533	53%	2,230	9%	11%	0.78
	2029	3,607,235	1,517,789	42%	2,429	2,751,927	1,697,760	62%	2,309	9%	12%	0.79
	2030	3,524,278	1,754,845	50%	2,374	2,649,046	1,921,078	73%	2,149	10%	13%	0.80
	2031	3,437,348	2,032,576	59%	2,316	2,545,637	2,194,529	86%	2,068	11%	14%	0.80
	2032	3,346,032	2,379,314	71%	2,255	2,441,614	2,517,739	103%	1,986	12%	15%	0.81
	2033	3,250,035	2,787,907	86%	2,190	2,336,862	2,894,513	124%	1,903	13%	16%	0.82
	2034	3,149,246	3,264,615	104%	2,122	2,231,262	3,323,886	149%	1,818	15%	18%	0.83
	2035	3,043,504	3,808,501	125%	2,050	2,124,709	3,803,175	179%	1,732	16%	19%	0.84
	2036	2,932,765	4,424,772	151%	1,975	2,017,124	4,324,299	214%	1,644	18%	21%	0.85
	2037	2,817,110	5,110,292	181%	1,896	1,908,488	4,873,212	255%	1,556	20%	23%	0.87
	2038	2,696,929	5,874,023	218%	1,815	1,798,866	5,442,026	303%	1,466	22%	24%	0.88
	2039	2,572,545	6,750,593	262%	1,730	1,688,430	6,027,759	357%	1,374	24%	26%	0.90
	2040	2,444,142	7,718,163	316%	1,642	1,577,452	6,627,375	420%	1,282	26%	28%	0.92
	2041	2,312,037	8,770,793	379%	1,552	1,466,304	7,237,683	494%	1,190	29%	30%	0.94
	2042	2,176,674	9,865,326	453%	1,459	1,355,453	7,836,760	578%	1,098	31%	33%	0.96
	2043	2,038,620	10,988,936	539%	1,365	1,245,434	8,411,683	675%	1,006	34%	35%	0.99
	2044	1,898,531	12,081,381	636%	1,269	1,136,830	8,948,593	787%	916	37%	37%	1.01
	2045	1,757,133	12,999,631	740%	1,172	1,030,241	9,419,686	914%	827	41%	39%	1.03
	2046	1,615,217	13,722,524	850%	1,075	926,276	9,796,917	1058%	740	44%	42%	1.06
	2047	1,473,664	14,189,437	963%	979	825,570	10,027,216	1215%	656	47%	44%	1.08
	2048	1,333,469	14,323,435	1074%	883	728,788	10,089,227	1384%	576	50%	46%	1.09
	2049	1,195,747	14,109,778	1180%	789	636,614	9,984,361	1568%	499	53%	48%	1.11
	2050	1,061,730	13,621,257	1283%	698	549,745	9,694,320	1763%	428	56%	50%	1.12
	2051	932,729	12,885,771	1382%	611	468,854	9,210,343	1964%	362	58%	51%	1.13
	2052	810,066	11,918,593	1471%	528	394,542	8,552,641	2168%	301	60%	53%	1.14
	2053	694,991	10,781,776	1551%	450	327,288	7,760,423	2371%	247	62%	54%	1.15
	2054	588,587	9,545,562	1622%	379	267,399	6,881,280	2573%	200	64%	55%	1.16
	2055	491,699	8,279,775	1684%	315	214,978	5,954,466	2770%	159	65%	56%	1.16
	2056	404,890	7,031,127	1737%	258	169,924	5,023,772	2956%	124	66%	57%	1.17
	2057	328,413	5,843,224	1779%	207	131,933	4,139,417	3138%	95	67%	57%	1.17
	2058	262,205	4,779,837	1823%	164	100,531	3,338,360	3321%	71	68%	58%	1.17
	2059	205,914	3,839,518	1865%	128	75,108	2,632,696	3505%	52	68%	58%	1.18
	2060	158,942	3,026,690	1904%	98	54,968	2,027,851	3689%	38	68%	58%	1.18
	2061	120,495	2,337,424	1940%	74	39,366	1,523,909	3871%	26	69%	58%	1.18
	2062	89,646	1,764,380	1968%	54	27,559	1,116,665	4052%	18	69%	58%	1.18
	2063	65,396	1,301,231	1990%	39	18,837	797,755	4235%	12	69%	58%	1.18
	2064	46,733	935,489	2002%	28	12,555	554,944	4420%	8	69%	58%	1.18
	2065	32,688	656,099	2007%	19	8,150	375,372	4606%	5	69%	58%	1.18
	2066	22,363	448,807	2007%	13	5,146	246,566	4791%	3	69%	59%	1.18
	2067	14,955	299,308	2001%	9	3,157	157,169	4978%	2	69%	59%	1.18
	2068	9,772	195,373	1999%	5	1,881	97,232	5170%	1	69%	59%	1.18
	2069	6,240	125,050	2004%	3	1,087	58,363	5370%	1	69%	59%	1.18
	2070	3,897	78,491	2014%	2	610	34,005	5578%	0	69%	59%	1.18
	2071	2,385	48,407	2030%	1	332	19,256	5792%	0	69%	59%	1.18
	2072	1,434	29,320	2045%	1	177	10,619	6010%	0	69%	59%	1.18
	2073	849	17,534	2065%	0	92	5,722	6236%	0	69%	59%	1.18
	2074	498	10,435	2097%	0	47	3,030	6467%	0	69%	59%	1.18
	2075	290	6,234	2147%	0	24	1,590	6696%	0	69%	59%	1.18
	2076	169	3,731	2204%	0	12	833	6921%	0	69%	59%	1.18
		with no interest				with no interest						
History		36,361,400	1,925,650	5%	21,728	35,224,414	1,080,711	3%	21,397			
Future		118,536,975	266,086,157	224%	72,224	88,239,828	208,522,113	236%	63,589			
Lifetime		154,898,376	268,011,807	173%	93,952	123,464,242	209,602,825	170%	84,986			
		with 4.5% interest				with 5.25% interest						
History		42,039,445	2,104,187	5%		41,910,139	1,225,334	3%				
Future		70,716,597	76,120,223	108%		52,386,952	53,982,121	103%				
Lifetime		112,756,042	78,224,410	69%		94,297,091	55,207,455	59%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 50 - 54

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,720	-	0%	106	39,944	341	1%	106	0%	1%	0.00
	2008	785,907	-	0%	724	816,192	6,841	1%	703	0%	1%	0.00
	2009	1,618,813	-	0%	1,098	1,642,419	17,890	1%	1,099	0%	1%	0.00
	2010	2,259,554	3,162	0%	1,540	2,293,697	33,149	1%	1,537	0%	1%	0.05
	2011	3,043,861	301,092	10%	2,012	3,066,598	54,356	2%	2,007	4%	1%	2.65
	2012	3,973,958	-	0%	2,582	3,953,600	85,973	2%	2,530	3%	2%	1.55
	2013	5,298,819	203,078	4%	3,536	5,239,848	131,222	3%	3,455	3%	2%	1.55
	2014	6,504,461	188,846	3%	3,561	6,320,889	187,914	3%	3,440	3%	2%	1.35
	2015	6,370,534	257,947	4%	3,392	6,032,447	247,596	4%	3,309	3%	3%	1.25
	2016	6,471,774	971,525	15%	3,177	5,818,781	315,430	5%	3,211	5%	3%	1.71
Projected Future Experience (60 Years)	2017	6,575,576	230,897	4%	2,993	5,654,841	393,051	7%	3,132	5%	3%	1.42
	2018	6,555,249	272,307	4%	2,898	5,404,321	478,940	9%	3,060	5%	4%	1.21
	2019	6,447,738	322,639	5%	2,844	5,170,268	566,406	11%	2,987	5%	4%	1.06
	2020	6,183,311	380,226	6%	2,797	4,949,042	655,230	13%	2,915	5%	5%	0.96
	2021	5,881,932	443,813	8%	2,756	4,693,934	747,032	16%	2,842	5%	6%	0.89
	2022	5,529,746	519,052	9%	2,718	4,388,003	843,484	19%	2,768	5%	6%	0.84
	2023	4,964,513	609,251	12%	2,678	3,904,601	934,241	24%	2,694	6%	7%	0.80
	2024	4,473,695	711,735	16%	2,636	3,482,779	1,027,633	30%	2,619	6%	8%	0.78
	2025	4,309,466	827,954	19%	2,593	3,302,079	1,128,682	34%	2,543	7%	9%	0.76
	2026	4,175,690	961,302	23%	2,547	3,142,550	1,240,725	39%	2,466	7%	9%	0.76
	2027	4,039,481	1,117,551	28%	2,500	2,987,595	1,369,080	46%	2,388	8%	10%	0.75
	2028	3,938,609	1,294,483	33%	2,450	2,862,589	1,519,533	53%	2,230	8%	11%	0.75
	2029	3,853,184	1,496,328	39%	2,398	2,751,927	1,697,760	62%	2,309	9%	12%	0.76
	2030	3,764,613	1,730,098	46%	2,344	2,649,046	1,921,078	73%	2,149	10%	13%	0.76
	2031	3,671,801	2,003,985	55%	2,287	2,545,637	2,194,529	86%	2,068	11%	14%	0.77
	2032	3,574,304	2,345,840	66%	2,226	2,441,614	2,517,739	103%	1,986	12%	15%	0.78
	2033	3,471,805	2,748,739	79%	2,162	2,336,862	2,894,513	124%	1,903	13%	16%	0.78
	2034	3,364,187	3,218,854	96%	2,095	2,231,262	3,323,886	149%	1,818	14%	18%	0.79
	2035	3,251,275	3,755,301	116%	2,024	2,124,709	3,803,175	179%	1,732	15%	19%	0.80
	2036	3,133,023	4,363,203	139%	1,950	2,017,124	4,324,299	214%	1,644	17%	21%	0.81
	2037	3,009,514	5,039,512	167%	1,872	1,908,488	4,873,212	255%	1,556	19%	23%	0.83
	2038	2,881,168	5,792,989	201%	1,792	1,798,866	5,442,026	303%	1,466	21%	24%	0.84
	2039	2,748,329	6,657,946	242%	1,708	1,688,430	6,027,759	357%	1,374	23%	26%	0.86
	2040	2,611,194	7,612,379	292%	1,622	1,577,452	6,627,375	420%	1,282	25%	28%	0.88
	2041	2,470,101	8,651,184	350%	1,532	1,466,304	7,237,683	494%	1,190	27%	30%	0.90
	2042	2,325,523	9,730,908	418%	1,441	1,355,453	7,836,760	578%	1,098	30%	33%	0.92
	2043	2,178,063	10,839,792	498%	1,348	1,245,434	8,411,683	675%	1,006	33%	35%	0.94
	2044	2,028,424	11,917,835	588%	1,253	1,136,830	8,948,593	787%	916	36%	37%	0.96
	2045	1,877,381	12,824,376	683%	1,158	1,030,241	9,419,686	914%	827	39%	39%	0.98
	2046	1,725,778	13,538,372	784%	1,062	926,276	9,796,917	1058%	740	42%	42%	1.00
	2047	1,574,559	13,999,610	889%	966	825,570	10,027,216	1215%	656	45%	44%	1.02
	2048	1,424,785	14,132,378	992%	872	728,788	10,089,227	1384%	576	48%	46%	1.04
	2049	1,277,650	13,922,319	1090%	779	636,614	9,984,361	1568%	499	50%	48%	1.06
	2050	1,134,470	13,440,886	1185%	689	549,745	9,694,320	1763%	428	53%	50%	1.07
	2051	996,646	12,715,891	1276%	603	468,854	9,210,343	1964%	362	55%	51%	1.08
	2052	865,591	11,762,124	1359%	521	394,542	8,552,641	2168%	301	57%	53%	1.09
	2053	742,641	10,640,935	1433%	445	327,288	7,760,423	2371%	247	59%	54%	1.10
	2054	628,953	9,421,399	1498%	375	267,399	6,881,280	2573%	200	61%	55%	1.10
	2055	525,430	8,172,400	1555%	311	214,978	5,954,466	2770%	159	62%	56%	1.11
	2056	432,674	6,940,223	1604%	254	169,924	5,023,772	2956%	124	63%	57%	1.11
	2057	350,956	5,767,977	1644%	205	131,933	4,139,417	3138%	95	64%	57%	1.11
	2058	280,208	4,718,485	1684%	162	100,531	3,338,360	3321%	71	64%	58%	1.12
	2059	220,057	3,790,393	1722%	126	75,108	2,632,696	3505%	52	65%	58%	1.12
	2060	169,862	2,988,071	1759%	97	54,968	2,027,851	3689%	38	65%	58%	1.12
	2061	128,777	2,307,681	1792%	73	39,366	1,523,909	3871%	26	65%	58%	1.12
	2062	95,810	1,741,992	1818%	54	27,559	1,116,665	4052%	18	66%	58%	1.12
	2063	69,894	1,284,769	1838%	39	18,837	797,755	4235%	12	66%	58%	1.12
	2064	49,950	923,689	1849%	27	12,555	554,944	4420%	8	66%	58%	1.13
	2065	34,940	647,845	1854%	19	8,150	375,372	4606%	5	66%	58%	1.13
	2066	23,904	443,173	1854%	13	5,146	246,566	4791%	3	66%	59%	1.13
	2067	15,987	295,559	1849%	8	3,157	157,169	4978%	2	66%	59%	1.13
	2068	10,447	192,923	1847%	5	1,881	97,232	5170%	1	66%	59%	1.13
	2069	6,671	123,483	1851%	3	1,087	58,363	5370%	1	66%	59%	1.13
	2070	4,167	77,508	1860%	2	610	34,005	5578%	0	66%	59%	1.13
	2071	2,550	47,801	1875%	1	332	19,256	5792%	0	66%	59%	1.13
	2072	1,533	28,954	1889%	1	177	10,619	6010%	0	66%	59%	1.13
	2073	908	17,315	1907%	0	92	5,722	6236%	0	66%	59%	1.13
	2074	532	10,305	1937%	0	47	3,030	6467%	0	66%	59%	1.13
	2075	310	6,156	1983%	0	24	1,590	6696%	0	66%	59%	1.13
	2076	181	3,684	2036%	0	12	833	6921%	0	66%	59%	1.13
		with no interest				with no interest						
History		36,361,400	1,925,650	5%	21,728	35,224,414	1,080,711	3%	21,397			
Future		126,085,720	262,524,779	208%	71,337	88,239,828	208,522,113	236%	63,589			
Lifetime		162,447,120	264,450,429	163%	93,065	123,464,242	209,602,825	170%	84,986			
		with 4.5% interest				with 5.25% interest						
History		42,039,445	2,104,187	5%		41,910,139	1,225,334	3%				
Future		75,008,942	75,091,633	100%		52,386,952	53,982,121	103%				
Lifetime		117,048,388	77,195,820	66%		94,297,091	55,207,455	59%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 55 - 59

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	50,769	-	0%	129	60,493	570	1%	129	0%	1%	0.00
	2008	949,373	-	0%	686	994,735	9,578	1%	664	0%	1%	0.00
	2009	1,889,252	-	0%	1,082	1,933,116	24,788	1%	1,042	0%	1%	0.00
	2010	2,767,606	57,929	2%	1,640	2,770,004	46,645	2%	1,543	1%	1%	0.71
	2011	3,806,705	382,258	10%	2,121	3,722,015	76,699	2%	1,993	4%	2%	2.71
	2012	4,919,602	50,213	1%	2,663	4,761,827	121,345	3%	2,480	3%	2%	1.74
	2013	6,768,765	181,960	3%	3,774	6,574,837	188,564	3%	3,522	3%	2%	1.44
	2014	8,397,266	663,116	8%	3,787	7,971,602	272,576	3%	3,461	4%	3%	1.75
	2015	8,250,352	655,875	8%	3,620	7,560,365	360,234	5%	3,316	5%	3%	1.74
Projected Future Experience (60 Years)	2016	8,335,237	545,558	7%	3,408	7,255,129	457,009	6%	3,205	5%	3%	1.56
	2017	8,389,377	437,330	5%	3,214	7,011,228	568,243	8%	3,114	5%	4%	1.34
	2018	8,061,064	535,232	7%	3,139	6,689,021	695,850	10%	3,028	5%	5%	1.19
	2019	7,777,569	645,948	8%	3,073	6,421,885	827,490	13%	2,942	6%	5%	1.09
	2020	7,498,664	771,301	10%	3,015	6,143,383	959,891	16%	2,855	6%	6%	1.02
	2021	7,160,448	905,137	13%	2,962	5,809,284	1,098,949	19%	2,768	7%	7%	0.97
	2022	6,789,796	1,056,242	16%	2,911	5,444,731	1,255,594	23%	2,679	7%	7%	0.94
	2023	6,154,355	1,232,561	20%	2,858	4,862,759	1,422,095	29%	2,590	8%	8%	0.91
	2024	5,532,992	1,430,506	26%	2,803	4,317,676	1,609,383	37%	2,500	8%	9%	0.90
	2025	5,408,579	1,666,107	31%	2,744	4,152,437	1,820,336	44%	2,409	9%	10%	0.89
	2026	5,285,371	1,945,410	37%	2,683	3,991,418	2,071,636	52%	2,317	10%	11%	0.88
	2027	5,156,490	2,282,636	44%	2,619	3,829,551	2,370,573	62%	2,224	11%	13%	0.88
	2028	5,021,343	2,673,662	53%	2,552	3,666,648	2,718,503	74%	2,035	12%	14%	0.88
	2029	4,879,123	3,123,070	64%	2,480	3,502,500	3,114,698	89%	2,130	13%	15%	0.88
	2030	4,728,990	3,632,929	77%	2,404	3,336,930	3,570,179	107%	1,939	15%	17%	0.89
	2031	4,570,081	4,212,882	92%	2,324	3,169,823	4,070,753	128%	1,842	16%	18%	0.89
	2032	4,401,605	4,891,834	111%	2,238	3,001,141	4,609,582	154%	1,742	18%	20%	0.90
	2033	4,223,350	5,663,715	134%	2,147	2,830,957	5,168,951	183%	1,642	20%	22%	0.91
	2034	4,035,626	6,524,563	162%	2,051	2,659,491	5,740,811	216%	1,541	22%	24%	0.92
	2035	3,838,983	7,496,513	195%	1,950	2,487,136	6,323,033	254%	1,439	24%	26%	0.93
	2036	3,634,354	8,561,093	236%	1,845	2,314,453	6,909,531	299%	1,336	27%	28%	0.95
	2037	3,422,941	9,668,987	282%	1,737	2,142,137	7,498,223	350%	1,234	29%	30%	0.97
	2038	3,206,708	10,829,270	338%	1,627	1,970,984	8,074,301	410%	1,132	32%	32%	0.99
	2039	2,987,325	11,989,183	401%	1,514	1,801,878	8,610,004	478%	1,032	35%	34%	1.02
	2040	2,765,953	13,057,120	472%	1,401	1,635,750	9,082,355	555%	933	38%	37%	1.04
	2041	2,543,840	13,929,576	548%	1,287	1,473,557	9,470,733	643%	837	41%	39%	1.06
	2042	2,322,342	14,542,935	626%	1,174	1,316,268	9,741,545	740%	744	44%	41%	1.08
	2043	2,102,943	14,825,644	705%	1,061	1,164,867	9,852,626	846%	655	48%	43%	1.10
	2044	1,887,304	14,721,159	780%	950	1,020,361	9,786,367	959%	570	51%	45%	1.12
	2045	1,677,279	14,305,428	853%	843	883,789	9,539,882	1079%	490	53%	47%	1.13
	2046	1,474,880	13,599,929	922%	739	756,190	9,106,555	1204%	416	56%	49%	1.14
	2047	1,282,176	12,662,180	988%	641	638,529	8,506,319	1332%	348	58%	50%	1.15
	2048	1,101,145	11,532,922	1047%	549	531,612	7,760,532	1460%	287	60%	52%	1.16
	2049	933,515	10,248,991	1098%	464	435,990	6,906,084	1584%	233	61%	53%	1.17
	2050	780,653	8,886,883	1138%	386	351,908	5,992,605	1703%	186	63%	54%	1.17
	2051	643,486	7,540,664	1172%	317	279,290	5,067,089	1814%	145	64%	54%	1.18
	2052	522,464	6,266,629	1199%	256	217,751	4,183,833	1921%	112	65%	55%	1.18
	2053	417,543	5,129,359	1228%	204	166,623	3,380,410	2029%	84	65%	55%	1.18
	2054	328,215	4,122,550	1256%	159	125,015	2,669,301	2135%	62	66%	56%	1.18
	2055	253,573	3,251,326	1282%	122	91,877	2,057,913	2240%	45	66%	56%	1.19
	2056	192,393	2,511,717	1306%	92	66,069	1,547,283	2342%	32	67%	56%	1.19
	2057	143,236	1,895,962	1324%	68	46,435	1,134,189	2443%	22	67%	56%	1.19
	2058	104,545	1,398,271	1337%	50	31,857	810,347	2544%	15	67%	56%	1.19
	2059	74,736	1,005,300	1345%	35	21,307	563,543	2645%	10	67%	56%	1.19
	2060	52,278	704,916	1348%	24	13,873	380,934	2746%	6	67%	56%	1.19
	2061	35,753	481,491	1347%	17	8,783	249,922	2846%	4	67%	56%	1.19
	2062	23,890	320,624	1342%	11	5,399	159,055	2946%	2	67%	56%	1.19
	2063	15,591	208,980	1340%	7	3,220	98,200	3050%	1	67%	56%	1.19
	2064	9,940	133,293	1341%	4	1,862	58,802	3158%	1	67%	56%	1.19
	2065	6,195	83,331	1345%	3	1,045	34,161	3270%	0	67%	56%	1.19
	2066	3,781	51,146	1353%	2	569	19,273	3386%	0	67%	56%	1.19
	2067	2,266	30,824	1360%	1	302	10,581	3504%	0	67%	56%	1.19
	2068	1,339	18,361	1371%	1	157	5,673	3623%	0	67%	56%	1.19
	2069	784	10,902	1391%	0	80	2,989	3740%	0	67%	56%	1.19
	2070	457	6,505	1424%	0	40	1,562	3858%	0	67%	56%	1.19
	2071	266	3,883	1461%	0	21	814	3971%	0	67%	56%	1.19
	2072	154	2,304	1494%	0	10	423	4083%	0	67%	56%	1.19
	2073	89	1,354	1521%	0	5	218	4178%	0	67%	56%	1.19
	2074	51	780	1537%	0	3	111	4227%	0	67%	56%	1.19
	2075	28	427	1528%	0	1	53	4152%	0	67%	56%	1.19
	2076	14	215	1486%	0	1	23	3873%	0	67%	56%	1.19
		with no interest				with no interest						
History		46,134,927	2,536,909	5%	22,910	43,604,122	1,558,007	4%	21,356			
Future		143,870,230	269,669,990	187%	67,760	102,847,866	199,290,914	194%	54,711			
Lifetime		190,005,157	272,206,899	143%	90,670	146,451,989	200,848,921	137%	76,067			
		with 4.5% interest				with 5.25% interest						
History		53,220,949	2,836,152	5%		51,792,409	1,764,691	3%				
Future		89,650,263	93,352,497	104%		63,611,835	63,398,691	100%				
Lifetime		142,871,211	96,188,650	67%		115,404,245	65,163,381	56%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 55 - 59

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	50,769	-	0%	129	60,493	570	1%	129	0%	1%	0.00
	2008	949,373	-	0%	686	994,735	9,578	1%	664	0%	1%	0.00
	2009	1,889,252	-	0%	1,082	1,933,116	24,788	1%	1,042	0%	1%	0.00
	2010	2,767,606	57,929	2%	1,640	2,770,004	46,645	2%	1,543	1%	1%	0.71
	2011	3,806,705	382,258	10%	2,121	3,722,015	76,699	2%	1,993	4%	2%	2.71
	2012	4,919,602	50,213	1%	2,663	4,761,827	121,345	3%	2,480	3%	2%	1.74
	2013	6,768,765	181,960	3%	3,774	6,574,837	188,564	3%	3,522	3%	2%	1.44
	2014	8,397,266	663,116	8%	3,787	7,971,602	272,576	3%	3,461	4%	3%	1.75
	2015	8,250,352	655,875	8%	3,620	7,560,365	360,234	5%	3,316	5%	3%	1.74
	2016	8,335,237	545,558	7%	3,408	7,255,129	457,009	6%	3,205	5%	3%	1.56
Projected Future Experience (60 Years)	2017	8,419,107	436,488	5%	3,206	7,011,228	568,243	8%	3,114	5%	4%	1.34
	2018	8,361,396	527,701	6%	3,099	6,689,021	695,850	10%	3,028	5%	5%	1.19
	2019	8,270,869	636,742	8%	3,034	6,421,885	827,490	13%	2,942	6%	5%	1.08
	2020	7,971,896	760,204	10%	2,977	6,143,383	959,891	16%	2,855	6%	6%	1.00
	2021	7,614,410	892,023	12%	2,924	5,809,284	1,098,949	19%	2,768	6%	7%	0.95
	2022	7,216,308	1,040,996	14%	2,874	5,444,731	1,255,594	23%	2,679	7%	7%	0.91
	2023	6,530,606	1,214,821	19%	2,822	4,862,759	1,422,095	29%	2,590	7%	8%	0.89
	2024	5,872,935	1,410,050	24%	2,767	4,317,676	1,609,383	37%	2,500	8%	9%	0.87
	2025	5,740,719	1,642,486	29%	2,710	4,152,437	1,820,336	44%	2,409	9%	10%	0.86
	2026	5,610,058	1,918,101	34%	2,649	3,991,418	2,071,636	52%	2,317	10%	11%	0.85
	2027	5,473,388	2,250,917	41%	2,586	3,829,551	2,370,573	62%	2,224	11%	13%	0.85
	2028	5,330,078	2,636,803	49%	2,519	3,666,648	2,718,503	74%	2,035	12%	14%	0.85
	2029	5,179,277	3,080,247	59%	2,449	3,502,500	3,114,698	89%	2,130	13%	15%	0.85
	2030	5,020,090	3,583,295	71%	2,374	3,336,930	3,570,179	107%	1,939	14%	17%	0.85
	2031	4,851,601	4,155,458	86%	2,294	3,169,823	4,070,753	128%	1,842	16%	18%	0.86
	2032	4,672,970	4,825,181	103%	2,210	3,001,141	4,609,582	154%	1,742	17%	20%	0.86
	2033	4,483,957	5,586,524	125%	2,120	2,830,957	5,168,951	183%	1,642	19%	22%	0.87
	2034	4,284,889	6,435,804	150%	2,025	2,659,491	5,740,811	216%	1,541	21%	24%	0.88
	2035	4,076,341	7,394,829	181%	1,926	2,487,136	6,323,033	254%	1,439	23%	26%	0.90
	2036	3,859,303	8,445,359	219%	1,822	2,314,453	6,909,531	299%	1,336	25%	28%	0.91
	2037	3,635,044	9,538,592	262%	1,715	2,142,137	7,498,223	350%	1,234	28%	30%	0.93
	2038	3,405,645	10,683,838	314%	1,606	1,970,984	8,074,301	410%	1,132	31%	32%	0.95
	2039	3,172,886	11,827,988	373%	1,495	1,801,878	8,610,004	478%	1,032	33%	34%	0.97
	2040	2,938,000	12,881,588	438%	1,383	1,635,750	9,082,355	555%	933	36%	37%	0.99
	2041	2,702,312	13,742,292	509%	1,271	1,473,557	9,470,733	643%	837	39%	39%	1.01
	2042	2,467,256	14,347,911	582%	1,159	1,316,268	9,741,545	740%	744	42%	41%	1.03
	2043	2,234,405	14,626,992	655%	1,048	1,164,867	9,852,626	846%	655	45%	43%	1.05
	2044	2,005,514	14,524,229	724%	938	1,020,361	9,786,367	959%	570	48%	45%	1.06
	2045	1,782,548	14,114,362	792%	832	883,789	9,539,882	1079%	490	51%	47%	1.08
	2046	1,567,643	13,418,482	856%	730	756,190	9,106,555	1204%	416	53%	49%	1.09
	2047	1,362,997	12,493,454	917%	633	638,529	8,506,319	1332%	348	55%	50%	1.10
	2048	1,170,711	11,379,696	972%	542	531,612	7,760,532	1460%	287	57%	52%	1.11
	2049	992,627	10,113,366	1019%	458	435,990	6,906,084	1584%	233	59%	53%	1.11
	2050	830,199	8,769,808	1056%	381	351,908	5,992,605	1703%	186	60%	54%	1.12
	2051	684,422	7,441,589	1087%	313	279,290	5,067,089	1814%	145	61%	54%	1.12
	2052	555,778	6,184,593	1113%	253	217,751	4,183,833	1921%	112	62%	55%	1.13
	2053	444,227	5,062,475	1140%	201	166,623	3,380,410	2029%	84	62%	55%	1.13
	2054	349,237	4,069,019	1165%	157	125,015	2,669,301	2135%	62	63%	56%	1.13
	2055	269,850	3,209,297	1189%	121	91,877	2,057,913	2240%	45	63%	56%	1.13
	2056	204,770	2,479,396	1211%	91	66,069	1,547,283	2342%	32	64%	56%	1.13
	2057	152,471	1,871,679	1228%	67	46,435	1,134,189	2443%	22	64%	56%	1.13
	2058	111,299	1,380,462	1240%	49	31,857	810,347	2544%	15	64%	56%	1.14
	2059	79,574	992,570	1247%	35	21,307	563,543	2645%	10	64%	56%	1.14
	2060	55,669	696,049	1250%	24	13,873	380,934	2746%	6	64%	56%	1.14
	2061	38,076	475,475	1249%	16	8,783	249,922	2846%	4	64%	56%	1.14
	2062	25,444	316,648	1244%	11	5,399	159,055	2946%	2	64%	56%	1.14
	2063	16,607	206,403	1243%	7	3,220	98,200	3050%	1	64%	56%	1.14
	2064	10,588	131,658	1243%	4	1,862	58,802	3158%	1	64%	56%	1.14
	2065	6,600	82,316	1247%	3	1,045	34,161	3270%	0	64%	56%	1.14
	2066	4,029	50,528	1254%	2	569	19,273	3386%	0	64%	56%	1.14
	2067	2,415	30,454	1261%	1	302	10,581	3504%	0	64%	56%	1.14
	2068	1,426	18,141	1272%	1	157	5,673	3623%	0	64%	56%	1.14
	2069	835	10,772	1290%	0	80	2,989	3740%	0	64%	56%	1.14
	2070	487	6,428	1321%	0	40	1,562	3858%	0	64%	56%	1.14
	2071	283	3,837	1355%	0	21	814	3971%	0	64%	56%	1.14
	2072	164	2,277	1386%	0	10	423	4083%	0	64%	56%	1.14
	2073	95	1,338	1411%	0	5	218	4178%	0	64%	56%	1.14
	2074	54	771	1425%	0	3	111	4227%	0	64%	56%	1.14
	2075	30	423	1417%	0	1	53	4152%	0	64%	56%	1.14
	2076	15	213	1379%	0	1	23	3873%	0	64%	56%	1.14
		with no interest				with no interest						
History		46,134,927	2,536,909	5%	22,910	43,604,122	1,558,007	4%	21,356			
Future		152,122,430	266,061,437	175%	66,933	102,847,866	199,290,914	194%	54,711			
Lifetime		198,257,357	268,598,347	135%	89,843	146,451,989	200,848,921	137%	76,067			
		with 4.5% interest				with 5.25% interest						
History		53,220,949	2,836,152	5%		51,792,409	1,764,691	3%				
Future		94,556,909	92,097,666	97%		63,611,835	63,398,691	100%				
Lifetime		147,777,858	94,933,818	64%		115,404,245	65,163,381	56%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 60 - 64

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,852	-	0%	93	51,685	537	1%	91	0%	1%	0.00
	2008	775,470	-	0%	465	800,936	8,988	1%	437	0%	1%	0.00
	2009	1,542,739	-	0%	727	1,519,164	22,608	1%	674	0%	1%	0.00
	2010	2,231,606	728,020	33%	1,061	2,167,574	42,272	2%	988	15%	2%	9.45
	2011	3,155,934	-	0%	1,427	3,037,087	71,477	2%	1,335	9%	2%	4.93
	2012	4,169,563	453,082	11%	1,895	3,982,855	115,655	3%	1,756	10%	2%	4.44
	2013	5,872,649	309,568	5%	2,719	5,616,452	182,241	3%	2,497	8%	3%	3.34
	2014	7,155,157	537,656	8%	2,728	6,642,585	263,400	4%	2,428	8%	3%	2.84
	2015	7,007,899	596,844	9%	2,600	6,247,492	348,522	6%	2,315	8%	3%	2.44
	2016	7,018,097	200,795	3%	2,483	5,961,233	444,783	7%	2,227	7%	4%	1.86
Projected Future Experience (60 Years)	2017	7,097,822	637,624	9%	2,400	5,735,205	558,949	10%	2,149	8%	5%	1.64
	2018	6,936,938	776,296	11%	2,341	5,494,602	696,647	13%	2,075	8%	5%	1.48
	2019	6,732,114	932,624	14%	2,288	5,261,832	846,422	16%	2,000	9%	6%	1.37
	2020	6,535,564	1,108,791	17%	2,238	5,041,120	1,010,350	20%	1,925	9%	7%	1.28
	2021	6,261,703	1,304,221	21%	2,188	4,755,394	1,200,949	25%	1,850	10%	8%	1.22
	2022	6,041,693	1,529,886	25%	2,139	4,499,702	1,424,727	32%	1,773	11%	9%	1.17
	2023	5,692,891	1,796,589	32%	2,087	4,136,071	1,675,274	41%	1,697	12%	11%	1.13
	2024	5,381,849	2,102,988	39%	2,033	3,817,743	1,955,164	51%	1,619	13%	12%	1.09
	2025	5,225,763	2,458,952	47%	1,975	3,632,145	2,252,692	62%	1,540	15%	14%	1.07
	2026	5,066,754	2,875,817	57%	1,914	3,450,850	2,578,200	75%	1,461	16%	15%	1.05
	2027	4,898,631	3,355,669	69%	1,849	3,267,909	2,920,520	89%	1,381	18%	17%	1.04
	2028	4,720,881	3,886,260	82%	1,781	3,083,410	3,269,483	106%	1,218	19%	19%	1.04
	2029	4,532,823	4,479,738	99%	1,708	2,897,582	3,629,733	125%	1,300	21%	21%	1.04
	2030	4,334,027	5,106,603	118%	1,631	2,710,810	4,006,997	148%	1,136	24%	23%	1.04
	2031	4,124,118	5,788,844	140%	1,550	2,523,656	4,385,678	174%	1,054	26%	25%	1.05
	2032	3,903,149	6,555,925	168%	1,464	2,336,857	4,759,193	204%	972	29%	27%	1.06
	2033	3,672,090	7,347,240	200%	1,375	2,151,294	5,122,905	238%	891	31%	29%	1.07
	2034	3,432,527	8,134,452	237%	1,282	1,967,937	5,469,646	278%	811	34%	31%	1.09
	2035	3,186,250	8,846,577	278%	1,188	1,787,787	5,783,704	324%	733	37%	34%	1.11
	2036	2,935,499	9,465,136	322%	1,091	1,611,872	6,036,274	374%	657	40%	36%	1.12
	2037	2,682,920	9,912,990	369%	995	1,441,235	6,203,487	430%	583	43%	38%	1.14
	2038	2,431,888	10,134,395	417%	899	1,276,930	6,280,209	492%	513	46%	40%	1.15
	2039	2,185,119	10,095,424	462%	805	1,120,020	6,256,302	559%	446	49%	42%	1.17
	2040	1,944,660	9,851,621	507%	714	971,588	6,114,193	629%	383	52%	44%	1.18
	2041	1,712,722	9,393,734	548%	626	832,719	5,842,311	702%	325	54%	46%	1.19
	2042	1,491,598	8,752,696	587%	543	704,441	5,459,449	775%	272	56%	47%	1.20
	2043	1,283,509	7,988,437	622%	465	587,634	4,993,423	850%	224	58%	48%	1.20
	2044	1,090,441	7,128,868	654%	393	482,928	4,459,478	923%	182	60%	49%	1.21
	2045	913,997	6,216,472	680%	328	390,640	3,879,652	993%	145	61%	50%	1.21
	2046	755,293	5,293,483	701%	269	310,740	3,284,438	1057%	114	62%	51%	1.22
	2047	614,899	4,412,908	718%	218	242,850	2,713,434	1117%	87	63%	52%	1.22
	2048	492,833	3,620,082	735%	173	186,289	2,194,312	1178%	66	64%	52%	1.22
	2049	388,592	2,914,815	750%	136	140,129	1,734,675	1238%	49	64%	52%	1.22
	2050	301,217	2,299,806	764%	104	103,262	1,338,677	1296%	35	65%	53%	1.23
	2051	229,369	1,778,230	775%	79	74,471	1,007,302	1353%	25	65%	53%	1.23
	2052	171,441	1,345,086	785%	58	52,504	738,933	1407%	17	65%	53%	1.23
	2053	125,672	994,747	792%	42	36,143	528,575	1462%	12	65%	53%	1.23
	2054	90,261	717,686	795%	30	24,261	368,174	1518%	8	65%	53%	1.23
	2055	63,461	505,260	796%	21	15,860	249,331	1572%	5	65%	53%	1.23
	2056	43,639	346,926	795%	14	10,083	163,912	1626%	3	65%	53%	1.23
	2057	29,327	232,211	792%	9	6,226	104,533	1679%	2	66%	53%	1.23
	2058	19,251	152,012	790%	6	3,729	64,670	1734%	1	66%	53%	1.23
	2059	12,344	97,373	789%	4	2,166	38,799	1791%	1	66%	53%	1.23
	2060	7,737	61,122	790%	2	1,220	22,585	1851%	0	66%	53%	1.23
	2061	4,748	37,602	792%	1	668	12,767	1912%	0	66%	53%	1.23
	2062	2,858	22,686	794%	1	355	7,018	1975%	0	66%	53%	1.23
	2063	1,694	13,502	797%	1	185	3,763	2037%	0	66%	53%	1.23
	2064	993	7,997	806%	0	94	1,980	2099%	0	66%	53%	1.23
	2065	579	4,756	822%	0	48	1,032	2159%	0	66%	53%	1.23
	2066	337	2,837	842%	0	24	537	2218%	0	66%	53%	1.23
	2067	196	1,683	860%	0	12	278	2274%	0	66%	53%	1.23
	2068	113	990	878%	0	6	143	2323%	0	66%	53%	1.23
	2069	64	570	890%	0	3	73	2358%	0	66%	53%	1.23
	2070	35	318	902%	0	2	36	2376%	0	66%	53%	1.23
	2071	18	166	905%	0	1	16	2284%	0	66%	53%	1.23
	2072	9	74	841%	0	0	6	1993%	0	66%	53%	1.23
	2073	3	24	711%	0	0	1	1279%	0	66%	53%	1.23
	2074	1	1	125%	0	0	0	157%	0	66%	53%	1.23
	2075	0	-	0%	0	0	-	0%	0	66%	53%	1.23
	2076	-	-	0%	0	-	-	0%	0	66%	53%	1.23
		with no interest				with no interest						
History		38,971,965	2,825,965	7%	16,198	36,027,064	1,500,482	4%	14,749			
Future		119,806,921	182,829,824	153%	43,461	79,183,244	123,652,013	156%	31,736			
Lifetime		158,778,886	185,655,789	117%	59,659	115,210,308	125,152,496	109%	46,485			
		with 4.5% interest				with 5.25% interest						
History		44,911,476	3,325,673	7%		42,740,994	1,697,165	4%				
Future		77,535,565	76,957,545	99%		51,124,347	48,305,623	94%				
Lifetime		122,447,041	80,283,218	66%		93,865,341	50,002,788	53%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 60 - 64

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,852	-	0%	93	51,685	537	1%	91	0%	1%	0.00
	2008	775,470	-	0%	465	800,936	8,988	1%	437	0%	1%	0.00
	2009	1,542,739	-	0%	727	1,519,164	22,608	1%	674	0%	1%	0.00
	2010	2,231,606	728,020	33%	1,061	2,167,574	42,272	2%	988	15%	2%	9.45
	2011	3,155,934	-	0%	1,427	3,037,087	71,477	2%	1,335	9%	2%	4.93
	2012	4,169,563	453,082	11%	1,895	3,982,855	115,655	3%	1,756	10%	2%	4.44
	2013	5,872,649	309,568	5%	2,719	5,616,452	182,241	3%	2,497	8%	3%	3.34
	2014	7,155,157	537,656	8%	2,728	6,642,585	263,400	4%	2,428	8%	3%	2.84
	2015	7,007,899	596,844	9%	2,600	6,247,492	348,522	6%	2,315	8%	3%	2.44
	2016	7,018,097	200,795	3%	2,483	5,961,233	444,783	7%	2,227	7%	4%	1.86
Projected Future Experience (60 Years)	2017	7,110,220	636,318	9%	2,394	5,735,205	558,949	10%	2,149	8%	5%	1.64
	2018	7,152,117	764,873	11%	2,311	5,494,602	696,647	13%	2,075	8%	5%	1.47
	2019	7,119,059	918,800	13%	2,259	5,261,832	846,422	16%	2,000	8%	6%	1.35
	2020	6,912,070	1,092,259	16%	2,209	5,041,120	1,010,350	20%	1,925	9%	7%	1.26
	2021	6,622,345	1,284,676	19%	2,160	4,755,394	1,200,949	25%	1,850	10%	8%	1.19
	2022	6,389,008	1,507,005	24%	2,112	4,499,702	1,424,727	32%	1,773	11%	9%	1.14
	2023	6,015,380	1,769,851	29%	2,061	4,136,071	1,675,274	41%	1,697	12%	11%	1.09
	2024	5,677,596	2,071,908	36%	2,007	3,817,743	1,955,164	51%	1,619	13%	12%	1.06
	2025	5,512,116	2,422,914	44%	1,950	3,632,145	2,252,692	62%	1,540	14%	14%	1.03
	2026	5,344,481	2,834,062	53%	1,890	3,450,850	2,578,200	75%	1,461	15%	15%	1.02
	2027	5,167,237	3,307,351	64%	1,826	3,267,909	2,920,520	89%	1,381	17%	17%	1.00
	2028	4,979,850	3,830,697	77%	1,758	3,083,410	3,269,483	106%	1,218	19%	19%	1.00
	2029	4,781,596	4,416,067	92%	1,687	2,897,582	3,629,733	125%	1,300	21%	21%	1.00
	2030	4,572,025	5,034,177	110%	1,611	2,710,810	4,006,997	148%	1,136	23%	23%	1.00
	2031	4,350,735	5,706,819	131%	1,530	2,523,656	4,385,678	174%	1,054	25%	25%	1.01
	2032	4,117,787	6,462,925	157%	1,446	2,336,857	4,759,193	204%	972	27%	27%	1.02
	2033	3,874,186	7,243,309	187%	1,357	2,151,294	5,122,905	238%	891	30%	29%	1.03
	2034	3,621,605	8,019,379	221%	1,266	1,967,937	5,469,646	278%	811	33%	31%	1.05
	2035	3,361,927	8,721,718	259%	1,172	1,787,787	5,783,704	324%	733	36%	34%	1.06
	2036	3,097,512	9,331,630	301%	1,077	1,611,872	6,036,274	374%	657	39%	36%	1.08
	2037	2,831,150	9,773,119	345%	982	1,441,235	6,203,487	430%	583	41%	38%	1.09
	2038	2,566,403	9,991,294	389%	888	1,276,930	6,280,209	492%	513	44%	40%	1.11
	2039	2,306,139	9,952,814	432%	795	1,120,020	6,256,302	559%	446	47%	42%	1.12
	2040	2,052,517	9,712,504	473%	705	971,588	6,114,193	629%	383	50%	44%	1.13
	2041	1,807,865	9,261,058	512%	618	832,719	5,842,311	702%	325	52%	46%	1.14
	2042	1,574,599	8,628,925	548%	536	704,441	5,459,449	775%	272	54%	47%	1.14
	2043	1,355,062	7,875,312	581%	459	587,634	4,993,423	850%	224	56%	48%	1.15
	2044	1,151,350	7,027,611	610%	388	482,928	4,459,478	923%	182	57%	49%	1.16
	2045	965,156	6,127,940	635%	324	390,640	3,879,652	993%	145	58%	50%	1.16
	2046	797,661	5,217,867	654%	266	310,740	3,284,438	1057%	114	59%	51%	1.16
	2047	649,471	4,349,759	670%	215	242,850	2,713,434	1117%	87	60%	52%	1.17
	2048	520,607	3,568,170	685%	171	186,289	2,194,312	1178%	66	61%	52%	1.17
	2049	410,545	2,872,914	700%	134	140,129	1,734,675	1238%	49	61%	52%	1.17
	2050	318,277	2,266,645	712%	103	103,262	1,338,677	1296%	35	62%	53%	1.17
	2051	242,393	1,752,508	723%	78	74,471	1,007,302	1353%	25	62%	53%	1.17
	2052	181,202	1,325,554	732%	58	52,504	738,933	1407%	17	62%	53%	1.17
	2053	132,847	980,242	738%	42	36,143	528,575	1462%	12	62%	53%	1.18
	2054	95,430	707,170	741%	30	24,261	368,174	1518%	8	63%	53%	1.18
	2055	67,107	497,817	742%	21	15,860	249,331	1572%	5	63%	53%	1.18
	2056	46,154	341,786	741%	14	10,083	163,912	1626%	3	63%	53%	1.18
	2057	31,023	228,751	737%	9	6,226	104,533	1679%	2	63%	53%	1.18
	2058	20,368	149,736	735%	6	3,729	64,670	1734%	1	63%	53%	1.18
	2059	13,063	95,909	734%	4	2,166	38,799	1791%	1	63%	53%	1.18
	2060	8,189	60,200	735%	2	1,220	22,585	1851%	0	63%	53%	1.18
	2061	5,026	37,033	737%	1	668	12,767	1912%	0	63%	53%	1.18
	2062	3,026	22,342	738%	1	355	7,018	1975%	0	63%	53%	1.18
	2063	1,793	13,298	742%	1	185	3,763	2037%	0	63%	53%	1.18
	2064	1,051	7,876	749%	0	94	1,980	2099%	0	63%	53%	1.18
	2065	613	4,684	765%	0	48	1,032	2159%	0	63%	53%	1.18
	2066	357	2,794	783%	0	24	537	2218%	0	63%	53%	1.18
	2067	207	1,657	800%	0	12	278	2274%	0	63%	53%	1.18
	2068	119	975	816%	0	6	143	2323%	0	63%	53%	1.18
	2069	68	562	828%	0	3	73	2358%	0	63%	53%	1.18
	2070	37	313	838%	0	2	36	2376%	0	63%	53%	1.18
	2071	19	164	841%	0	1	16	2284%	0	63%	53%	1.18
	2072	9	73	779%	0	0	6	1993%	0	63%	53%	1.18
	2073	4	24	657%	0	0	1	1279%	0	63%	53%	1.18
	2074	1	1	114%	0	0	0	157%	0	63%	53%	1.18
	2075	0	-	0%	0	0	-	0%	0	63%	53%	1.18
	2076	-	-	0%	0	-	-	0%	0	63%	53%	1.18
		with no interest				with no interest						
History		38,971,965	2,825,965	7%	16,198	36,027,064	1,500,482	4%	14,749			
Future		125,935,764	180,234,139	143%	42,934	79,183,244	123,652,013	156%	31,736			
Lifetime		164,907,729	183,060,103	111%	59,132	115,210,308	125,152,496	109%	46,485			
		with 4.5% interest				with 5.25% interest						
History		44,911,476	3,325,673	7%		42,740,994	1,697,165	4%				
Future		81,337,635	75,867,002	93%		51,124,347	48,305,623	94%				
Lifetime		126,249,111	79,192,675	63%		93,865,341	50,002,788	53%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 65 - 69

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,402	-	0%	40	29,649	457	2%	39	0%	2%	0.00
	2008	419,750	-	0%	221	447,265	7,657	2%	210	0%	2%	0.00
	2009	946,637	21,051	2%	345	951,265	21,243	2%	318	1%	2%	0.73
	2010	1,276,954	5,955	0%	481	1,237,174	40,497	3%	437	1%	3%	0.39
	2011	1,755,939	88,902	5%	649	1,645,980	70,075	4%	574	3%	3%	0.80
	2012	2,328,157	26,399	1%	885	2,174,243	112,775	5%	779	2%	4%	0.55
	2013	3,382,571	1,153,455	34%	1,238	3,164,900	176,060	6%	1,088	12%	4%	2.77
	2014	4,037,720	337,879	8%	1,220	3,649,907	251,126	7%	1,040	11%	5%	2.23
	2015	3,924,237	67,311	2%	1,167	3,401,779	332,246	10%	989	9%	6%	1.58
	2016	3,944,920	1,011,545	26%	1,129	3,234,616	427,664	13%	948	12%	7%	1.72
Projected Future Experience (60 Years)	2017	3,980,364	660,555	17%	1,091	3,102,068	536,079	17%	909	12%	8%	1.55
	2018	3,885,035	800,007	21%	1,059	2,971,236	667,123	22%	870	13%	9%	1.42
	2019	3,769,710	947,609	25%	1,030	2,832,730	807,258	28%	830	14%	11%	1.33
	2020	3,662,573	1,104,307	30%	1,002	2,698,003	949,490	35%	790	16%	12%	1.26
	2021	3,514,589	1,279,832	36%	973	2,535,651	1,108,565	44%	750	17%	14%	1.20
	2022	3,343,964	1,484,434	44%	943	2,361,207	1,280,337	54%	709	19%	16%	1.16
	2023	3,165,616	1,708,258	54%	912	2,174,236	1,470,467	68%	667	20%	18%	1.13
	2024	3,013,255	1,956,161	65%	879	2,011,609	1,655,300	82%	626	22%	20%	1.11
	2025	2,895,881	2,236,526	77%	843	1,884,122	1,821,511	97%	584	25%	22%	1.09
	2026	2,771,711	2,557,981	92%	806	1,756,261	1,983,481	113%	542	27%	25%	1.09
	2027	2,640,881	2,923,141	111%	766	1,628,513	2,139,008	131%	501	29%	27%	1.09
	2028	2,503,621	3,309,518	132%	725	1,501,470	2,285,118	152%	419	32%	29%	1.10
	2029	2,360,098	3,679,888	156%	682	1,375,776	2,425,257	176%	459	35%	32%	1.11
	2030	2,210,650	4,021,381	182%	637	1,252,097	2,554,520	204%	379	38%	34%	1.12
	2031	2,055,684	4,305,050	209%	591	1,131,123	2,657,136	235%	340	41%	36%	1.13
	2032	1,895,871	4,569,694	241%	543	1,013,578	2,725,646	269%	302	44%	39%	1.15
	2033	1,732,595	4,733,148	273%	494	900,199	2,753,842	306%	266	47%	41%	1.16
	2034	1,567,730	4,749,373	303%	445	791,718	2,742,969	346%	232	50%	43%	1.18
	2035	1,403,256	4,663,496	332%	396	688,863	2,680,937	389%	200	53%	45%	1.19
	2036	1,241,415	4,466,711	360%	348	592,362	2,560,286	432%	170	56%	46%	1.20
	2037	1,084,770	4,169,538	384%	303	502,919	2,392,844	476%	142	58%	48%	1.21
	2038	936,275	3,811,896	407%	260	421,159	2,191,596	520%	118	60%	49%	1.21
	2039	798,020	3,413,436	428%	220	347,561	1,963,281	565%	96	62%	51%	1.22
	2040	671,211	2,996,817	446%	184	282,402	1,714,674	607%	77	63%	51%	1.22
	2041	556,716	2,561,647	460%	151	225,718	1,454,222	644%	60	64%	52%	1.23
	2042	455,015	2,133,654	469%	123	177,307	1,203,298	679%	47	65%	53%	1.23
	2043	366,202	1,750,889	478%	98	136,752	975,578	713%	35	66%	53%	1.23
	2044	290,009	1,412,301	487%	77	103,460	773,861	748%	26	66%	54%	1.23
	2045	225,837	1,118,944	495%	59	76,707	599,631	782%	19	67%	54%	1.24
	2046	172,805	868,716	503%	45	55,678	452,933	813%	14	67%	54%	1.24
	2047	129,822	659,574	508%	33	39,523	333,623	844%	9	67%	54%	1.24
	2048	95,672	489,741	512%	24	27,403	239,733	875%	6	67%	54%	1.24
	2049	69,097	355,032	514%	17	18,533	167,821	906%	4	68%	54%	1.24
	2050	48,862	251,193	514%	12	12,211	114,260	936%	3	68%	54%	1.24
	2051	33,799	173,264	513%	8	7,826	75,503	965%	2	68%	54%	1.24
	2052	22,849	116,542	510%	6	4,873	48,392	993%	1	68%	55%	1.24
	2053	15,084	76,604	508%	4	2,943	30,084	1022%	1	68%	55%	1.24
	2054	9,723	49,230	506%	2	1,722	18,131	1053%	0	68%	55%	1.24
	2055	6,124	31,040	507%	1	977	10,596	1084%	0	68%	55%	1.24
	2056	3,774	19,142	507%	1	538	6,010	1116%	0	68%	55%	1.24
	2057	2,279	11,570	508%	1	288	3,313	1149%	0	68%	55%	1.24
	2058	1,352	6,884	509%	0	150	1,778	1183%	0	68%	55%	1.24
	2059	792	4,072	514%	0	77	934	1216%	0	68%	55%	1.24
	2060	462	2,423	524%	0	39	486	1249%	0	68%	55%	1.24
	2061	269	1,444	536%	0	20	252	1280%	0	68%	55%	1.24
	2062	156	856	547%	0	10	131	1309%	0	68%	55%	1.24
	2063	90	504	557%	0	5	67	1337%	0	68%	55%	1.24
	2064	52	290	563%	0	3	34	1356%	0	68%	55%	1.24
	2065	29	162	566%	0	1	17	1360%	0	68%	55%	1.24
	2066	15	87	568%	0	1	8	1324%	0	68%	55%	1.24
	2067	8	43	555%	0	0	3	1183%	0	68%	55%	1.24
	2068	3	14	451%	0	0	1	686%	0	68%	55%	1.24
	2069	1	0	7%	0	0	0	2%	0	68%	55%	1.24
	2070	0	-	0%	0	0	-	0%	0	68%	55%	1.24
	2071	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2072	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2073	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2074	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2075	-	-	0%	0	-	-	0%	0	68%	55%	1.24
	2076	-	-	0%	0	-	-	0%	0	68%	55%	1.24
		with no interest				with no interest						
History		22,043,288	2,712,497	12%	7,375	19,936,778	1,439,800	7%	6,421			
Future		59,611,675	82,644,620	139%	16,793	37,649,627	52,577,427	140%	11,204			
Lifetime		81,654,963	85,357,117	105%	24,168	57,586,405	54,017,227	94%	17,625			
		with 4.5% interest				with 5.25% interest						
History		25,420,388	3,011,365	12%		23,704,129	1,628,537	7%				
Future		40,518,706	41,656,689	103%		25,617,781	25,264,764	99%				
Lifetime		65,939,095	44,668,054	68%		49,321,911	26,893,301	55%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 65 - 69

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,402	-	0%	40	29,649	457	2%	39	0%	2%	0.00
	2008	419,750	-	0%	221	447,265	7,657	2%	210	0%	2%	0.00
	2009	946,637	21,051	2%	345	951,265	21,243	2%	318	1%	2%	0.73
	2010	1,276,954	5,955	0%	481	1,237,174	40,497	3%	437	1%	3%	0.39
	2011	1,755,939	88,902	5%	649	1,645,980	70,075	4%	574	3%	3%	0.80
	2012	2,328,157	26,399	1%	885	2,174,243	112,775	5%	779	2%	4%	0.55
	2013	3,382,571	1,153,455	34%	1,238	3,164,900	176,060	6%	1,088	12%	4%	2.77
	2014	4,037,720	337,879	8%	1,220	3,649,907	251,126	7%	1,040	11%	5%	2.23
	2015	3,924,237	67,311	2%	1,167	3,401,779	332,246	10%	989	9%	6%	1.58
	2016	3,944,920	1,011,545	26%	1,129	3,234,616	427,664	13%	948	12%	7%	1.72
Projected Future Experience (60 Years)	2017	3,989,218	660,216	17%	1,090	3,102,068	536,079	17%	909	12%	8%	1.55
	2018	3,964,110	788,437	20%	1,047	2,971,236	667,123	22%	870	13%	9%	1.42
	2019	3,921,879	933,774	24%	1,018	2,832,730	807,258	28%	830	14%	11%	1.32
	2020	3,810,333	1,088,055	29%	990	2,698,003	949,490	35%	790	15%	12%	1.24
	2021	3,655,899	1,260,943	34%	961	2,535,651	1,108,565	44%	750	17%	14%	1.18
	2022	3,479,781	1,462,581	42%	932	2,361,207	1,280,337	54%	709	18%	16%	1.14
	2023	3,295,059	1,683,261	51%	901	2,174,236	1,470,467	68%	667	20%	18%	1.10
	2024	3,137,248	1,927,784	61%	869	2,011,609	1,655,300	82%	626	22%	20%	1.08
	2025	3,015,081	2,204,482	73%	834	1,884,122	1,821,511	97%	584	24%	22%	1.06
	2026	2,885,836	2,521,856	87%	797	1,756,261	1,983,481	113%	542	26%	25%	1.06
	2027	2,749,656	2,882,269	105%	758	1,628,513	2,139,008	131%	501	29%	27%	1.06
	2028	2,606,776	3,263,871	125%	717	1,501,470	2,285,118	152%	419	31%	29%	1.06
	2029	2,457,371	3,629,446	148%	674	1,375,776	2,425,257	176%	459	34%	32%	1.07
	2030	2,301,792	3,966,835	172%	630	1,252,097	2,554,520	204%	379	37%	34%	1.09
	2031	2,140,464	4,247,009	198%	584	1,131,123	2,657,136	235%	340	40%	36%	1.10
	2032	1,974,083	4,508,537	228%	536	1,013,578	2,725,646	269%	302	43%	39%	1.11
	2033	1,804,090	4,669,995	259%	488	900,199	2,753,842	306%	266	46%	41%	1.13
	2034	1,632,440	4,686,165	287%	440	791,718	2,742,969	346%	232	49%	43%	1.14
	2035	1,461,193	4,601,652	315%	391	688,863	2,680,937	389%	200	51%	45%	1.15
	2036	1,292,684	4,407,681	341%	344	592,362	2,560,286	432%	170	54%	46%	1.16
	2037	1,129,577	4,114,630	364%	299	502,919	2,392,844	476%	142	56%	48%	1.17
	2038	974,951	3,761,967	386%	257	421,159	2,191,596	520%	118	58%	49%	1.17
	2039	830,986	3,368,938	405%	217	347,561	1,963,281	565%	96	60%	51%	1.18
	2040	698,941	2,957,890	423%	182	282,402	1,714,674	607%	77	61%	51%	1.18
	2041	579,716	2,528,362	436%	150	225,718	1,454,222	644%	60	62%	52%	1.19
	2042	473,814	2,105,953	444%	121	177,307	1,203,298	679%	47	63%	53%	1.19
	2043	381,333	1,728,176	453%	97	136,752	975,578	713%	35	64%	53%	1.19
	2044	301,993	1,393,998	462%	76	103,460	773,861	748%	26	64%	54%	1.19
	2045	235,171	1,104,451	470%	59	76,707	599,631	782%	19	64%	54%	1.20
	2046	179,950	857,468	477%	44	55,678	452,933	813%	14	65%	54%	1.20
	2047	135,192	651,032	482%	33	39,523	333,623	844%	9	65%	54%	1.20
	2048	99,631	483,395	485%	24	27,403	239,733	875%	6	65%	54%	1.20
	2049	71,958	350,428	487%	17	18,533	167,821	906%	4	65%	54%	1.20
	2050	50,886	247,934	487%	12	12,211	114,260	936%	3	65%	54%	1.20
	2051	35,201	171,015	486%	8	7,826	75,503	965%	2	65%	54%	1.20
	2052	23,798	115,029	483%	5	4,873	48,392	993%	1	65%	55%	1.20
	2053	15,711	75,607	481%	4	2,943	30,084	1022%	1	65%	55%	1.20
	2054	10,128	48,589	480%	2	1,722	18,131	1053%	0	65%	55%	1.20
	2055	6,380	30,635	480%	1	977	10,596	1084%	0	65%	55%	1.20
	2056	3,932	18,892	481%	1	538	6,010	1116%	0	65%	55%	1.20
	2057	2,375	11,418	481%	1	288	3,313	1149%	0	65%	55%	1.20
	2058	1,409	6,794	482%	0	150	1,778	1183%	0	65%	55%	1.20
	2059	826	4,018	487%	0	77	934	1216%	0	65%	55%	1.20
	2060	481	2,391	497%	0	39	486	1249%	0	65%	55%	1.20
	2061	281	1,425	508%	0	20	252	1280%	0	65%	55%	1.20
	2062	163	845	518%	0	10	131	1309%	0	65%	55%	1.20
	2063	94	497	528%	0	5	67	1337%	0	65%	55%	1.20
	2064	54	286	533%	0	3	34	1356%	0	65%	55%	1.20
	2065	30	160	536%	0	1	17	1360%	0	65%	55%	1.20
	2066	16	86	538%	0	1	8	1324%	0	65%	55%	1.20
	2067	8	42	526%	0	0	3	1183%	0	65%	55%	1.20
	2068	3	14	425%	0	0	1	686%	0	65%	55%	1.20
	2069	1	0	6%	0	0	0	2%	0	65%	55%	1.20
	2070	0	-	0%	0	0	-	0%	0	65%	55%	1.20
	2071	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2072	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2073	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2074	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2075	-	-	0%	0	-	-	0%	0	65%	55%	1.20
	2076	-	-	0%	0	-	-	0%	0	65%	55%	1.20
		with no interest				with no interest						
History		22,043,288	2,712,497	12%	7,375	19,936,778	1,439,800	7%	6,421			
Future		61,819,982	81,537,213	132%	16,612	37,649,627	52,577,427	140%	11,204			
Lifetime		83,863,270	84,249,710	100%	23,987	57,586,405	54,017,227	94%	17,625			
		with 4.5% interest				with 5.25% interest						
History		25,420,388	3,011,365	12%		23,704,129	1,628,537	7%				
Future		41,950,233	41,096,235	98%		25,617,781	25,264,764	99%				
Lifetime		67,370,621	44,107,600	65%		49,321,911	26,893,301	55%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 70 - 74

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,592	-	0%	22	20,085	772	4%	21	0%	4%	0.00
	2008	218,336	-	0%	80	225,700	9,174	4%	73	0%	4%	0.00
	2009	376,700	2,980	1%	106	370,676	19,861	5%	95	0%	5%	0.10
	2010	492,250	3,160	1%	148	468,112	32,644	7%	133	1%	6%	0.10
	2011	729,224	46,743	6%	218	684,671	54,585	8%	190	3%	7%	0.42
	2012	1,001,960	-	0%	285	925,931	83,331	9%	246	2%	7%	0.25
	2013	1,401,564	184,992	13%	392	1,301,074	126,144	10%	342	5%	8%	0.67
	2014	1,644,982	47,235	3%	387	1,445,022	174,022	12%	318	5%	9%	0.52
	2015	1,608,374	483,761	30%	371	1,336,087	221,527	17%	299	10%	10%	0.93
	2016	1,564,546	336,649	22%	354	1,258,855	274,237	22%	283	11%	12%	0.97
Projected Future Experience (60 Years)	2017	1,562,272	504,834	32%	341	1,191,152	329,749	28%	268	14%	14%	1.04
	2018	1,514,540	596,947	39%	328	1,124,397	398,267	35%	252	17%	15%	1.08
	2019	1,459,044	692,784	47%	316	1,058,434	466,035	44%	236	20%	18%	1.11
	2020	1,404,844	787,763	56%	304	992,037	528,763	53%	220	22%	20%	1.13
	2021	1,339,297	884,332	66%	291	917,756	594,678	65%	204	25%	22%	1.14
	2022	1,271,907	999,851	79%	279	843,736	658,756	78%	188	28%	24%	1.15
	2023	1,209,824	1,114,015	92%	265	775,503	728,920	94%	172	31%	27%	1.15
	2024	1,144,514	1,225,393	107%	251	708,096	787,355	111%	157	34%	30%	1.16
	2025	1,079,815	1,331,322	123%	236	644,493	825,134	128%	142	38%	32%	1.17
	2026	1,012,326	1,429,270	141%	220	582,286	853,370	147%	127	41%	34%	1.18
	2027	942,403	1,516,595	161%	204	521,844	869,900	167%	113	44%	37%	1.20
	2028	870,479	1,573,971	181%	188	463,539	871,565	188%	86	47%	39%	1.21
	2029	796,959	1,581,041	198%	171	407,744	860,585	211%	99	50%	41%	1.22
	2030	722,395	1,556,085	215%	154	354,835	836,602	236%	74	53%	43%	1.23
	2031	647,413	1,489,890	230%	137	305,193	794,293	260%	63	56%	45%	1.24
	2032	572,850	1,397,730	244%	120	259,182	738,012	285%	53	58%	47%	1.25
	2033	499,855	1,283,239	257%	104	217,123	671,642	309%	44	60%	48%	1.26
	2034	429,657	1,149,712	268%	89	179,258	598,160	334%	35	62%	49%	1.26
	2035	363,428	1,006,188	277%	74	145,725	519,875	357%	28	63%	50%	1.26
	2036	302,285	857,828	284%	61	116,545	439,155	377%	22	64%	51%	1.27
	2037	247,182	710,467	287%	49	91,617	361,674	395%	17	65%	51%	1.27
	2038	198,859	579,862	292%	39	70,729	291,916	413%	13	66%	52%	1.27
	2039	157,436	465,008	295%	31	53,575	230,586	430%	10	67%	52%	1.27
	2040	122,575	366,592	299%	24	39,780	178,005	447%	7	67%	52%	1.28
	2041	93,787	283,557	302%	18	28,924	134,033	463%	5	67%	53%	1.28
	2042	70,466	214,492	304%	13	20,572	98,412	478%	3	67%	53%	1.28
	2043	51,943	158,560	305%	10	14,294	70,509	493%	2	68%	53%	1.28
	2044	37,528	114,366	305%	7	9,690	49,230	508%	2	68%	53%	1.28
	2045	26,550	80,533	303%	5	6,400	33,441	523%	1	68%	53%	1.28
	2046	18,377	55,330	301%	3	4,112	22,056	536%	1	68%	53%	1.28
	2047	12,433	37,104	298%	2	2,567	14,109	550%	0	68%	53%	1.28
	2048	8,216	24,304	296%	1	1,554	8,756	563%	0	68%	53%	1.28
	2049	5,302	15,587	294%	1	912	5,268	577%	0	68%	53%	1.28
	2050	3,344	9,806	293%	1	519	3,073	592%	0	68%	53%	1.28
	2051	2,063	6,036	293%	0	287	1,740	607%	0	68%	53%	1.28
	2052	1,248	3,644	292%	0	154	957	622%	0	68%	53%	1.28
	2053	742	2,166	292%	0	80	513	638%	0	68%	53%	1.28
	2054	435	1,278	294%	0	41	268	653%	0	68%	53%	1.28
	2055	254	758	299%	0	21	139	667%	0	68%	53%	1.28
	2056	148	450	305%	0	11	72	681%	0	68%	53%	1.28
	2057	86	267	311%	0	5	37	694%	0	68%	53%	1.28
	2058	50	156	314%	0	3	19	703%	0	68%	53%	1.28
	2059	28	89	315%	0	1	10	711%	0	68%	53%	1.28
	2060	16	50	315%	0	1	5	707%	0	68%	53%	1.28
	2061	8	27	324%	0	0	2	695%	0	68%	53%	1.28
	2062	4	13	313%	0	0	1	629%	0	68%	53%	1.28
	2063	2	5	249%	0	0	0	381%	0	68%	53%	1.28
	2064	0	-	0%	0	0	-	0%	0	68%	53%	1.28
	2065	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2066	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2067	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2068	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2069	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2070	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2071	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2072	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2073	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2074	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2075	-	-	0%	0	-	-	0%	0	68%	53%	1.28
	2076	-	-	0%	0	-	-	0%	0	68%	53%	1.28
		with no interest				with no interest						
History		9,054,527	1,105,520	12%	2,363	8,036,213	996,296	12%	2,000			
Future		20,205,190	26,109,296	129%	4,337	12,154,724	14,875,645	122%	2,643			
Lifetime		29,259,717	27,214,816	93%	6,700	20,190,937	15,871,941	79%	4,643			
		with 4.5% interest				with 5.25% interest						
History		10,461,223	1,197,352	11%		9,583,720	1,136,534	12%				
Future		14,415,802	15,692,710	109%		8,734,594	8,569,233	98%				
Lifetime		24,877,025	16,890,062	68%		18,318,314	9,705,767	53%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 70 - 74

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,592	-	0%	22	20,085	772	4%	21	0%	4%	0.00
	2008	218,336	-	0%	80	225,700	9,174	4%	73	0%	4%	0.00
	2009	376,700	2,980	1%	106	370,676	19,861	5%	95	0%	5%	0.10
	2010	492,250	3,160	1%	148	468,112	32,644	7%	133	1%	6%	0.10
	2011	729,224	46,743	6%	218	684,671	54,585	8%	190	3%	7%	0.42
	2012	1,001,960	-	0%	285	925,931	83,331	9%	246	2%	7%	0.25
	2013	1,401,564	184,992	13%	392	1,301,074	126,144	10%	342	5%	8%	0.67
	2014	1,644,982	47,235	3%	387	1,445,022	174,022	12%	318	5%	9%	0.52
	2015	1,608,374	483,761	30%	371	1,336,087	221,527	17%	299	10%	10%	0.93
	2016	1,564,546	336,649	22%	354	1,258,855	274,237	22%	283	11%	12%	0.97
Projected Future Experience (60 Years)	2017	1,563,241	504,834	32%	341	1,191,152	329,749	28%	268	14%	14%	1.04
	2018	1,554,491	596,947	38%	328	1,124,397	398,267	35%	252	17%	15%	1.08
	2019	1,525,606	692,784	45%	316	1,058,434	466,035	44%	236	19%	18%	1.10
	2020	1,468,967	787,763	54%	304	992,037	528,763	53%	220	22%	20%	1.12
	2021	1,399,669	884,332	63%	291	917,756	594,678	65%	204	25%	22%	1.12
	2022	1,328,842	999,851	75%	279	843,736	658,756	78%	188	28%	24%	1.13
	2023	1,263,683	1,114,015	88%	265	775,503	728,920	94%	172	31%	27%	1.14
	2024	1,195,168	1,225,393	103%	251	708,096	787,355	111%	157	34%	30%	1.14
	2025	1,127,611	1,331,322	118%	236	644,493	825,134	128%	142	37%	32%	1.15
	2026	1,057,144	1,429,270	135%	220	582,286	853,370	147%	127	40%	34%	1.16
	2027	984,133	1,516,595	154%	204	521,844	869,900	167%	113	43%	37%	1.17
	2028	909,034	1,573,971	173%	188	463,539	871,565	188%	86	46%	39%	1.19
	2029	832,269	1,581,041	190%	171	407,744	860,585	211%	99	49%	41%	1.20
	2030	754,413	1,556,085	206%	154	354,835	836,602	236%	74	52%	43%	1.21
	2031	676,120	1,489,890	220%	137	305,193	794,293	260%	63	55%	45%	1.22
	2032	598,268	1,397,730	234%	120	259,182	738,012	285%	53	57%	47%	1.22
	2033	522,053	1,283,239	246%	104	217,123	671,642	309%	44	59%	48%	1.23
	2034	448,760	1,149,712	256%	89	179,258	598,160	334%	35	60%	49%	1.23
	2035	379,611	1,006,188	265%	74	145,725	519,875	357%	28	62%	50%	1.24
	2036	315,774	857,828	272%	61	116,545	439,155	377%	22	63%	51%	1.24
	2037	258,240	710,467	275%	49	91,617	361,674	395%	17	64%	51%	1.24
	2038	207,780	579,862	279%	39	70,729	291,916	413%	13	65%	52%	1.25
	2039	164,519	465,008	283%	31	53,575	230,586	430%	10	65%	52%	1.25
	2040	128,109	366,592	286%	24	39,780	178,005	447%	7	65%	52%	1.25
	2041	98,036	283,557	289%	18	28,924	134,033	463%	5	66%	53%	1.25
	2042	73,670	214,492	291%	13	20,572	98,412	478%	3	66%	53%	1.25
	2043	54,315	158,560	292%	10	14,294	70,509	493%	2	66%	53%	1.25
	2044	39,250	114,366	291%	7	9,690	49,230	508%	2	66%	53%	1.25
	2045	27,774	80,533	290%	5	6,400	33,441	523%	1	66%	53%	1.25
	2046	19,227	55,330	288%	3	4,112	22,056	536%	1	66%	53%	1.25
	2047	13,011	37,104	285%	2	2,567	14,109	550%	0	66%	53%	1.25
	2048	8,601	24,304	283%	1	1,554	8,756	563%	0	66%	53%	1.25
	2049	5,552	15,587	281%	1	912	5,268	577%	0	66%	53%	1.25
	2050	3,502	9,806	280%	1	519	3,073	592%	0	66%	53%	1.25
	2051	2,161	6,036	279%	0	287	1,740	607%	0	66%	53%	1.25
	2052	1,307	3,644	279%	0	154	957	622%	0	66%	53%	1.25
	2053	777	2,166	279%	0	80	513	638%	0	66%	53%	1.25
	2054	456	1,278	280%	0	41	268	653%	0	66%	53%	1.25
	2055	266	758	285%	0	21	139	667%	0	66%	53%	1.25
	2056	155	450	291%	0	11	72	681%	0	66%	53%	1.25
	2057	90	267	296%	0	5	37	694%	0	66%	53%	1.25
	2058	52	156	300%	0	3	19	703%	0	66%	53%	1.25
	2059	30	89	301%	0	1	10	711%	0	66%	53%	1.25
	2060	17	50	301%	0	1	5	707%	0	66%	53%	1.25
	2061	9	27	308%	0	0	2	695%	0	66%	53%	1.25
	2062	4	13	298%	0	0	1	629%	0	66%	53%	1.25
	2063	2	5	237%	0	0	0	381%	0	66%	53%	1.25
	2064	0	-	0%	0	0	-	0%	0	66%	53%	1.25
	2065	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2066	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2067	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2068	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2069	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2070	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2071	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2072	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2073	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2074	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2075	-	-	0%	0	-	-	0%	0	66%	53%	1.25
	2076	-	-	0%	0	-	-	0%	0	66%	53%	1.25
		with no interest				with no interest						
History		9,054,527	1,105,520	12%	2,363	8,036,213	996,296	12%	2,000			
Future		21,011,767	26,109,296	124%	4,337	12,154,724	14,875,645	122%	2,643			
Lifetime		30,066,293	27,214,816	91%	6,700	20,190,937	15,871,941	79%	4,643			
		with 4.5% interest				with 5.25% interest						
History		10,461,223	1,197,352	11%		9,583,720	1,136,534	12%				
Future		14,967,511	15,692,710	105%		8,734,594	8,569,233	98%				
Lifetime		25,428,735	16,890,062	66%		18,318,314	9,705,767	53%				

Attachment 12-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Approved Increases
All Simplicity ii Policy Forms
Issue Ages 75+

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,719	-	0%	7	6,978	385	6%	7	0%	6%	0.00
	2008	131,270	-	0%	32	137,604	8,980	7%	29	0%	6%	0.00
	2009	269,363	-	0%	44	258,591	23,427	9%	39	0%	8%	0.00
	2010	311,213	-	0%	51	285,701	37,135	13%	45	0%	10%	0.00
	2011	412,921	-	0%	76	367,681	57,455	16%	65	0%	12%	0.00
	2012	542,178	210,230	39%	97	470,163	85,309	18%	83	12%	14%	0.86
	2013	664,269	473,789	71%	110	581,998	118,682	20%	98	27%	15%	1.79
	2014	694,148	161,017	23%	107	599,004	147,799	25%	90	27%	17%	1.54
	2015	654,747	469,176	72%	99	545,193	171,967	32%	83	34%	19%	1.75
	2016	612,447	142,497	23%	97	499,614	192,889	39%	76	32%	21%	1.51
Projected Future Experience (60 Years)	2017	589,579	424,669	72%	92	455,953	209,641	46%	69	36%	24%	1.54
	2018	555,559	457,315	82%	87	413,632	231,010	56%	62	40%	26%	1.56
	2019	521,741	479,182	92%	81	372,480	247,594	66%	56	44%	28%	1.56
	2020	487,690	491,232	101%	76	332,715	253,405	76%	50	47%	30%	1.55
	2021	452,919	494,322	109%	71	293,389	258,157	88%	44	50%	33%	1.55
	2022	417,037	489,070	117%	65	254,550	261,034	103%	38	53%	35%	1.53
	2023	375,983	474,713	126%	60	215,778	260,701	121%	33	56%	37%	1.52
	2024	340,076	450,549	132%	54	180,839	250,013	138%	28	58%	39%	1.51
	2025	304,298	422,513	139%	48	153,010	230,687	151%	24	60%	40%	1.49
	2026	269,140	389,045	145%	43	127,794	208,196	163%	20	62%	42%	1.48
	2027	235,089	352,778	150%	37	105,269	184,351	175%	16	63%	43%	1.48
	2028	202,600	313,353	155%	32	85,457	159,750	187%	10	65%	44%	1.47
	2029	172,091	272,659	158%	27	68,314	135,286	198%	13	66%	45%	1.47
	2030	143,891	231,184	161%	23	53,730	111,846	208%	8	66%	45%	1.47
	2031	118,269	191,028	162%	18	41,542	90,297	217%	6	67%	46%	1.47
	2032	95,404	155,514	163%	15	31,543	71,240	226%	5	68%	46%	1.47
	2033	75,462	123,905	164%	12	23,498	54,982	234%	3	68%	46%	1.47
	2034	58,466	96,209	165%	9	17,157	41,446	242%	2	68%	47%	1.47
	2035	44,322	72,871	164%	7	12,266	30,484	249%	2	68%	47%	1.47
	2036	32,857	53,806	164%	5	8,578	21,863	255%	1	69%	47%	1.47
	2037	23,817	38,742	163%	4	5,863	15,284	261%	1	69%	47%	1.47
	2038	16,909	27,267	161%	2	3,912	10,411	266%	1	69%	47%	1.47
	2039	11,768	18,783	160%	2	2,546	6,902	271%	0	69%	47%	1.47
	2040	8,023	12,629	157%	1	1,614	4,448	275%	0	69%	47%	1.47
	2041	5,354	8,287	155%	1	996	2,784	279%	0	69%	47%	1.47
	2042	3,497	5,311	152%	0	598	1,691	283%	0	69%	47%	1.47
	2043	2,235	3,327	149%	0	348	998	286%	0	69%	47%	1.47
	2044	1,400	2,048	146%	0	197	571	290%	0	69%	47%	1.47
	2045	860	1,237	144%	0	109	318	293%	0	69%	47%	1.47
	2046	519	736	142%	0	58	173	296%	0	69%	47%	1.47
	2047	308	431	140%	0	31	91	299%	0	69%	47%	1.47
	2048	181	252	139%	0	16	48	302%	0	69%	47%	1.47
	2049	106	148	140%	0	8	24	304%	0	69%	47%	1.47
	2050	61	86	141%	0	4	12	307%	0	69%	47%	1.47
	2051	35	50	142%	0	2	6	310%	0	69%	47%	1.47
	2052	20	29	143%	0	1	3	310%	0	69%	47%	1.47
	2053	11	16	141%	0	1	2	308%	0	69%	47%	1.47
	2054	6	8	134%	0	0	1	300%	0	69%	47%	1.47
	2055	3	4	126%	0	0	0	280%	0	69%	47%	1.47
	2056	2	2	122%	0	0	0	247%	0	69%	47%	1.47
	2057	1	1	92%	0	0	0	193%	0	69%	47%	1.47
	2058	0	0	41%	0	0	0	125%	0	69%	47%	1.47
	2059	0	-	0%	0	0	-	0%	0	69%	47%	1.47
	2060	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2061	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2062	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2063	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2064	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2065	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2066	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2067	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2068	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2069	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2070	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2071	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2072	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2073	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2074	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2075	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2076	-	-	0%	0	-	-	0%	0	69%	47%	1.47
		with no interest				with no interest						
History		4,298,276	1,456,709	34%	720	3,752,527	844,029	22%	613			
Future		5,567,591	6,555,312	118%	871	3,263,798	3,355,753	103%	491			
Lifetime		9,865,866	8,012,021	81%	1,591	7,016,325	4,199,782	60%	1,104			
		with 4.5% interest				with 5.25% interest						
History		5,050,830	1,635,600	32%		4,559,136	977,700	21%				
Future		4,279,321	4,790,286	112%		2,550,440	2,358,373	92%				
Lifetime		9,330,151	6,425,886	69%		7,109,576	3,336,073	47%				

Attachment 12-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Issue Ages 75+

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,719	-	0%	7	6,978	385	6%	7	0%	6%	0.00
	2008	131,270	-	0%	32	137,604	8,980	7%	29	0%	6%	0.00
	2009	269,363	-	0%	44	258,591	23,427	9%	39	0%	8%	0.00
	2010	311,213	-	0%	51	285,701	37,135	13%	45	0%	10%	0.00
	2011	412,921	-	0%	76	367,681	57,455	16%	65	0%	12%	0.00
	2012	542,178	210,230	39%	97	470,163	85,309	18%	83	12%	14%	0.86
	2013	664,269	473,789	71%	110	581,998	118,682	20%	98	27%	15%	1.79
	2014	694,148	161,017	23%	107	599,004	147,799	25%	90	27%	17%	1.54
	2015	654,747	469,176	72%	99	545,193	171,967	32%	83	34%	19%	1.75
	2016	612,447	142,497	23%	97	499,614	192,889	39%	76	32%	21%	1.51
Projected Future Experience (60 Years)	2017	589,579	424,669	72%	92	455,953	209,641	46%	69	36%	24%	1.54
	2018	555,559	457,315	82%	87	413,632	231,010	56%	62	40%	26%	1.56
	2019	521,741	479,182	92%	81	372,480	247,594	66%	56	44%	28%	1.56
	2020	487,690	491,232	101%	76	332,715	253,405	76%	50	47%	30%	1.55
	2021	452,919	494,322	109%	71	293,389	258,157	88%	44	50%	33%	1.55
	2022	417,037	489,070	117%	65	254,550	261,034	103%	38	53%	35%	1.53
	2023	375,983	474,713	126%	60	215,778	260,701	121%	33	56%	37%	1.52
	2024	340,076	450,549	132%	54	180,839	250,013	138%	28	58%	39%	1.51
	2025	304,298	422,513	139%	48	153,010	230,687	151%	24	60%	40%	1.49
	2026	269,140	389,045	145%	43	127,794	208,196	163%	20	62%	42%	1.48
	2027	235,089	352,778	150%	37	105,269	184,351	175%	16	63%	43%	1.48
	2028	202,600	313,353	155%	32	85,457	159,750	187%	10	65%	44%	1.47
	2029	172,091	272,659	158%	27	68,314	135,286	198%	13	66%	45%	1.47
	2030	143,891	231,184	161%	23	53,730	111,846	208%	8	66%	45%	1.47
	2031	118,269	191,028	162%	18	41,542	90,297	217%	6	67%	46%	1.47
	2032	95,404	155,514	163%	15	31,543	71,240	226%	5	68%	46%	1.47
	2033	75,462	123,905	164%	12	23,498	54,982	234%	3	68%	46%	1.47
	2034	58,466	96,209	165%	9	17,157	41,446	242%	2	68%	47%	1.47
	2035	44,322	72,871	164%	7	12,266	30,484	249%	2	68%	47%	1.47
	2036	32,857	53,806	164%	5	8,578	21,863	255%	1	69%	47%	1.47
	2037	23,817	38,742	163%	4	5,863	15,284	261%	1	69%	47%	1.47
	2038	16,909	27,267	161%	2	3,912	10,411	266%	1	69%	47%	1.47
	2039	11,768	18,783	160%	2	2,546	6,902	271%	0	69%	47%	1.47
	2040	8,023	12,629	157%	1	1,614	4,448	275%	0	69%	47%	1.47
	2041	5,354	8,287	155%	1	996	2,784	279%	0	69%	47%	1.47
	2042	3,497	5,311	152%	0	598	1,691	283%	0	69%	47%	1.47
	2043	2,235	3,327	149%	0	348	998	286%	0	69%	47%	1.47
	2044	1,400	2,048	146%	0	197	571	290%	0	69%	47%	1.47
	2045	860	1,237	144%	0	109	318	293%	0	69%	47%	1.47
	2046	519	736	142%	0	58	173	296%	0	69%	47%	1.47
	2047	308	431	140%	0	31	91	299%	0	69%	47%	1.47
	2048	181	252	139%	0	16	48	302%	0	69%	47%	1.47
	2049	106	148	140%	0	8	24	304%	0	69%	47%	1.47
	2050	61	86	141%	0	4	12	307%	0	69%	47%	1.47
	2051	35	50	142%	0	2	6	310%	0	69%	47%	1.47
	2052	20	29	143%	0	1	3	310%	0	69%	47%	1.47
	2053	11	16	141%	0	1	2	308%	0	69%	47%	1.47
	2054	6	8	134%	0	0	1	300%	0	69%	47%	1.47
	2055	3	4	126%	0	0	0	280%	0	69%	47%	1.47
	2056	2	2	122%	0	0	0	247%	0	69%	47%	1.47
	2057	1	1	92%	0	0	0	193%	0	69%	47%	1.47
	2058	0	0	41%	0	0	0	125%	0	69%	47%	1.47
	2059	0	-	0%	0	0	-	0%	0	69%	47%	1.47
	2060	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2061	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2062	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2063	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2064	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2065	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2066	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2067	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2068	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2069	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2070	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2071	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2072	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2073	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2074	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2075	-	-	0%	0	-	-	0%	0	69%	47%	1.47
	2076	-	-	0%	0	-	-	0%	0	69%	47%	1.47
		with no interest				with no interest						
History		4,298,276	1,456,709	34%	720	3,752,527	844,029	22%	613			
Future		5,567,591	6,555,312	118%	871	3,263,798	3,355,753	103%	491			
Lifetime		9,865,866	8,012,021	81%	1,591	7,016,325	4,199,782	60%	1,104			
		with 4.5% interest				with 5.25% interest						
History		5,050,830	1,635,600	32%		4,559,136	977,700	21%				
Future		4,279,321	4,790,286	112%		2,550,440	2,358,373	92%				
Lifetime		9,330,151	6,425,886	69%		7,109,576	3,336,073	47%				

Attachment 13
MedAmerica Insurance Company
Simplicity ii Individual Rate Increase Filings and Approvals as of 1/10/18

Jurisdiction	12/31/16 Annualized Premium	12/31/16 Policies In Force	Prior Filing				Follow-Up Filing					Average Cumulative Increase Implemented ^[3]
			Average Requested Increase ^[1]	Filing Status	Disposition Date	Average Amount Implemented	Average Requested Increase	Filing Status ^[4]	Date Submitted	Disposition Date	Average Amount Implemented	
AK ^[5]	\$21,227	9	24.7%	Fully Approved	11/17/2015	24.7%	NA	No Follow-up	NA			24.7%
AL	\$349,909	174	26.4%	Fully Approved	2/3/2016	26.4%	NA	No Follow-up	NA			26.4%
AR	\$89,127	70	25.2%	Disapproved	10/2/2015	0.0%	25.2%	Disapproved	11/1/2017	11/21/2017	0.0%	0.0%
AZ	\$639,150	176	24.2%	Fully Approved	7/29/2015	24.2%	NA	No Follow-up	NA			24.2%
CO	\$865,790	338	25.9%	Fully Approved	7/31/2015	25.9%	NA	No Follow-up	NA			25.9%
CT	\$557,162	216	24.7%	Partially Approved	11/14/2016	10.0%	13.4%	Fully Approved	4/17/2017	8/25/2017	13.4%	24.7%
DC	\$2,657,849	913	25.4%	Fully Approved	8/21/2015	25.4%	NA	No Follow-up	NA			25.4%
DE	\$15,620	10	25.3%	Fully Approved	11/18/2015	25.3%	NA	No Follow-up	NA			25.3%
FL	\$2,213,377	1,074	24.9%	Disapproved	4/25/2016	0.0%	24.9%	Fully Approved	3/2/2017	10/11/2017	24.9%	24.9%
GA	\$581,161	277	26.9%	Partially Approved	7/28/2015	8.0%	17.6%	Partially Approved	3/21/2017	5/22/2017	12.0%	21.0%
HI	\$337,882	237	23.4%	Fully Approved	1/9/2018	23.4%	NA	No Follow-up	NA			23.4%
IA	\$395,709	179	22.3%	Partially Approved	9/3/2015	16.2%	5.3%	Fully Approved	3/22/2017	5/12/2017	5.3%	22.3%
ID	\$77,366	57	25.6%	Partially Approved	12/18/2015	19.7%	4.8%	Disapproved	3/30/2017			19.7%
IL	\$1,187,917	548	24.5%	Fully Approved	2/5/2016	24.5%	NA	No Follow-up	NA			24.5%
IN	\$238,373	84	25.1%	Disapproved	10/9/2015	0.0%	25.1%	Not Yet Filed	NA			0.0%
KS	\$491,798	468	24.4%	Fully Approved	7/24/2015	24.4%	NA	No Follow-up	NA			24.4%
KY	\$305,462	256	25.3%	Fully Approved	10/14/2015	25.3%	NA	No Follow-up	NA			25.3%
LA	\$354,276	375	25.5%	Partially Approved	1/5/2016	10.0%	14.2%	Fully Approved	3/24/2017	8/4/2017	14.2%	25.6%
MA	\$774,578	428	26.1%	Pending			NA	TBD	NA			0.0%
MD ^[6]	\$351,087	154	15.0%	Partially Approved	12/30/2015	15.0%	8.7%	Partially Approved	3/30/2017	1/3/2018	4.3%	19.9%
ME	\$77,941	68	25.4%	Partially Approved	4/15/2016	13.6%	10.4%	Fully Approved	4/17/2017	6/14/2017	10.4%	25.4%
MI	\$690,625	254	23.2%	Fully Approved	6/29/2015	23.2%	NA	No Follow-up	NA			23.2%
MN	\$1,562,849	696	24.8%	Partially Approved	5/16/2016	14.5%	9.0%	Pending	NA			14.5%
MS	\$325,685	242	26.3%	Partially Approved	1/11/2016	23.4%	2.2%	Fully Approved	4/5/2017	8/2/2017	2.2%	26.2%
MT	\$159,855	78	25.0%	Withdrawn	11/20/2015	0.0%	25.0%	Not Yet Filed	NA			0.0%
NC	\$510,023	285	24.1%	Fully Approved	10/20/2015	24.1%	NA	No Follow-up	NA			24.1%
ND	\$1,974,598	950	25.8%	Partially Approved	8/11/2015	14.7%	9.7%	Fully Approved	3/20/2017	5/5/2017	9.7%	25.8%
NE	\$456,333	339	26.8%	Partially Approved	5/19/2016	13.4%	13.4%	Pending	9/5/2017			13.4%
NH	\$100,390	50	25.2%	Fully Approved	9/11/2015	25.2%	NA	No Follow-up	NA			25.2%
NM	\$87,338	60	23.5%	Disapproved	12/10/2015	0.0%	23.5%	Approved	10/30/2017	1/10/2018		5.0%
NV	\$169,379	61	21.1%	Partially Approved	9/18/2015	10.5%	10.7%	Pending	10/26/2017			10.5%
NY	\$7,411,225	2,696	24.2%	Partially Approved	10/4/2017	20.1%	NA	Not Yet Filed	NA			20.1%
OH	\$622,427	227	22.9%	Partially Approved	2/11/2016	14.1%	7.7%	Fully Approved	3/31/2017	4/26/2017	7.7%	22.8%
OK	\$222,267	122	26.5%	Partially Approved	1/27/2016	10.0%	15.0%	Withdrawn	4/4/2017			10.0%
OR	\$292,914	105	22.4%	Fully Approved	11/20/2015	22.4%	NA	No Follow-up	NA			22.4%
PA	\$1,390,288	614	25.3%	Partially Approved	9/1/2015	14.6%	9.4%	Fully Approved	3/10/2017	6/14/2017	9.4%	25.3%
RI	\$79,192	50	25.7%	Pending			NA	TBD	NA			0.0%
SC	\$447,569	252	24.7%	Partially Approved	10/12/2015	18.9%	4.5%	Fully Approved	4/3/2017	5/18/2017	4.5%	24.3%
SD	\$496,685	264	26.8%	Fully Approved	8/31/2015	26.8%	NA	No Follow-up	NA			26.8%
TN	\$1,292,204	660	26.4%	Fully Approved	10/5/2015	26.4%	NA	No Follow-up	NA			26.4%
TX	\$2,312,062	1,044	24.9%	Fully Approved	7/22/2015	24.9%	NA	No Follow-up	NA			24.9%
UT	\$122,346	98	27.1%	Fully Approved	10/1/2015	27.1%	NA	No Follow-up	NA			27.1%
VA	\$787,193	376	24.5%	Disapproved	8/8/2016	0.0%	24.3%	Pending	9/15/2017			0.0%
VT	\$69,304	25	23.8%	Pending			NA	TBD	NA			0.0%
WA	\$560,251	203	23.2%	Fully Approved	7/10/2015	23.2%	NA	No Follow-up	NA			23.2%
WI	\$740,770	462	27.2%	Fully Approved	10/19/2015	27.2%	NA	No Follow-up	NA			27.2%
WV	\$18,488	11	24.3%	Fully Approved	2/29/2016	24.3%	NA	No Follow-up	NA			24.3%
WY	\$28,541	15	25.4%	Fully Approved	2/5/2016	25.4%	NA	No Follow-up	NA			25.4%

[1] The same increase is being requested in all jurisdictions except where limited by regulatory restrictions. The increases range from 0 to 33%. The average rate increase in each jurisdiction represents the average request across all ages in that jurisdiction.

[2] Approved is used as a generic term to indicate that a rate increase has been approved, accepted, filed for use, etc.

[3] Current average rate increase based on distribution as of December 31, 2016

[4] "TBD" is used in jurisdictions where the initial filing is still pending

[5] Alaska does not require Long-Term rates to be filed before use.

[6] Rate increase is limited by regulatory restrictions



January 10, 2018

Bob Grissom
Virginia Bureau of Insurance (Bureau)
Tyler Building, 1300 E. Main Street
Richmond, Virginia 23219

Via *SERFF*

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking # TRIP-131197689
Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA

Dear Mr. Grissom:

Thank you for reviewing this filing. This letter is in response to your letter dated October 1, 2017 regarding the above- referenced filing. The remainder of this letter provides additional information requested. The requests are restated in *italics* for reference.

1. *Since the policyholder notification letter is required to be filed for review it should be included under the "Form Schedule" section.*

The policyholder notification letter and associated documents are now included under the "Form Schedule" section.

2. *Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.*

The policyholder notification letter and the Contingent Non-Forfeiture Election Form are submitted with appropriate form numbers.

3. *If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?*

Policyholders may request the Contingent Non-Forfeiture Benefit, or other available benefit reduction options, at the time their premium is no longer being waived.

4. *Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.*

The company will provide at least 75 days notice to policyholders prior to implementation of the premium rate schedule increase.

5. *The policyholder notification letter states that "The reason for this premium rate increase is due to a combination of higher persistency, higher morbidity, and lower interest than expected in pricing." What exactly is the relevance of the stated factors as the reason for the rate increase and how (or why) does this impact the policyholders?*

The policyholder notification letter has been revised to provide a simple explanation to the consumer.

6. *Is the Contingent Non-Forfeiture Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?*

The Contingent Non-Forfeiture Benefit Election Form is a separate form that is mailed along with the policyholder notification letter. It now has its own form number. When a policyholder elects the Contingent Non-Forfeiture Benefit, or elects another benefit reduction available under the policy, they will receive a revised Summary of Benefits page to become part of the policy.

7. *Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.*

Yes, the policyholder will receive a new Summary of Benefits amendment, Form Number 238SUMMARY-1216, approved 10/19/2017, SERFF Number MEAM-131057979. Enclosed is a copy of the form.

8. *Although the policyholder notification letter includes an explanation of the potential for future premium rate revisions as required by 14VAC5-200-75 A 2, it does not state the policyholder's options in the event of a premium rate revision. Please revise the form accordingly.*

The policyholder notification letter has been revised to state that the company will offer similar options in the event of future rate increases.

9. *Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit*

A statement of variability for these forms has been included under the Forms Schedule.

Election Form

10. *Pursuant to 14VAC5-200-75 A 4 b, please include a statement in the form regarding the policyholder's right to a revised premium rate or rate schedule if the premium rate or rate schedule is changed.*

The Summary of Benefits provides a policyholder's revised premium rate.

11. *Pursuant to 14VAC5-200-75 D 2 C, the form is required to include a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections, if applicable. Please advise if applicable; if so, please revise the policyholder notification letter accordingly.*

Some Simplicity ii policyholders may qualify for partnership status. The appropriate disclosure has been added to both the policyholder notification letter and the Contingent Non-Forfeiture Benefit Election Form.

12. *Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable.*

A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

A Certificate of Compliance for the policyholder notification letter and the Contingent Non-Forfeiture Benefit Election Form has been included under the Forms Schedule.

13. *Prior to resubmitting, the company may wish to review the requirements of 14VAC5-200-75 D and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.*

The company has reviewed the requirements of the cited regulations and believes it has met all applicable requirements.



Mr. Bob Grissom
January 10, 2018

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: tmoltumyr@tri-plus.net.

Respectfully,

A handwritten signature in black ink, appearing to read "TM", is written over a faint, light blue rectangular background.

Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial

Enclosures



[DATE]

[INSURED NAME]

Re: ACCOUNT#: [XX]

[INSURED ADDRESS – LINE 1]

[INSURED ADDRESS – LINE 2]

[INSURED ADDRESS – CITY, STATE, ZIP]

**AMENDMENT
SUMMARY OF BENEFITS**

PRODUCT NAME: [XX]

FORM ID #: [XX]

ORIGINAL EFFECTIVE DATE: [XX]

EFFECTIVE DATE OF CHANGE: [XX]

ISSUE AGE: [XX]

DATE OF BIRTH: [Month Day, Year]

PREMIUM PAYMENT TERM: [XX]

BENEFITS SELECTED:

ORIGINAL / CURRENT

[NURSING HOME DAILY BENEFIT AMOUNT/FACILITY MAXIMUM MONTHLY BENFIT]

[HOME CARE DAILY BENEFIT AMOUNT/COMMUNITY MAXIMUM MONTHLY BENFIT]

[BENEFIT DURATION]: [XX]

[WAITING/ELIMINATION PERIOD]: [XX]

[INFLATION PROTECTION]: [XX]

[BILLING FREQUENCY]: [XX]

[CYCLE RATE]: [XX]

[RIDERS SELECTED]: [XX]

This Amendment is a part of Your Policy and is subject to all of its terms and conditions.



October 15, 2018

Bill Dismore
Virginia Bureau of Insurance (Bureau)
Tyler Building, 1300 E. Main Street
Richmond, Virginia 23219

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking # TRIP-131197689
Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA

Dear Mr. Dismore:

Thank you for reviewing this filing. This letter is in response to your letter dated October 3, 2018 regarding the above- referenced filing. The remainder of this letter provides additional information requested. The requests are restated in italics for reference.

1. *Please provide a copy of the original actuarial memorandum, including original pricing assumptions, original anticipated loss ratio, and mix of business.*

Enclosed with this response is the original actuarial memorandum, which includes the original pricing assumptions. The original pricing assumptions are also provided in more detail in Exhibit VI in the actuarial memorandum to this filing. Attachment 1 provides the model office illustration submitted with the original filing based on the anticipated mix of business, discounted at 4.0%, the maximum valuation interest rate at the time of the filing. Attachment 2 provides the anticipated mix of business for the referenced policy form.

2. *Please provide a certification by a qualified actuary as required by 14VAC5-200-153.B.2.*

Paragraphs 2 and 3 in Section 21 of the Actuarial Memorandum dated September 19, 2017, and signed by a qualified actuary, satisfy the requirements of 14VAC5-200-153.B.2.

3. *For all projections requested in the next question, the baseline should comply with the following:*

- a. *Any limited-pay policies that have reached paid-up status should be removed, both from historical experience and future projections.*
- b. *Do not include shock lapses, benefit reductions, CBUL, or adverse selection.*
- c. *Premiums should be at the Virginia rate level for both historical and projected future.*
- d. *Please use the appropriate average maximum valuation interest rate for accumulation and discounting of this block (issued 2007 to 2014) as specified in 14VAC5-200-153.C.4.*

The baseline projections provided in item 4a below comply with items a, b, c, and d above. Please note that no limited-pay policies have reached paid-up status as of the projection date.

4. *Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, separately for policies with/without inflation protection, please provide (in Excel format) the following projections on a nationwide basis:*

a. *current assumptions and current rates*

Attachment 4-a provides the baseline projections on a nationwide basis using historical incurred claims and inforce, and projected experience using current assumptions. Both historical and projected future premiums are at the Virginia rate level. As indicated in item 3 above, no limited-pay policies have reached paid-up status. The projections do not include shock lapses, benefit reductions, CBUL, or adverse selection. Calendar year premium and claims are discounted at the maximum valuation interest from 2007 through 2014 (which varies from 3.5% to 4.0%) when the policy was issued and at the average maximum valuation interest rate (3.9%) for calendar years 2015 through 2076.

Projections are provided for all policies, and separately for policies with/without inflation for items 4a through 4h.

b. *current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)*

Attachment 4-b provides the same information at Attachment 4-a above, except using actual premiums after the approved rate increases implemented nationwide and shock lapses/CBUL associated with the nationwide approved increases.

c. *current assumptions and current rates, including paid-up policies (if any)*

Attachment 4-c provides the same information as Attachment 4-b, as no limited-pay policies have reached paid-up status.

d. *current assumptions with the proposed rate increase*

Attachment 4-d provides projections after the full requested increase. The projections include premium and benefit reductions due to CBUL/shock lapses. No morbidity increase for adverse selection and no reduced benefit options are assumed.

e. *current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)*

Attachment 4-e provides projections after the full requested increase with no shock lapses, benefit reductions, CBUL, or adverse selection.

f. *current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception*

Attachment 4-f provides projections which restate premiums as if the proposed rate schedule had been in effect since inception.

g. *original assumptions and original premiums from inception*

Attachment 4-g provides projections which were developed on a seriatim basis from issue using the original pricing assumptions, the actual mix of policies sold, and original premiums from inception.

h. *actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.*

Attachment 4-h provides actual historical claim and exposure experience through 2016, with projected experience from 2017 through 2076 developed using original pricing assumptions, with all premiums at the original premium scale from inception.

Projections a-h can be separate tabs or combined into separate columns on the same exhibit.

The projections are provided in an Excel spreadsheet with separate tabs for each attachment.

5. *For the subsets of the business split by with/without inflation protection, please provide the active life reserves balance as of the projection date on a nationwide basis.*

Table 1 below provides the active life reserves balance for policies with and without inflation protection as of December 31, 2016 on a nationwide basis.

Table 1
Simplicity ii
Active Life Reserve Balance as of December 31, 2016

Inflation Protection	ALR at December 31, 2016
Without Inflation Protection	26,808,205
With Inflation Protection	103,120,217
Total	129,928,422

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (224) 217-9037 or by e-mail at: tmoltumyr@triplusservices.com.

Respectfully,



Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial

Attachments
Enclosures

MedAmerica Insurance Company
Actuarial Memorandum

Long Term Care Policy Forms-Product Series Simplicityⁱⁱ SM
Tax Qualified Policy Series SPL2-336-VA

PRODUCT OR RIDER

FORM NUMBER

Long Term Care Policy	SPL2-336-VA
Compound – 2 X Maximum Rider	S2-CMP2X-VA
Compound – No Maximum Rider	S2-CMP-VA
Simple Benefit Increase Rider	S2-SBIR-VA
Restoration of Benefits Rider	S2-ROBR-VA
Return of Premium Rider	S2-ROPR-VA
Full Return of Premium Rider	S2-FROPR-VA
Shortened Benefit Period Rider	S2-SBPR-VA
Shared Care Rider	S2-SCR-VA
Survivor Rider	S2-SVR-VA
Shared Waiver Rider	S2-SWR-VA
Community Only Rider	S2-COMMR-VA
Facility Only Rider	S2-FACR-VA

Policy Series SPL2-336-VA

This is an individual policy that pays benefits to the insured on a monthly basis. It is intended to be a Qualified Long Term Care Insurance Contract under the Federal Internal Revenue Code. It is available to Issue ages 18 through 85, based on age last birthday. Not all benefit options are available to every issue age. As used in this memorandum, a care partner is any policyholder who is a spouse or domestic partner.

I. STANDARD POLICY BENEFITS

Facility Benefit. The Facility Monthly Benefit is paid each month that an eligible policyholder lives in a Qualified Facility or is receiving care under a Hospice Care Program. A Qualified Facility is a state or federally licensed, accredited or certified institution, including a nursing home, hospital-based long term care unit, Alzheimer's or Hospice Facility that:

- Provides 24-hour-a-day nursing care under the supervision of a registered nurse (R.N.) or a physician; and
- Maintains a daily medical record of each patient; and
- Provides skilled care, intermediate care and custodial care

Community Benefit. Benefits for eligible policyholders not living in a Qualified Facility or Hospice Care Program are payable at the Community Monthly Benefit. There are two

MedAmerica Insurance Company

Actuarial Memorandum

Long Term Care Policy Forms-Product Series Simplicityⁱⁱ SM
Tax Qualified Policy Series SPL2-336-VA

options the policyholder may select at the time of issue. The options consist of 75% or 100% of the Facility Monthly Benefit.

Benefit Eligibility. To be eligible for benefits, a licensed health care practitioner must conduct an assessment of need for care and must determine that the required eligibility criteria have been met. These criteria consist of either:

- Requiring substantial assistance from another person to perform at least two of the Activities of Daily Living (Bathing, Dressing, Eating, Toileting, Transferring, or Continence) for a period expected to last at least 90 days, or
- Requiring substantial supervision due to Cognitive Impairment.

Certification must be received from a licensed health care practitioner at least every twelve (12) months that eligibility requirements are met.

Elimination Period. The elimination period for this contract is selected by the policyholder. Elimination Period options consist of 30, 60, 90, or 180 calendar days after benefit eligibility has been verified. The Elimination Period will be applied only once during the life of the policy. Days do not need to be consecutive.

There is no Elimination Period for Hospice Programs.

Benefit Payable. The benefit payable is the contract specified monthly cash benefit. This monthly cash benefit is selected by the policyholder at issue and ranges from \$1500 to \$16,000 per month.

The lifetime maximum is also selected by the policyholder at issue. The lifetime maximum is stated in terms of a Cash Benefit Account in dollars. The coverage options consist of initial Cash benefit accounts of \$100,000, \$200,000, \$300,000, \$500,000, and \$1,000,000. Not all monthly maximums are available for each Cash Benefit Account.

Premium Waiver. Premium payments, on a monthly basis, will be waived on the first day after satisfaction of the elimination period. Premiums will resume when the policyholder is no longer eligible for benefits.

II. OPTIONAL RIDERS

Inflation Protection. There are four (4) inflation protection options that increase the monthly maximum and Cash Benefit Account amounts in renewal years. For each inflation option, the Cash Benefit Account is reduced by benefits paid since the last inflation increase.

The first is a Simple Benefit Increase Rider, where the monthly maximum benefit amount is increased by 5% of the original benefit each renewal year for as long as the policy is in

MedAmerica Insurance Company

Actuarial Memorandum

Long Term Care Policy Forms-Product Series Simplicityⁱⁱ SM
Tax Qualified Policy Series SPL2-336-VA

force. The Cash Benefit Account is also increased by the same proportion as the increase in the Monthly Benefit.

The Compound – No Maximum Rider provides that the monthly maximum benefit amount and Cash Benefit Account are increased by either 3% or 5% of the previous year's amount each renewal year for as long as the policy is in force. The choice of 3% or 5% is made by the Policyholder at the time of application.

The Compound – 2X Maximum Rider provides that the monthly maximum benefit amount and Cash Benefit Account are increased by 5% of the previous year's amounts, but limits the increase to two (2) times the original benefit purchase.

Shortened Benefit Period Rider. This is an optional benefit where, if premiums have been paid for at least three (3) years, benefits will be available even if coverage ends due to nonpayment of premiums or cancellation of the policy. The policy will be in paid up status with no future premiums being required. The same benefits will be payable, except the lifetime maximum benefit will be the greater of:

- 100% of the sum of all premiums paid, including premiums paid before any change in benefits; or
- 30 times the maximum daily benefit in effect immediately prior to the date coverage ends. This is equivalent to the monthly benefit.

The sum of benefits paid will never exceed the lifetime maximum benefit that would have applied if coverage had remained in premium paying status.

Shared Care Rider. This rider provides for care partners, which individually purchased policies with identical benefits, to have available a combined lifetime benefit maximum for use by either individual.

The first care partner to access benefits under the policy may use benefits under the second care partner's policy once the benefits under the original policy are exhausted. In this instance the benefits available under the second care partner's policy will be decreased by the amount used by the first care partner. In no event will the Shared Care Rider result in either policyholder's benefit account being reduced below that amount which is necessary to ensure a minimum benefit period of 24 months.

Both policies and riders must remain in force for the provisions to be in effect. However, if one care partner dies, the other care partner may retain the benefits of the rider by paying only his/her policy and rider premium. In the event of death, the surviving care partner's lifetime benefits account will be increased by any unused benefits from the deceased care partner's policy.

MedAmerica Insurance Company

Actuarial Memorandum

Long Term Care Policy Forms-Product Series Simplicityⁱⁱ SM
Tax Qualified Policy Series SPL2-336-VA

In the case of dissolution of the relationship or lapse of a policy, either care partner may maintain his or her policy without the rider.

Return of Premium Riders. There are two return of premium options. Under the Return of Premium Rider, upon the death of the insured, all premiums paid less any benefits paid will be refunded. The amount of the refund is determined by calculating the total sum of premiums paid and reducing that amount by (A) and (B):

(A) = Any premiums which were subsequently waived and any unearned premiums refunded at death.

(B) = Total benefits paid or payable.

This rider is not available to issue ages over 75. Under the Full Return of Premium Rider, all premiums paid will be refunded. This is reduced only by (A) above. This rider is not available to issue ages over 65.

Survivor Rider. Premium payment will no longer be required after both of the following events have occurred:

- The insured's policy and the insured's care partner's policy had both been in force for ten (10) consecutive years, and
- The insured's care partner is deceased.

Restoration of Benefits Rider. The lifetime benefit amount will be restored to the amount that would have applied if no benefits had been paid whenever a period of 180 consecutive days elapses in which:

- the insured was not eligible for or being paid for benefits, and
- the policy did not lapse and all premiums were paid, and
- the lifetime benefit amount had not been reached, and
- the policy is currently in force.

The restoration of benefits rider is not available in conjunction with the Shared Care rider.

Shared Waiver Rider. This rider waives the premium payments on a monthly basis, for the policyholder's care partner, if the policyholder is benefit eligible and has satisfied the elimination period. Premiums will resume for both insureds on the day after the policyholder is no longer eligible for benefits. This rider must terminate when one care partner dies or lapses. Both care partners' riders must remain in force.

Facility Only Rider. Under this rider, the policyholder is not entitled to benefits that would be payable under the Community Benefits section of the policy.

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Community Only Rider. Under this rider, the policyholder is not entitled to benefits that would be payable under the Facility Benefits section of the policy.

III. UNDERWRITING

All prospective individual insureds are subject to medical underwriting. Employer sponsored groups are eligible for reduced underwriting.

IV. RENEWABILITY

This policy is guaranteed renewable.

V. PREMIUM PAYMENT

There are three options for the term of premium payment:

- lifetime,
- 10 years,
- paid up at age 65 (not available to issue ages 56 and over),

Premiums are initially determined by the insured's age last birthday.

ISSUE AGES

This policy is individually issued to ages 18 through 85.

RISK CLASSIFICATIONS

Rates that follow this memorandum apply to married individuals when one care partner is insured. Rates for married couples and domestic partners when both care partners are insured are multiplied by a factor of 0.75, except for the Rates with the Shared Care rider (which are complete as shown). These rates are permanent unless one of the care partners voluntarily lapses in the first policy year. Rates for single applicants are multiplied by a factor of 1.25.

Based upon medical underwriting insureds will be further classified in one of two rate categories:

<u>Rate Group</u>	<u>Factors</u>
I	0.90
II	1.00

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DISCOUNTS

Employer Sponsored: Employer sponsored plans with 10 or more issued active employees are eligible for a 10% discount. The discount is funded by a reduction in commissions and lower underwriting and issue costs. In addition, married rates for employer sponsored plans will be a 30/70 blend of the married one (one married individual) insured and married two (both married individuals) insured premium rates.

Affiliation and Multi Life Discount: A discount of 10% may apply when there exists a close relationship among a small group of insureds. Examples include employer sponsored plans for groups with less than 10 employees and Partners in a limited partnership or key personnel in a closed corporation. The discount is funded by a reduction in commissions.

VI. AVERAGE ANNUAL PREMIUM

The expected average annual initial premium is \$4,766, based on an average monthly cash benefit of \$5,100.

VII. PRICING ASSUMPTIONS

The nursing home and home health care incidence rates and continuance tables were taken from the *Milliman Long Term Care Cost Guidelines (LTCCGs)*, adjusted for MedAmerica Insurance Company's experience relative to the *LTCCGs*. All values were adjusted to reflect the effects of the nature of the benefits, the elimination periods, policy maximums, and the eligibility standards.

Expenses

Underwriting and Issue \$250 per policy for issue ages less than 75
 \$350 per policy for issue ages 75 +

Average Field Compensation, including commissions and bonus programs:

<u>Age</u>	<u>Year 1</u>	<u>Years 2-10</u>	<u>Years 11+</u>
Less than 65	90%	15%	8%
65 and Older	80%	15%	8%

Commissions for limited pay options are reduced to levels that are approximately equivalent to the above Life Pay levels, on a present value basis.

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Marketing support	10% of first year premium, plus \$100
Claim Administrative Expense	4% of paid claims for products with automatic inflation protection and 8% for the no inflation option
General Office Expense	4% of premium for automatic inflation options 10% of premium for the no inflation option
Premium Tax	3% of premium for all policy years

Contingency and Risk Margins are set at levels that result in premiums that produce the Company's target return on allocated capital.

The annual premium rates for this product were developed by dividing (a) by (b), where (a) is the present value of future benefits and expenses and (b) is the present value of \$1 of premium rate per year. To calculate a present value, we used a discount rate of 5.25%. Actual premium rates vary slightly from this calculation, for convenience of presentation (e.g., rounding and/or smoothing of rider rate factors).

The present value of \$1 of premium rate is calculated over the premium payment period using the decrements of mortality and voluntary lapse rates. Mortality is based on the 1994 Group Annuitant Mortality Tables. Lapse rates are based on typical expectations of an individual policy block of business. The present value is reduced for the probability of waiver of premium.

Withdrawal rates reflect the risk of voluntary lapse. Lapse rates for the life pay plan by age are presented in the following table:

Duration	Age			
	<60	60	61	62
1	0.10	0.11	0.11	0.11
2	0.07	0.07	0.07	0.07
3	0.05	0.04	0.04	0.04
4	0.03	0.03	0.03	0.03
5	0.03	0.02	0.02	0.02
6+	0.02	0.02	0.02	0.02

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	Age			
Duration	63	64	65	66
1	0.11	0.11	0.12	0.12
2	0.07	0.07	0.07	0.07
3	0.04	0.04	0.03	0.03
4	0.03	0.03	0.02	0.02
5	0.02	0.02	0.02	0.02
6+	0.02	0.02	0.02	0.02
	Age			
Duration	67	68	69	70
1	0.12	0.12	0.12	0.12
2	0.07	0.07	0.07	0.06
3	0.03	0.03	0.03	0.03
4	0.02	0.02	0.02	0.02
5	0.02	0.02	0.02	0.02
6+	0.02	0.02	0.02	0.02
	Age			
Duration	71	72	73	74
1	0.12	0.12	0.12	0.12
2	0.06	0.06	0.06	0.06
3	0.03	0.03	0.03	0.03
4	0.02	0.02	0.02	0.02
5	0.02	0.02	0.02	0.02
6+	0.02	0.02	0.02	0.02
	Age			
Duration	75	76	77	78
1	0.12	0.12	0.12	0.12
2	0.04	0.04	0.04	0.04
3	0.03	0.03	0.03	0.03
4	0.02	0.02	0.02	0.02
5	0.02	0.02	0.02	0.02
6+	0.02	0.02	0.02	0.02
	Age			
Duration	79	80+		
1	0.12	0.12		
2	0.04	0.02		
3	0.03	0.02		
4	0.02	0.02		
5	0.02	0.02		
6+	0.02	0.02		

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For the 10-pay option, we assume a reduction of 50% of these lapse rates for durations 1 to 5, and 0% lapse thereafter. For the paid up at 65 option, we assumed a reduction of 50% for these lapse rates until age 60, and 0% thereafter.

Statutory reserves are held using the following standards: one-year preliminary term, 4% discount rate, 1994 Group Annuitant Mortality, and restricted lapse rates. Lapse rates are calculated as the lesser of 80% of the voluntary lapse rate used in pricing and 6% for year 1, the lesser of 80% of the voluntary lapse rate and 4% for years 2 through 4, and the lesser of 100% of the voluntary lapse rate used in pricing and 2% for years 5 and later. Sample reserve amounts for selected policies are presented in the following table.

Duration	Age 75, \$100,000 Benefit Account, 90 Day EP, Lifetime Payment Term, No Inflation, No Riders, \$3000 Monthly Benefit	Age 65, \$300,000 Benefit Account, 30 Day EP, Lifetime Payment Term, Compound Inflation, Nonforfeiture Rider, \$4500 Monthly Benefit
0	\$0.00	\$0.00
5	5,338.70	24,300.30
10	13,868.90	73,932.30
15	18,785.10	133,181.70
20	18,330.40	200,466.90
Premium:	\$3,927.50	\$9,809.70

Appendix A attached is a model office illustration which displays premiums, claims paid, change in claim reserve and change in active life reserve for the first 50 policy year durations.

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ACTUARIAL CERTIFICATION

The initial premium rate schedule is expected to be sufficient to cover anticipated costs under moderately adverse experience, and the premium rate schedule is reasonably expected to be sustainable over the life of the form with no future premium increase anticipated.

The policy design and coverage provided, described above, have been reviewed and taken into consideration in the development of premium rates.

The underwriting and claims adjudication processes have been reviewed and taken into consideration in the development of premium rates.

Reserves held using statutory principles above for a 75 year old are 4% higher in year 10, and 1% higher in year 20 than a comparable reserve using pricing assumptions. The assumptions used for the calculation of reserves contain reasonable margins for adverse experience.

The net valuation premium for renewal years does not increase.

The difference between the gross premium and the net valuation premium for renewal years is sufficient to cover expected renewal expenses, in aggregate, using a 4.0% discount rate.

In aggregate, the premium rate schedule is not less than the premium rate schedule for an existing policy form also available from MedAmerica Insurance Company except for reasonable differences attributable to benefits.

The above demonstration was developed for the purpose of this rate filing, and may not be appropriate for other uses. I hereby certify that to the best of my knowledge and judgment, this rate filing is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.



Jonathan L. Shreve, F.S.A., M.A.A.A
Consulting Actuary

MedAmerica Insurance Company
Policy Form SPL2-336-VA et al.
Model Office Illustration

Attachment 1

<u>Duration</u>	<u>Policies In Force</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Chg in Clim Res</u>	<u>Incurred Claims</u>	<u>Chg in ALR</u>	<u>Annual Loss Ratio</u>
1	1000	4,764,507	13,366	75,739	89,105	-	1.9%
2	886	4,195,289	48,684	97,665	146,349	3,204,922	3.5%
3	820	3,879,365	97,330	110,332	207,662	2,839,791	5.4%
4	778	3,674,155	157,624	115,158	272,782	2,647,912	7.4%
5	748	3,519,302	224,880	128,121	353,001	2,579,892	10.0%
6	719	3,371,874	296,892	147,305	444,197	2,427,470	13.2%
7	695	3,238,383	375,460	148,728	524,188	2,364,809	16.2%
8	671	3,104,900	455,590	140,453	596,043	2,256,182	19.2%
9	646	2,971,804	532,920	126,548	659,468	2,151,967	22.2%
10	622	2,840,277	605,722	125,035	730,757	2,046,305	25.7%
11	598	2,709,582	698,123	251,217	949,340	1,599,076	35.0%
12	574	2,392,612	813,658	217,466	1,031,124	1,469,821	43.1%
13	549	2,265,427	927,110	195,156	1,122,266	1,329,750	49.5%
14	525	2,140,170	1,037,004	160,324	1,197,328	1,130,908	55.9%
15	501	1,930,637	1,136,736	168,678	1,305,414	967,967	67.6%
16	477	1,811,425	1,232,049	191,464	1,423,513	801,909	78.6%
17	453	1,694,879	1,332,557	183,829	1,516,386	657,368	89.5%
18	430	1,581,263	1,434,504	184,789	1,619,293	497,515	102.4%
19	407	1,470,966	1,535,321	165,963	1,701,284	351,577	115.7%
20	384	1,342,784	1,634,166	188,029	1,822,195	165,365	135.7%
21	361	1,240,204	1,740,682	214,020	1,954,702	(19,133)	157.6%
22	339	1,141,498	1,849,347	185,331	2,034,678	(158,115)	178.2%
23	317	1,046,842	1,952,346	172,316	2,124,662	(310,591)	203.0%
24	296	956,501	2,047,723	142,244	2,189,967	(427,208)	229.0%
25	275	862,360	2,135,132	162,007	2,297,139	(609,151)	266.4%
26	255	781,243	2,227,344	188,058	2,415,402	(778,667)	309.2%
27	236	704,763	2,317,479	136,617	2,454,096	(880,870)	348.2%
28	217	632,962	2,393,522	106,600	2,500,122	(994,218)	395.0%
29	200	565,917	2,453,788	62,437	2,516,225	(1,070,368)	444.6%
30	182	503,619	2,497,997	73,601	2,571,598	(1,194,358)	510.6%
31	166	446,143	2,540,871	91,805	2,632,676	(1,308,883)	590.1%
32	151	393,269	2,575,888	23,637	2,599,525	(1,342,950)	661.0%
33	136	344,867	2,589,699	(18,162)	2,571,537	(1,383,715)	745.7%
34	122	300,822	2,582,595	(65,545)	2,517,050	(1,396,160)	836.7%
35	110	257,252	2,555,260	(61,341)	2,493,919	(1,442,348)	969.4%
36	98	221,558	2,522,836	(48,584)	2,474,252	(1,474,619)	1116.8%
37	87	189,711	2,479,047	(127,525)	2,351,522	(1,418,438)	1239.5%
38	77	161,474	2,409,579	(175,775)	2,233,804	(1,369,359)	1383.4%
39	67	136,614	2,318,219	(211,850)	2,106,369	(1,309,994)	1541.8%
40	59	114,828	2,207,354	(212,267)	1,995,087	(1,267,786)	1737.5%
41	51	96,049	2,090,330	(201,672)	1,888,658	(1,214,663)	1966.3%
42	44	79,904	1,966,906	(254,359)	1,712,547	(1,101,565)	2143.3%
43	38	66,127	1,828,110	(277,927)	1,550,183	(1,000,313)	2344.3%
44	33	54,459	1,679,716	(284,488)	1,395,228	(897,380)	2562.0%
45	28	44,602	1,526,697	(265,312)	1,261,385	(824,843)	2828.1%
46	24	36,461	1,380,134	(235,996)	1,144,138	(747,139)	3138.0%
47	20	29,718	1,242,811	(241,748)	1,001,063	(649,069)	3368.5%
48	17	24,164	1,109,581	(233,397)	876,184	(566,905)	3626.0%
49	14	19,612	983,039	(216,689)	766,350	(496,904)	3907.6%
50	12	15,858	864,802	(189,967)	674,835	(443,205)	4255.5%
Present Value at 4.0%		45,938,607			28,128,167		61.2%

MEDAMERICA INSURANCE COMPANY**Policy Form – SPL2-336-VA et al****Projected Mix of Business****Attachment 2**

Issue Ages	Percent Distribution
<40	2%
40-44	3%
45-49	6%
50-54	17%
55-59	22%
60-64	20%
65-69	15%
70-74	10%
75+	5%

Elimination Period	Percent Distribution
30 days	30%
60 days	15%
90 days	50%
180 days	5%

Original Cash Benefit Account	Percent Distribution
\$100,000	15%
\$200,000	25%
\$300,000	30%
\$500,000	20%
\$1,000,000	10%

Nursing Home Monthly Benefit	Percent Distribution
\$1,500	5%
\$3,000	30%
\$4,500	15%
\$6,000	25%
\$7,500	10%
\$9,000	10%
\$12,000	5%
Inflation	Percent

MEDAMERICA INSURANCE COMPANY**Policy Form – SPL2-336-VA et al****Projected Mix of Business****Attachment 2**

Option	Distribution
None	30%
3% Compound No Max	5%
5% Compound No Max	25%
5% Compound 2X	20%
5% Simple	20%

Premium Payment Option	Percent Distribution
Lifetime	85%
10-Year	10%
To Age 65	5%

Coverage Type	Percent Distribution
Nursing Home Only	10%
Comprehensive	85%
Home Care Only	5%

Optional Riders	Percent Distribution
Restoration of Benefits	5%
Shared Care	15%
Survivorship	5%
SBP Non-Forfeiture	1%
Return of Premium	5%
Full Return of Premium	1%
Facility Only Rider	10%
Home Care Only Rider	5%

Attachment 4-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Premiums From Inception
All Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,765,073	3,982,240	11%	17,669	7%
	2016	32,865,209	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	31,726,519	3,111,736	10%	15,849	8%
	2018	30,378,856	3,693,863	12%	15,433	8%
	2019	29,169,475	4,315,813	15%	15,093	9%
	2020	28,128,579	4,981,212	18%	14,800	9%
	2021	26,857,255	5,693,626	21%	14,541	10%
	2022	25,561,484	6,509,735	25%	14,296	11%
	2023	23,587,462	7,423,921	31%	14,042	12%
	2024	21,663,364	8,431,638	39%	13,776	13%
	2025	20,989,854	9,574,240	46%	13,500	14%
	2026	20,349,451	10,878,537	53%	13,211	15%
	2027	19,665,076	12,374,296	63%	12,910	17%
	2028	18,971,001	13,996,709	74%	12,595	18%
	2029	18,283,436	15,718,532	86%	12,266	20%
	2030	17,574,330	17,521,721	100%	11,921	22%
	2031	16,841,884	19,417,077	115%	11,561	23%
	2032	16,091,068	21,566,238	134%	11,184	25%
	2033	15,326,021	23,813,596	155%	10,793	27%
	2034	14,536,633	26,100,439	180%	10,387	30%
	2035	13,742,063	28,438,589	207%	9,970	32%
	2036	12,941,941	30,793,881	238%	9,543	34%
	2037	12,141,848	33,059,277	272%	9,110	37%
	2038	11,349,166	35,260,993	311%	8,674	39%
	2039	10,571,437	37,376,219	354%	8,237	42%
	2040	9,807,231	39,374,364	401%	7,800	44%
	2041	9,067,103	41,119,673	454%	7,366	47%
	2042	8,349,165	42,563,135	510%	6,935	49%
	2043	7,658,105	43,716,861	571%	6,511	52%
	2044	6,991,728	44,537,759	637%	6,093	55%
	2045	6,359,770	44,955,288	707%	5,685	57%
	2046	5,760,757	44,968,596	781%	5,288	59%
	2047	5,195,855	44,670,034	860%	4,903	62%
	2048	4,666,406	43,992,739	943%	4,532	64%
	2049	4,173,075	43,000,384	1030%	4,177	66%
	2050	3,716,611	41,668,391	1121%	3,837	68%
	2051	3,296,535	40,120,205	1217%	3,515	70%
	2052	2,912,326	38,393,032	1318%	3,211	71%
	2053	2,563,460	36,503,213	1424%	2,925	73%
	2054	2,248,097	34,490,636	1534%	2,657	74%
	2055	1,964,631	32,500,980	1654%	2,408	75%
	2056	1,711,224	30,464,359	1780%	2,177	76%
	2057	1,485,860	28,424,543	1913%	1,963	77%
	2058	1,286,409	26,412,346	2053%	1,767	78%
	2059	1,110,690	24,438,058	2200%	1,586	79%
	2060	956,526	22,541,629	2357%	1,421	80%
	2061	821,789	20,729,897	2523%	1,271	80%
	2062	704,443	18,999,086	2697%	1,133	81%
	2063	602,562	17,399,613	2888%	1,009	81%
	2064	514,358	15,835,244	3079%	896	82%
	2065	438,184	14,393,536	3285%	793	82%
	2066	372,549	13,041,178	3501%	700	83%
	2067	316,106	11,768,750	3723%	617	83%
	2068	267,654	10,596,487	3959%	541	83%
	2069	226,129	9,494,441	4199%	473	83%
	2070	190,597	8,477,619	4448%	412	83%
	2071	160,240	7,534,411	4702%	358	84%
	2072	134,341	6,644,036	4946%	309	84%
	2073	112,280	5,827,471	5190%	265	84%
	2074	93,518	5,077,471	5429%	227	84%
	2075	77,591	4,386,499	5653%	193	84%
	2076	64,101	3,770,380	5882%	163	84%
with no interest						
History		195,978,516	14,549,901	7%	116,030	
Future		552,826,209	1,342,884,230	243%	379,806	
Lifetime		748,804,726	1,357,434,131	181%	495,836	
with maximum valuation interest						
History		221,996,797	15,968,306	7%		
Future		358,030,024	472,097,826	132%		
Lifetime		580,026,821	488,066,132	84%		

Attachment 4-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Premiums From Inception
Policies with Inflation Protection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,885,183	1,445,566	6%	10,655	4%
Projected Future Experience (60 Years)	2016	24,364,083	2,106,125	9%	10,357	5%
	2017	23,793,631	1,756,471	7%	10,066	5%
	2018	22,726,183	2,140,819	9%	9,805	5%
	2019	21,766,711	2,563,503	12%	9,590	6%
	2020	21,000,431	3,028,299	14%	9,405	7%
	2021	20,064,138	3,541,538	18%	9,244	7%
	2022	19,093,420	4,136,191	22%	9,094	8%
	2023	17,481,375	4,825,160	28%	8,939	9%
	2024	15,946,009	5,586,099	35%	8,777	10%
	2025	15,473,106	6,459,433	42%	8,608	11%
	2026	15,030,878	7,468,471	50%	8,430	13%
	2027	14,560,442	8,627,565	59%	8,245	14%
	2028	14,080,777	9,910,910	70%	8,051	15%
	2029	13,605,896	11,295,816	83%	7,848	17%
	2030	13,114,820	12,770,383	97%	7,634	19%
	2031	12,609,700	14,353,662	114%	7,410	21%
	2032	12,087,565	16,150,946	134%	7,174	23%
	2033	11,551,308	18,075,901	156%	6,928	25%
	2034	10,994,193	20,057,164	182%	6,673	27%
	2035	10,430,440	22,117,888	212%	6,408	30%
	2036	9,857,702	24,239,114	246%	6,136	32%
	2037	9,280,623	26,301,196	283%	5,858	35%
	2038	8,704,870	28,339,076	326%	5,578	38%
	2039	8,136,209	30,335,407	373%	5,295	41%
	2040	7,572,024	32,242,749	426%	5,012	44%
	2041	7,022,855	33,959,662	484%	4,728	47%
	2042	6,486,039	35,413,669	546%	4,447	50%
	2043	5,965,698	36,631,910	614%	4,168	53%
	2044	5,459,880	37,556,996	688%	3,894	56%
	2045	4,978,485	38,121,678	766%	3,624	58%
	2046	4,519,813	38,328,872	848%	3,362	61%
	2047	4,084,589	38,244,385	936%	3,107	64%
	2048	3,674,302	37,822,581	1029%	2,861	66%
	2049	3,290,226	37,104,608	1128%	2,626	69%
	2050	2,933,405	36,065,700	1229%	2,401	71%
	2051	2,603,803	34,821,732	1337%	2,188	73%
	2052	2,301,302	33,405,238	1452%	1,987	75%
	2053	2,025,737	31,827,361	1571%	1,799	77%
	2054	1,775,969	30,126,692	1696%	1,623	78%
	2055	1,550,956	28,431,701	1833%	1,460	80%
	2056	1,349,437	26,688,391	1978%	1,310	81%
	2057	1,169,972	24,927,402	2131%	1,172	82%
	2058	1,010,993	23,176,965	2292%	1,045	84%
	2059	870,861	21,455,543	2464%	930	85%
	2060	747,912	19,792,874	2646%	826	85%
	2061	640,504	18,202,720	2842%	731	86%
	2062	547,045	16,680,756	3049%	646	87%
	2063	466,021	15,274,544	3278%	569	87%
	2064	396,011	13,893,793	3508%	500	88%
	2065	335,703	12,618,532	3759%	438	88%
	2066	283,901	11,424,683	4024%	383	89%
	2067	239,518	10,296,813	4299%	333	89%
	2068	201,583	9,260,847	4594%	289	89%
	2069	169,231	8,288,280	4898%	250	90%
	2070	141,702	7,388,285	5214%	215	90%
	2071	118,325	6,556,960	5541%	185	90%
	2072	98,515	5,772,509	5860%	158	90%
	2073	81,761	5,053,858	6181%	134	90%
	2074	67,622	4,395,593	6500%	113	90%
	2075	55,717	3,789,211	6801%	95	91%
	2076	45,717	3,250,739	7111%	79	91%
with no interest						
History		138,375,871	6,675,392	5%	66,758	
Future		416,673,559	1,112,375,847	267%	240,881	
Lifetime		555,049,430	1,119,051,239	202%	307,639	
with maximum valuation interest						
History		156,448,920	7,240,287	5%		
Future		268,481,022	377,994,225	141%		
Lifetime		424,929,943	385,234,512	91%		

Attachment 4-a
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Premiums From Inception
Policies without Inflation Protection

		Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,879,891	2,536,675	26%	7,014	13%
	2016	8,501,126	1,294,768	15%	5,993	13%
Projected Future Experience (60 Years)	2017	7,932,888	1,355,264	17%	5,783	14%
	2018	7,652,673	1,553,044	20%	5,628	14%
	2019	7,402,764	1,752,311	24%	5,503	15%
	2020	7,128,148	1,952,912	27%	5,395	16%
	2021	6,793,117	2,152,088	32%	5,297	17%
	2022	6,468,064	2,373,544	37%	5,201	18%
	2023	6,106,087	2,598,761	43%	5,102	19%
	2024	5,717,354	2,845,539	50%	4,999	20%
	2025	5,516,748	3,114,807	56%	4,892	21%
	2026	5,318,573	3,410,066	64%	4,781	23%
	2027	5,104,635	3,746,731	73%	4,664	24%
	2028	4,890,224	4,085,799	84%	4,544	25%
	2029	4,677,540	4,422,716	95%	4,418	27%
	2030	4,459,510	4,751,338	107%	4,287	29%
	2031	4,232,184	5,063,415	120%	4,151	30%
	2032	4,003,502	5,415,292	135%	4,010	32%
	2033	3,774,713	5,737,694	152%	3,864	34%
	2034	3,542,440	6,043,274	171%	3,714	35%
	2035	3,311,624	6,320,702	191%	3,562	37%
	2036	3,084,239	6,554,766	213%	3,407	39%
	2037	2,861,225	6,758,081	236%	3,251	41%
	2038	2,644,296	6,921,917	262%	3,096	42%
	2039	2,435,228	7,040,812	289%	2,942	44%
	2040	2,235,208	7,131,615	319%	2,789	46%
	2041	2,044,248	7,160,010	350%	2,637	47%
	2042	1,863,127	7,149,466	384%	2,488	49%
	2043	1,692,407	7,084,951	419%	2,342	50%
	2044	1,531,849	6,980,763	456%	2,200	52%
	2045	1,381,284	6,833,610	495%	2,061	53%
	2046	1,240,944	6,639,724	535%	1,926	54%
	2047	1,111,266	6,425,649	578%	1,796	56%
	2048	992,105	6,170,158	622%	1,671	57%
	2049	882,849	5,895,776	668%	1,551	58%
	2050	783,206	5,602,691	715%	1,436	59%
	2051	692,732	5,298,473	765%	1,327	60%
	2052	611,023	4,987,794	816%	1,224	60%
	2053	537,723	4,675,852	870%	1,126	61%
	2054	472,128	4,363,944	924%	1,034	62%
	2055	413,675	4,069,278	984%	948	62%
	2056	361,787	3,775,968	1044%	867	63%
	2057	315,888	3,497,141	1107%	792	63%
	2058	275,416	3,235,381	1175%	721	64%
	2059	239,829	2,982,516	1244%	656	64%
	2060	208,613	2,748,755	1318%	595	64%
	2061	181,285	2,527,176	1394%	539	65%
	2062	157,398	2,318,330	1473%	488	65%
	2063	136,542	2,125,070	1556%	440	65%
	2064	118,347	1,941,451	1640%	396	65%
	2065	102,481	1,775,004	1732%	355	65%
	2066	88,649	1,616,495	1823%	318	66%
	2067	76,588	1,471,937	1922%	283	66%
	2068	66,071	1,335,640	2022%	252	66%
	2069	56,898	1,206,161	2120%	223	66%
	2070	48,896	1,089,334	2228%	197	66%
	2071	41,915	977,451	2332%	173	66%
	2072	35,826	871,526	2433%	151	66%
	2073	30,518	773,613	2535%	132	66%
	2074	25,895	681,878	2633%	114	66%
	2075	21,874	597,289	2731%	98	66%
	2076	18,384	519,641	2827%	84	66%
with no interest						
History		57,602,646	7,874,509	14%	49,272	
Future		136,152,650	230,508,383	169%	138,925	
Lifetime		193,755,296	238,382,893	123%	188,197	
with maximum valuation interest						
History		65,547,877	8,728,019	13%		
Future		89,549,001	94,103,601	105%		
Lifetime		155,096,879	102,831,621	66%		

Attachment 4-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Excluding Paid-up Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,904,323	3,982,240	11%	17,669	7%
	2016	35,022,267	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	35,446,702	3,076,820	9%	15,595	7%
	2018	34,304,554	3,650,966	11%	15,186	8%
	2019	32,950,963	4,263,864	13%	14,851	8%
	2020	31,761,153	4,918,965	15%	14,563	9%
	2021	30,307,205	5,620,170	19%	14,307	9%
	2022	28,829,077	6,424,073	22%	14,066	10%
	2023	26,574,742	7,324,153	28%	13,816	11%
	2024	24,351,511	8,316,303	34%	13,555	12%
	2025	23,601,017	9,441,150	40%	13,283	13%
	2026	22,886,634	10,724,935	47%	12,998	14%
	2027	22,118,809	12,196,817	55%	12,702	15%
	2028	21,344,782	13,791,576	65%	12,392	17%
	2029	20,578,878	15,482,053	75%	12,068	18%
	2030	19,789,407	17,249,823	87%	11,729	20%
	2031	18,970,206	19,104,319	101%	11,375	21%
	2032	18,131,648	21,204,929	117%	11,004	23%
	2033	17,278,901	23,396,974	135%	10,618	25%
	2034	16,397,372	25,623,012	156%	10,219	27%
	2035	15,511,252	27,894,918	180%	9,809	29%
	2036	14,618,876	30,178,339	206%	9,389	31%
	2037	13,725,741	32,369,695	236%	8,964	33%
	2038	12,840,254	34,494,010	269%	8,535	36%
	2039	11,970,557	36,529,236	305%	8,106	38%
	2040	11,114,891	38,447,699	346%	7,677	40%
	2041	10,286,172	40,118,123	390%	7,251	43%
	2042	9,481,884	41,498,044	438%	6,828	45%
	2043	8,706,943	42,601,628	489%	6,411	47%
	2044	7,959,193	43,389,711	545%	6,002	50%
	2045	7,249,164	43,794,809	604%	5,601	52%
	2046	6,575,610	43,815,069	666%	5,212	54%
	2047	5,939,881	43,541,862	733%	4,834	56%
	2048	5,343,453	42,908,577	803%	4,471	58%
	2049	4,786,999	41,978,458	877%	4,122	60%
	2050	4,271,213	40,721,794	953%	3,789	61%
	2051	3,795,881	39,256,483	1034%	3,473	63%
	2052	3,360,422	37,616,918	1119%	3,174	64%
	2053	2,964,246	35,815,048	1208%	2,893	66%
	2054	2,605,372	33,888,313	1301%	2,630	67%
	2055	2,282,070	31,979,017	1401%	2,385	68%
	2056	1,992,351	30,016,936	1507%	2,157	69%
	2057	1,734,028	28,045,011	1617%	1,946	70%
	2058	1,504,787	26,091,966	1734%	1,752	71%
	2059	1,302,251	24,169,043	1856%	1,574	72%
	2060	1,124,042	22,316,302	1985%	1,411	72%
	2061	967,834	20,541,378	2122%	1,262	73%
	2062	831,391	18,841,549	2266%	1,126	73%
	2063	712,592	17,267,318	2423%	1,003	74%
	2064	609,457	15,723,952	2580%	890	74%
	2065	520,154	14,298,944	2749%	789	75%
	2066	443,015	12,960,311	2925%	697	75%
	2067	376,524	11,699,205	3107%	614	75%
	2068	319,320	10,536,336	3300%	539	75%
	2069	270,195	9,442,260	3495%	471	76%
	2070	228,075	8,432,272	3697%	410	76%
	2071	192,021	7,494,888	3903%	356	76%
	2072	161,204	6,609,750	4100%	308	76%
	2073	134,905	5,797,792	4298%	264	76%
	2074	112,497	5,052,056	4491%	226	76%
	2075	93,441	4,364,875	4671%	192	76%
	2076	77,272	3,752,135	4856%	162	76%
with no interest						
History		198,274,824	14,549,901	7%	116,030	
Future		624,720,991	1,318,102,933	211%	374,033	
Lifetime		822,995,815	1,332,652,834	162%	490,063	
with maximum valuation interest						
History		224,342,990	15,968,306	7%		
Future		403,808,071	463,090,913	115%		
Lifetime		628,151,061	479,059,219	76%		

Attachment 4-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Policies with Inflation Protection - Excluding Paid-up Policies

		Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,985,598	1,445,566	6%	10,655	4%
	2016	26,020,431	2,106,125	8%	10,357	5%
Projected Future Experience (60 Years)	2017	26,598,837	1,730,180	7%	9,876	5%
	2018	25,684,513	2,108,224	8%	9,619	5%
	2019	24,606,869	2,523,687	10%	9,409	6%
	2020	23,729,038	2,980,198	13%	9,227	6%
	2021	22,651,855	3,484,233	15%	9,069	7%
	2022	21,543,338	4,068,784	19%	8,922	8%
	2023	19,694,564	4,746,040	24%	8,770	8%
	2024	17,905,706	5,494,031	31%	8,611	9%
	2025	17,376,712	6,352,584	37%	8,445	10%
	2026	16,881,516	7,344,538	44%	8,271	12%
	2027	16,351,884	8,483,784	52%	8,089	13%
	2028	15,815,304	9,744,181	62%	7,899	14%
	2029	15,285,132	11,102,976	73%	7,699	16%
	2030	14,737,374	12,547,851	85%	7,489	17%
	2031	14,170,914	14,096,514	99%	7,269	19%
	2032	13,586,834	15,852,479	117%	7,038	21%
	2033	12,988,581	17,729,987	137%	6,797	23%
	2034	12,366,156	19,658,908	159%	6,546	25%
	2035	11,737,776	21,662,492	185%	6,287	27%
	2036	11,099,510	23,720,491	214%	6,020	30%
	2037	10,455,961	25,717,296	246%	5,748	32%
	2038	9,813,413	27,686,806	282%	5,473	34%
	2039	9,178,474	29,611,714	323%	5,196	37%
	2040	8,547,849	31,447,901	368%	4,919	40%
	2041	7,934,351	33,096,523	417%	4,642	42%
	2042	7,334,526	34,491,063	470%	4,366	45%
	2043	6,752,577	35,661,635	528%	4,093	48%
	2044	6,186,676	36,553,637	591%	3,825	50%
	2045	5,647,574	37,103,181	657%	3,561	53%
	2046	5,133,694	37,312,923	727%	3,305	55%
	2047	4,645,758	37,247,184	802%	3,055	58%
	2048	4,185,371	36,860,913	881%	2,815	60%
	2049	3,753,934	36,195,211	964%	2,585	62%
	2050	3,352,431	35,220,903	1051%	2,365	64%
	2051	2,981,124	34,049,275	1142%	2,156	66%
	2052	2,639,857	32,709,854	1239%	1,960	68%
	2053	2,328,394	31,209,862	1340%	1,775	69%
	2054	2,045,547	29,585,745	1446%	1,603	71%
	2055	1,790,201	27,962,631	1562%	1,443	72%
	2056	1,560,996	26,286,194	1684%	1,295	73%
	2057	1,356,378	24,586,332	1813%	1,160	74%
	2058	1,174,652	22,889,219	1949%	1,035	75%
	2059	1,014,038	21,214,131	2092%	922	76%
	2060	872,728	19,591,005	2245%	819	77%
	2061	748,935	18,034,082	2408%	725	78%
	2062	640,921	16,540,078	2581%	641	78%
	2063	547,025	15,156,578	2771%	565	79%
	2064	465,683	13,794,667	2962%	497	79%
	2065	395,440	12,534,330	3170%	435	80%
	2066	334,964	11,352,722	3389%	380	80%
	2067	283,037	10,234,939	3616%	331	81%
	2068	238,564	9,207,314	3859%	288	81%
	2069	200,565	8,241,770	4109%	249	81%
	2070	168,170	7,347,803	4369%	214	81%
	2071	140,613	6,521,627	4638%	184	81%
	2072	117,219	5,741,819	4898%	157	82%
	2073	97,399	5,027,262	5162%	133	82%
	2074	80,642	4,372,820	5423%	112	82%
	2075	66,506	3,769,847	5668%	94	82%
	2076	54,612	3,234,407	5922%	78	82%
with no interest						
History		140,132,634	6,675,392	5%	66,758	
Future		470,079,213	1,090,835,368	232%	236,552	
Lifetime		610,211,847	1,097,510,760	180%	303,310	
with maximum valuation interest						
History		158,243,605	7,240,287	5%		
Future		302,505,795	370,257,801	122%		
Lifetime		460,749,400	377,498,088	82%		

Attachment 4-b
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Policies without Inflation Protection - Excluding Paid-up Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,918,725	2,536,675	26%	7,014	13%
	2016	9,001,836	1,294,768	14%	5,993	13%
Projected Future Experience (60 Years)	2017	8,847,864	1,346,640	15%	5,720	13%
	2018	8,620,041	1,542,743	18%	5,566	14%
	2019	8,344,094	1,740,177	21%	5,443	14%
	2020	8,032,115	1,938,768	24%	5,336	15%
	2021	7,655,350	2,135,937	28%	5,239	16%
	2022	7,285,740	2,355,289	32%	5,144	17%
	2023	6,880,179	2,578,113	37%	5,046	18%
	2024	6,445,806	2,822,272	44%	4,944	19%
	2025	6,224,306	3,088,566	50%	4,838	20%
	2026	6,005,117	3,380,397	56%	4,728	21%
	2027	5,766,925	3,713,033	64%	4,613	22%
	2028	5,529,478	4,047,396	73%	4,493	24%
	2029	5,293,746	4,379,076	83%	4,369	25%
	2030	5,052,033	4,701,972	93%	4,240	27%
	2031	4,799,292	5,007,805	104%	4,105	28%
	2032	4,544,814	5,352,450	118%	3,965	30%
	2033	4,290,320	5,666,987	132%	3,821	31%
	2034	4,031,216	5,964,104	148%	3,673	33%
	2035	3,773,476	6,232,426	165%	3,522	34%
	2036	3,519,365	6,457,848	183%	3,369	36%
	2037	3,269,780	6,652,399	203%	3,215	37%
	2038	3,026,841	6,807,204	225%	3,062	39%
	2039	2,792,083	6,917,522	248%	2,909	41%
	2040	2,567,042	6,999,797	273%	2,758	42%
	2041	2,351,821	7,021,601	299%	2,609	44%
	2042	2,147,357	7,006,981	326%	2,462	45%
	2043	1,954,366	6,939,993	355%	2,318	46%
	2044	1,772,517	6,836,074	386%	2,177	48%
	2045	1,601,590	6,691,628	418%	2,040	49%
	2046	1,441,916	6,502,147	451%	1,907	50%
	2047	1,294,123	6,294,677	486%	1,779	51%
	2048	1,158,082	6,047,663	522%	1,656	52%
	2049	1,033,066	5,783,247	560%	1,537	53%
	2050	918,781	5,500,891	599%	1,424	54%
	2051	814,756	5,207,208	639%	1,317	55%
	2052	720,564	4,907,064	681%	1,214	55%
	2053	635,852	4,605,185	724%	1,118	56%
	2054	559,825	4,302,568	769%	1,027	56%
	2055	491,869	4,016,386	817%	942	57%
	2056	431,355	3,730,742	865%	862	57%
	2057	377,650	3,458,679	916%	787	58%
	2058	330,135	3,202,747	970%	717	58%
	2059	288,213	2,954,911	1025%	652	59%
	2060	251,313	2,725,297	1084%	592	59%
	2061	218,899	2,507,295	1145%	537	59%
	2062	190,470	2,301,471	1208%	485	59%
	2063	165,567	2,110,740	1275%	438	59%
	2064	143,774	1,929,285	1342%	394	60%
	2065	124,714	1,764,613	1415%	354	60%
	2066	108,052	1,607,589	1488%	316	60%
	2067	93,487	1,464,267	1566%	282	60%
	2068	80,756	1,329,022	1646%	251	60%
	2069	69,629	1,200,490	1724%	222	60%
	2070	59,905	1,084,469	1810%	196	60%
	2071	51,408	973,262	1893%	172	60%
	2072	43,986	867,931	1973%	151	61%
	2073	37,506	770,529	2054%	131	61%
	2074	31,856	679,236	2132%	114	61%
	2075	26,935	595,028	2209%	98	61%
	2076	22,659	517,728	2285%	84	61%
with no interest						
History		58,142,190	7,874,509	14%	49,272	
Future		154,641,778	227,267,564	147%	137,482	
Lifetime		212,783,968	235,142,073	111%	186,754	
with maximum valuation interest						
History		66,099,385	8,728,019	13%		
Future		101,302,276	92,833,112	92%		
Lifetime		167,401,661	101,561,131	61%		

Attachment 4-c
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Including Paid-up Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,904,323	3,982,240	11%	17,669	7%
	2016	35,022,267	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	35,446,702	3,076,820	9%	15,595	7%
	2018	34,304,554	3,650,966	11%	15,186	8%
	2019	32,950,963	4,263,864	13%	14,851	8%
	2020	31,761,153	4,918,965	15%	14,563	9%
	2021	30,307,205	5,620,170	19%	14,307	9%
	2022	28,829,077	6,424,073	22%	14,066	10%
	2023	26,574,742	7,324,153	28%	13,816	11%
	2024	24,351,511	8,316,303	34%	13,555	12%
	2025	23,601,017	9,441,150	40%	13,283	13%
	2026	22,886,634	10,724,935	47%	12,998	14%
	2027	22,118,809	12,196,817	55%	12,702	15%
	2028	21,344,782	13,791,576	65%	12,392	17%
	2029	20,578,878	15,482,053	75%	12,068	18%
	2030	19,789,407	17,249,823	87%	11,729	20%
	2031	18,970,206	19,104,319	101%	11,375	21%
	2032	18,131,648	21,204,929	117%	11,004	23%
	2033	17,278,901	23,396,974	135%	10,618	25%
	2034	16,397,372	25,623,012	156%	10,219	27%
	2035	15,511,252	27,894,918	180%	9,809	29%
	2036	14,618,876	30,178,339	206%	9,389	31%
	2037	13,725,741	32,369,695	236%	8,964	33%
	2038	12,840,254	34,494,010	269%	8,535	36%
	2039	11,970,557	36,529,236	305%	8,106	38%
	2040	11,114,891	38,447,699	346%	7,677	40%
	2041	10,286,172	40,118,123	390%	7,251	43%
	2042	9,481,884	41,498,044	438%	6,828	45%
	2043	8,706,943	42,601,628	489%	6,411	47%
	2044	7,959,193	43,389,711	545%	6,002	50%
	2045	7,249,164	43,794,809	604%	5,601	52%
	2046	6,575,610	43,815,069	666%	5,212	54%
	2047	5,939,881	43,541,862	733%	4,834	56%
	2048	5,343,453	42,908,577	803%	4,471	58%
	2049	4,786,999	41,978,458	877%	4,122	60%
	2050	4,271,213	40,721,794	953%	3,789	61%
	2051	3,795,881	39,256,483	1034%	3,473	63%
	2052	3,360,422	37,616,918	1119%	3,174	64%
	2053	2,964,246	35,815,048	1208%	2,893	66%
	2054	2,605,372	33,888,313	1301%	2,630	67%
	2055	2,282,070	31,979,017	1401%	2,385	68%
	2056	1,992,351	30,016,936	1507%	2,157	69%
	2057	1,734,028	28,045,011	1617%	1,946	70%
	2058	1,504,787	26,091,966	1734%	1,752	71%
	2059	1,302,251	24,169,043	1856%	1,574	72%
	2060	1,124,042	22,316,302	1985%	1,411	72%
	2061	967,834	20,541,378	2122%	1,262	73%
	2062	831,391	18,841,549	2266%	1,126	73%
	2063	712,592	17,267,318	2423%	1,003	74%
	2064	609,457	15,723,952	2580%	890	74%
	2065	520,154	14,298,944	2749%	789	75%
	2066	443,015	12,960,311	2925%	697	75%
	2067	376,524	11,699,205	3107%	614	75%
	2068	319,320	10,536,336	3300%	539	75%
	2069	270,195	9,442,260	3495%	471	76%
	2070	228,075	8,432,272	3697%	410	76%
	2071	192,021	7,494,888	3903%	356	76%
	2072	161,204	6,609,750	4100%	308	76%
	2073	134,905	5,797,792	4298%	264	76%
	2074	112,497	5,052,056	4491%	226	76%
	2075	93,441	4,364,875	4671%	192	76%
	2076	77,272	3,752,135	4856%	162	76%
with no interest						
History		198,274,824	14,549,901	7%	116,030	
Future		624,720,991	1,318,102,933	211%	374,033	
Lifetime		822,995,815	1,332,652,834	162%	490,063	
with maximum valuation interest						
History		224,342,990	15,968,306	7%		
Future		403,808,071	463,090,913	115%		
Lifetime		628,151,061	479,059,219	76%		

Attachment 4-c
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Policies with Inflation Protection - Including Paid-up Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,985,598	1,445,566	6%	10,655	4%
	2016	26,020,431	2,106,125	8%	10,357	5%
Projected Future Experience (60 Years)	2017	26,598,837	1,730,180	7%	9,876	5%
	2018	25,684,513	2,108,224	8%	9,619	5%
	2019	24,606,869	2,523,687	10%	9,409	6%
	2020	23,729,038	2,980,198	13%	9,227	6%
	2021	22,651,855	3,484,233	15%	9,069	7%
	2022	21,543,338	4,068,784	19%	8,922	8%
	2023	19,694,564	4,746,040	24%	8,770	8%
	2024	17,905,706	5,494,031	31%	8,611	9%
	2025	17,376,712	6,352,584	37%	8,445	10%
	2026	16,881,516	7,344,538	44%	8,271	12%
	2027	16,351,884	8,483,784	52%	8,089	13%
	2028	15,815,304	9,744,181	62%	7,899	14%
	2029	15,285,132	11,102,976	73%	7,699	16%
	2030	14,737,374	12,547,851	85%	7,489	17%
	2031	14,170,914	14,096,514	99%	7,269	19%
	2032	13,586,834	15,852,479	117%	7,038	21%
	2033	12,988,581	17,729,987	137%	6,797	23%
	2034	12,366,156	19,658,908	159%	6,546	25%
	2035	11,737,776	21,662,492	185%	6,287	27%
	2036	11,099,510	23,720,491	214%	6,020	30%
	2037	10,455,961	25,717,296	246%	5,748	32%
	2038	9,813,413	27,686,806	282%	5,473	34%
	2039	9,178,474	29,611,714	323%	5,196	37%
	2040	8,547,849	31,447,901	368%	4,919	40%
	2041	7,934,351	33,096,523	417%	4,642	42%
	2042	7,334,526	34,491,063	470%	4,366	45%
	2043	6,752,577	35,661,635	528%	4,093	48%
	2044	6,186,676	36,553,637	591%	3,825	50%
	2045	5,647,574	37,103,181	657%	3,561	53%
	2046	5,133,694	37,312,923	727%	3,305	55%
	2047	4,645,758	37,247,184	802%	3,055	58%
	2048	4,185,371	36,860,913	881%	2,815	60%
	2049	3,753,934	36,195,211	964%	2,585	62%
	2050	3,352,431	35,220,903	1051%	2,365	64%
	2051	2,981,124	34,049,275	1142%	2,156	66%
	2052	2,639,857	32,709,854	1239%	1,960	68%
	2053	2,328,394	31,209,862	1340%	1,775	69%
	2054	2,045,547	29,585,745	1446%	1,603	71%
	2055	1,790,201	27,962,631	1562%	1,443	72%
	2056	1,560,996	26,286,194	1684%	1,295	73%
	2057	1,356,378	24,586,332	1813%	1,160	74%
	2058	1,174,652	22,889,219	1949%	1,035	75%
	2059	1,014,038	21,214,131	2092%	922	76%
	2060	872,728	19,591,005	2245%	819	77%
	2061	748,935	18,034,082	2408%	725	78%
	2062	640,921	16,540,078	2581%	641	78%
	2063	547,025	15,156,578	2771%	565	79%
	2064	465,683	13,794,667	2962%	497	79%
	2065	395,440	12,534,330	3170%	435	80%
	2066	334,964	11,352,722	3389%	380	80%
	2067	283,037	10,234,939	3616%	331	81%
	2068	238,564	9,207,314	3859%	288	81%
	2069	200,565	8,241,770	4109%	249	81%
	2070	168,170	7,347,803	4369%	214	81%
	2071	140,613	6,521,627	4638%	184	81%
	2072	117,219	5,741,819	4898%	157	82%
	2073	97,399	5,027,262	5162%	133	82%
	2074	80,642	4,372,820	5423%	112	82%
	2075	66,506	3,769,847	5668%	94	82%
	2076	54,612	3,234,407	5922%	78	82%
with no interest						
History		140,132,634	6,675,392	5%	66,758	
Future		470,079,213	1,090,835,368	232%	236,552	
Lifetime		610,211,847	1,097,510,760	180%	303,310	
with maximum valuation interest						
History		158,243,605	7,240,287	5%		
Future		302,505,795	370,257,801	122%		
Lifetime		460,749,400	377,498,088	82%		

Attachment 4-c
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Premiums with Approved Rate Increases
Policies without Inflation Protection - Including Paid-up Policies

		Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,918,725	2,536,675	26%	7,014	13%
	2016	9,001,836	1,294,768	14%	5,993	13%
Projected Future Experience (60 Years)	2017	8,847,864	1,346,640	15%	5,720	13%
	2018	8,620,041	1,542,743	18%	5,566	14%
	2019	8,344,094	1,740,177	21%	5,443	14%
	2020	8,032,115	1,938,768	24%	5,336	15%
	2021	7,655,350	2,135,937	28%	5,239	16%
	2022	7,285,740	2,355,289	32%	5,144	17%
	2023	6,880,179	2,578,113	37%	5,046	18%
	2024	6,445,806	2,822,272	44%	4,944	19%
	2025	6,224,306	3,088,566	50%	4,838	20%
	2026	6,005,117	3,380,397	56%	4,728	21%
	2027	5,766,925	3,713,033	64%	4,613	22%
	2028	5,529,478	4,047,396	73%	4,493	24%
	2029	5,293,746	4,379,076	83%	4,369	25%
	2030	5,052,033	4,701,972	93%	4,240	27%
	2031	4,799,292	5,007,805	104%	4,105	28%
	2032	4,544,814	5,352,450	118%	3,965	30%
	2033	4,290,320	5,666,987	132%	3,821	31%
	2034	4,031,216	5,964,104	148%	3,673	33%
	2035	3,773,476	6,232,426	165%	3,522	34%
	2036	3,519,365	6,457,848	183%	3,369	36%
	2037	3,269,780	6,652,399	203%	3,215	37%
	2038	3,026,841	6,807,204	225%	3,062	39%
	2039	2,792,083	6,917,522	248%	2,909	41%
	2040	2,567,042	6,999,797	273%	2,758	42%
	2041	2,351,821	7,021,601	299%	2,609	44%
	2042	2,147,357	7,006,981	326%	2,462	45%
	2043	1,954,366	6,939,993	355%	2,318	46%
	2044	1,772,517	6,836,074	386%	2,177	48%
	2045	1,601,590	6,691,628	418%	2,040	49%
	2046	1,441,916	6,502,147	451%	1,907	50%
	2047	1,294,123	6,294,677	486%	1,779	51%
	2048	1,158,082	6,047,663	522%	1,656	52%
	2049	1,033,066	5,783,247	560%	1,537	53%
	2050	918,781	5,500,891	599%	1,424	54%
	2051	814,756	5,207,208	639%	1,317	55%
	2052	720,564	4,907,064	681%	1,214	55%
	2053	635,852	4,605,185	724%	1,118	56%
	2054	559,825	4,302,568	769%	1,027	56%
	2055	491,869	4,016,386	817%	942	57%
	2056	431,355	3,730,742	865%	862	57%
	2057	377,650	3,458,679	916%	787	58%
	2058	330,135	3,202,747	970%	717	58%
	2059	288,213	2,954,911	1025%	652	59%
	2060	251,313	2,725,297	1084%	592	59%
	2061	218,899	2,507,295	1145%	537	59%
	2062	190,470	2,301,471	1208%	485	59%
	2063	165,567	2,110,740	1275%	438	59%
	2064	143,774	1,929,285	1342%	394	60%
	2065	124,714	1,764,613	1415%	354	60%
	2066	108,052	1,607,589	1488%	316	60%
	2067	93,487	1,464,267	1566%	282	60%
	2068	80,756	1,329,022	1646%	251	60%
	2069	69,629	1,200,490	1724%	222	60%
	2070	59,905	1,084,469	1810%	196	60%
	2071	51,408	973,262	1893%	172	60%
	2072	43,986	867,931	1973%	151	61%
	2073	37,506	770,529	2054%	131	61%
	2074	31,856	679,236	2132%	114	61%
	2075	26,935	595,028	2209%	98	61%
	2076	22,659	517,728	2285%	84	61%
with no interest						
History		58,142,190	7,874,509	14%	49,272	
Future		154,641,778	227,267,564	147%	137,482	
Lifetime		212,783,968	235,142,073	111%	186,754	
with maximum valuation interest						
History		66,099,385	8,728,019	13%		
Future		101,302,276	92,833,112	92%		
Lifetime		167,401,661	101,561,131	61%		

Attachment 4-d
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
All Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,904,323	3,982,240	11%	17,669	7%
	2016	35,022,267	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	35,562,005	3,073,553	9%	15,558	7%
	2018	35,514,753	3,614,098	10%	15,011	8%
	2019	35,022,115	4,219,490	12%	14,681	8%
	2020	33,758,094	4,866,264	14%	14,396	9%
	2021	32,218,778	5,558,405	17%	14,143	9%
	2022	30,646,122	6,352,338	21%	13,905	10%
	2023	28,215,810	7,241,126	26%	13,658	11%
	2024	25,829,133	8,220,824	32%	13,400	12%
	2025	25,036,039	9,331,637	37%	13,130	13%
	2026	24,283,382	10,599,369	44%	12,849	14%
	2027	23,475,659	12,052,477	51%	12,556	15%
	2028	22,658,742	13,626,617	60%	12,250	16%
	2029	21,851,153	15,294,209	70%	11,930	18%
	2030	21,017,843	17,037,683	81%	11,595	19%
	2031	20,156,075	18,865,872	94%	11,244	21%
	2032	19,272,747	20,936,302	109%	10,878	22%
	2033	18,373,285	23,096,849	126%	10,497	24%
	2034	17,443,465	25,290,697	145%	10,102	26%
	2035	16,507,484	27,530,449	167%	9,697	28%
	2036	15,564,192	29,781,601	191%	9,282	30%
	2037	14,620,003	31,942,118	218%	8,861	32%
	2038	13,683,377	34,037,368	249%	8,438	34%
	2039	12,763,192	36,044,678	282%	8,014	36%
	2040	11,857,383	37,937,276	320%	7,590	39%
	2041	10,979,470	39,585,812	361%	7,169	41%
	2042	10,126,598	40,948,204	404%	6,751	43%
	2043	9,304,508	42,038,517	452%	6,340	45%
	2044	8,510,188	42,818,255	503%	5,935	47%
	2045	7,756,004	43,220,850	557%	5,539	49%
	2046	7,039,936	43,243,909	614%	5,154	51%
	2047	6,363,396	42,977,395	675%	4,782	53%
	2048	5,728,071	42,356,264	739%	4,422	55%
	2049	5,134,811	41,441,880	807%	4,077	57%
	2050	4,584,632	40,205,475	877%	3,748	59%
	2051	4,077,078	38,762,564	951%	3,436	60%
	2052	3,611,640	37,147,148	1029%	3,141	61%
	2053	3,187,854	35,371,177	1110%	2,863	63%
	2054	2,803,609	33,470,963	1194%	2,603	64%
	2055	2,457,122	31,587,713	1286%	2,360	65%
	2056	2,146,331	29,651,502	1381%	2,135	66%
	2057	1,868,956	27,704,830	1482%	1,927	67%
	2058	1,622,576	25,776,626	1589%	1,735	68%
	2059	1,404,697	23,877,839	1700%	1,559	68%
	2060	1,212,816	22,048,163	1818%	1,397	69%
	2061	1,044,482	20,295,481	1943%	1,250	69%
	2062	897,331	18,616,766	2075%	1,115	70%
	2063	769,119	17,062,261	2218%	993	70%
	2064	657,744	15,538,068	2362%	882	71%
	2065	561,259	14,131,112	2518%	781	71%
	2066	477,886	12,809,302	2680%	690	71%
	2067	406,008	11,563,991	2848%	608	72%
	2068	344,168	10,415,666	3026%	534	72%
	2069	291,068	9,334,971	3207%	467	72%
	2070	245,557	8,337,356	3395%	407	72%
	2071	206,618	7,411,237	3587%	353	72%
	2072	173,355	6,536,441	3771%	305	72%
	2073	144,990	5,733,895	3955%	262	73%
	2074	120,842	4,996,476	4135%	224	73%
	2075	100,324	4,317,010	4303%	190	73%
	2076	82,928	3,711,142	4475%	160	73%
with no interest						
History		198,274,824	14,549,901	7%	116,030	
Future		661,774,804	1,301,597,561	197%	369,960	
Lifetime		860,049,627	1,316,147,461	153%	485,990	
with maximum valuation interest						
History		224,342,990	15,968,306	7%		
Future		426,389,750	457,299,721	107%		
Lifetime		650,732,740	473,268,028	73%		

Attachment 4-d
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Policies with Inflation Protection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,985,598	1,445,566	6%	10,655	4%
	2016	26,020,431	2,106,125	8%	10,357	5%
Projected Future Experience (60 Years)	2017	26,684,787	1,728,388	6%	9,857	5%
	2018	26,657,350	2,082,678	8%	9,499	5%
	2019	26,285,506	2,492,598	9%	9,291	6%
	2020	25,347,841	2,942,853	12%	9,111	6%
	2021	24,203,458	3,439,992	14%	8,956	7%
	2022	23,014,619	4,016,882	17%	8,811	7%
	2023	21,011,078	4,685,340	22%	8,661	8%
	2024	19,090,250	5,423,689	28%	8,504	9%
	2025	18,528,453	6,271,286	34%	8,340	10%
	2026	18,003,816	7,250,617	40%	8,168	11%
	2027	17,443,416	8,375,203	48%	7,988	12%
	2028	16,873,557	9,619,187	57%	7,800	14%
	2029	16,311,091	10,959,861	67%	7,603	15%
	2030	15,729,163	12,385,115	79%	7,396	17%
	2031	15,130,415	13,912,236	92%	7,179	18%
	2032	14,512,088	15,643,509	108%	6,951	20%
	2033	13,877,832	17,494,470	126%	6,713	22%
	2034	13,218,058	19,395,806	147%	6,465	24%
	2035	12,550,916	21,371,394	170%	6,209	26%
	2036	11,872,857	23,400,376	197%	5,946	28%
	2037	11,189,321	25,368,962	227%	5,677	30%
	2038	10,506,800	27,311,449	260%	5,406	33%
	2039	9,832,103	29,209,906	297%	5,132	35%
	2040	9,161,668	31,021,348	339%	4,858	38%
	2041	8,508,963	32,648,195	384%	4,585	40%
	2042	7,870,157	34,024,519	432%	4,313	43%
	2043	7,250,250	35,180,711	485%	4,043	45%
	2044	6,646,531	36,062,468	543%	3,778	48%
	2045	6,071,566	36,607,028	603%	3,518	50%
	2046	5,522,987	36,816,764	667%	3,265	53%
	2047	5,001,569	36,754,459	735%	3,019	55%
	2048	4,509,121	36,376,598	807%	2,781	57%
	2049	4,047,222	35,722,622	883%	2,554	59%
	2050	3,617,183	34,764,369	961%	2,337	61%
	2051	3,219,030	33,610,953	1044%	2,131	63%
	2052	2,852,695	32,291,467	1132%	1,937	64%
	2053	2,518,082	30,813,249	1224%	1,754	66%
	2054	2,213,896	29,211,612	1319%	1,584	67%
	2055	1,938,990	27,610,827	1424%	1,426	69%
	2056	1,691,958	25,956,660	1534%	1,281	70%
	2057	1,471,178	24,278,724	1650%	1,146	71%
	2058	1,274,877	22,603,482	1773%	1,024	72%
	2059	1,101,185	20,949,745	1902%	911	72%
	2060	948,200	19,347,151	2040%	810	73%
	2061	814,034	17,810,196	2188%	717	74%
	2062	696,848	16,335,248	2344%	634	74%
	2063	594,881	14,969,673	2516%	559	75%
	2064	506,471	13,625,157	2690%	491	75%
	2065	430,068	12,381,338	2879%	430	76%
	2066	364,248	11,215,130	3079%	376	76%
	2067	307,710	10,111,846	3286%	328	76%
	2068	259,276	9,097,560	3509%	284	77%
	2069	217,890	8,144,283	3738%	246	77%
	2070	182,615	7,261,683	3977%	212	77%
	2071	152,617	6,445,791	4223%	182	77%
	2072	127,164	5,675,382	4463%	155	77%
	2073	105,614	4,969,402	4705%	132	78%
	2074	87,409	4,322,502	4945%	111	78%
	2075	72,065	3,726,544	5171%	93	78%
	2076	59,164	3,197,329	5404%	77	78%
with no interest						
History		140,132,634	6,675,392	5%	66,758	
Future		500,290,156	1,076,723,813	215%	233,746	
Lifetime		640,422,790	1,083,399,205	169%	300,504	
with maximum valuation interest						
History		158,243,605	7,240,287	5%		
Future		320,829,801	365,435,422	114%		
Lifetime		479,073,406	372,675,709	78%		

Attachment 4-d
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Policies without Inflation Protection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,918,725	2,536,675	26%	7,014	13%
	2016	9,001,836	1,294,768	14%	5,993	13%
Projected Future Experience (60 Years)	2017	8,877,218	1,345,165	15%	5,701	13%
	2018	8,857,402	1,531,420	17%	5,512	14%
	2019	8,736,609	1,726,893	20%	5,390	14%
	2020	8,410,254	1,923,411	23%	5,284	15%
	2021	8,015,320	2,118,413	26%	5,188	16%
	2022	7,631,503	2,335,456	31%	5,094	17%
	2023	7,204,732	2,555,785	35%	4,997	17%
	2024	6,738,883	2,797,134	42%	4,896	18%
	2025	6,507,586	3,060,351	47%	4,791	20%
	2026	6,279,565	3,348,752	53%	4,682	21%
	2027	6,032,243	3,677,274	61%	4,568	22%
	2028	5,785,185	4,007,431	69%	4,449	23%
	2029	5,540,062	4,334,347	78%	4,326	24%
	2030	5,288,679	4,652,567	88%	4,198	26%
	2031	5,025,660	4,953,636	99%	4,065	27%
	2032	4,760,659	5,292,792	111%	3,927	29%
	2033	4,495,452	5,602,379	125%	3,784	30%
	2034	4,225,407	5,894,891	140%	3,637	32%
	2035	3,956,568	6,159,056	156%	3,488	33%
	2036	3,691,335	6,381,226	173%	3,336	35%
	2037	3,430,682	6,573,156	192%	3,184	36%
	2038	3,176,577	6,725,918	212%	3,032	38%
	2039	2,931,090	6,834,772	233%	2,882	39%
	2040	2,695,715	6,915,928	257%	2,732	41%
	2041	2,470,508	6,937,617	281%	2,584	42%
	2042	2,256,440	6,923,685	307%	2,439	43%
	2043	2,054,258	6,857,806	334%	2,296	45%
	2044	1,863,657	6,755,787	363%	2,157	46%
	2045	1,684,439	6,613,822	393%	2,021	47%
	2046	1,516,949	6,427,144	424%	1,890	48%
	2047	1,361,827	6,222,936	457%	1,763	49%
	2048	1,218,950	5,979,665	491%	1,641	50%
	2049	1,087,589	5,719,259	526%	1,524	51%
	2050	967,449	5,441,106	562%	1,412	52%
	2051	858,048	5,151,611	600%	1,305	53%
	2052	758,945	4,855,680	640%	1,204	53%
	2053	669,772	4,557,927	681%	1,108	54%
	2054	589,713	4,259,351	722%	1,018	55%
	2055	518,132	3,976,887	768%	934	55%
	2056	454,373	3,694,842	813%	854	55%
	2057	397,778	3,426,106	861%	780	56%
	2058	347,700	3,173,144	913%	711	56%
	2059	303,511	2,928,094	965%	647	57%
	2060	264,616	2,701,013	1021%	588	57%
	2061	230,448	2,485,285	1078%	533	57%
	2062	200,483	2,281,518	1138%	482	57%
	2063	174,238	2,092,588	1201%	434	57%
	2064	151,273	1,912,911	1265%	391	58%
	2065	131,191	1,749,775	1334%	351	58%
	2066	113,638	1,594,173	1403%	314	58%
	2067	98,298	1,452,144	1477%	280	58%
	2068	84,892	1,318,106	1553%	249	58%
	2069	73,178	1,190,688	1627%	221	58%
	2070	62,942	1,075,673	1709%	195	58%
	2071	54,000	965,446	1788%	171	58%
	2072	46,191	861,060	1864%	150	58%
	2073	39,375	764,492	1942%	130	58%
	2074	33,433	673,974	2016%	113	59%
	2075	28,259	590,466	2089%	97	59%
	2076	23,764	513,813	2162%	83	59%
with no interest						
History		58,142,190	7,874,509	14%	49,272	
Future		161,484,647	224,873,747	139%	136,215	
Lifetime		219,626,837	232,748,256	106%	185,487	
with maximum valuation interest						
History		66,099,385	8,728,019	13%		
Future		105,559,949	91,864,299	87%		
Lifetime		171,659,334	100,592,319	59%		

Attachment 4-e
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
All Policies
No Shock Lapses, Benefit Reductions, CBUL or Adverse Selection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,904,323	3,982,240	11%	17,669	7%
	2016	35,022,267	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	35,875,439	3,111,736	9%	15,849	7%
	2018	36,336,283	3,693,863	10%	15,433	8%
	2019	36,050,405	4,315,813	12%	15,093	8%
	2020	34,761,109	4,981,212	14%	14,800	9%
	2021	33,196,958	5,693,626	17%	14,541	9%
	2022	31,596,928	6,509,735	21%	14,296	10%
	2023	29,142,371	7,423,921	25%	14,042	11%
	2024	26,733,180	8,431,638	32%	13,776	12%
	2025	25,915,472	9,574,240	37%	13,500	13%
	2026	25,140,777	10,878,537	43%	13,211	14%
	2027	24,310,367	12,374,296	51%	12,910	15%
	2028	23,470,089	13,996,709	60%	12,595	16%
	2029	22,639,287	15,718,532	69%	12,266	18%
	2030	21,781,516	17,521,721	80%	11,921	19%
	2031	20,894,539	19,417,077	93%	11,561	21%
	2032	19,984,807	21,566,238	108%	11,184	22%
	2033	19,057,647	23,813,596	125%	10,793	24%
	2034	18,098,855	26,100,439	144%	10,387	26%
	2035	17,132,841	28,438,589	166%	9,970	28%
	2036	16,158,567	30,793,881	191%	9,543	30%
	2037	15,182,649	33,059,277	218%	9,110	32%
	2038	14,213,747	35,260,993	248%	8,674	34%
	2039	13,261,111	37,376,219	282%	8,237	37%
	2040	12,322,724	39,374,364	320%	7,800	39%
	2041	11,412,360	41,119,673	360%	7,366	41%
	2042	10,527,232	42,563,135	404%	6,935	43%
	2043	9,673,343	43,716,861	452%	6,511	46%
	2044	8,847,664	44,537,759	503%	6,093	48%
	2045	8,063,056	44,955,288	558%	5,685	50%
	2046	7,317,534	44,968,596	615%	5,288	52%
	2047	6,612,680	44,670,034	676%	4,903	54%
	2048	5,950,375	43,992,739	739%	4,532	56%
	2049	5,331,647	43,000,384	807%	4,177	58%
	2050	4,757,691	41,668,391	876%	3,837	59%
	2051	4,228,118	40,120,205	949%	3,515	61%
	2052	3,742,500	38,393,032	1026%	3,211	62%
	2053	3,300,435	36,503,213	1106%	2,925	63%
	2054	2,899,791	34,490,636	1189%	2,657	65%
	2055	2,538,750	32,500,980	1280%	2,408	66%
	2056	2,215,178	30,464,359	1375%	2,177	67%
	2057	1,926,697	28,424,543	1475%	1,963	68%
	2058	1,670,762	26,412,346	1581%	1,767	68%
	2059	1,444,740	24,438,058	1692%	1,586	69%
	2060	1,245,982	22,541,629	1809%	1,421	70%
	2061	1,071,886	20,729,897	1934%	1,271	70%
	2062	919,940	18,999,086	2065%	1,133	71%
	2063	787,760	17,399,613	2209%	1,009	71%
	2064	673,114	15,835,244	2353%	896	71%
	2065	573,942	14,393,536	2508%	793	72%
	2066	488,363	13,041,178	2670%	700	72%
	2067	414,673	11,768,750	2838%	617	72%
	2068	351,343	10,596,487	3016%	541	73%
	2069	297,016	9,494,441	3197%	473	73%
	2070	250,489	8,477,619	3384%	412	73%
	2071	210,707	7,534,411	3576%	358	73%
	2072	176,743	6,644,036	3759%	309	73%
	2073	147,793	5,827,471	3943%	265	73%
	2074	123,156	5,077,471	4123%	227	73%
	2075	102,229	4,386,499	4291%	193	73%
	2076	84,491	3,770,380	4462%	163	73%
with no interest						
History		198,274,824	14,549,901	7%	116,030	
Future		683,637,847	1,342,884,230	196%	379,806	
Lifetime		881,912,671	1,357,434,131	154%	495,836	
with maximum valuation interest						
History		224,342,990	15,968,306	7%		
Future		439,766,131	472,097,826	107%		
Lifetime		664,109,121	488,066,132	73%		

Attachment 4-e
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Policies with Inflation Protection
No Shock Lapses, Benefit Reductions, CBUL or Adverse Selection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,985,598	1,445,566	6%	10,655	4%
	2016	26,020,431	2,106,125	8%	10,357	5%
Projected Future Experience (60 Years)	2017	26,943,692	1,756,471	7%	10,066	5%
	2018	27,329,378	2,140,819	8%	9,805	5%
	2019	27,125,512	2,563,503	9%	9,590	6%
	2020	26,167,547	3,028,299	12%	9,405	6%
	2021	25,002,410	3,541,538	14%	9,244	7%
	2022	23,790,404	4,136,191	17%	9,094	7%
	2023	21,766,646	4,825,160	22%	8,939	8%
	2024	19,827,828	5,586,099	28%	8,777	9%
	2025	19,245,985	6,459,433	34%	8,608	10%
	2026	18,703,445	7,468,471	40%	8,430	11%
	2027	18,124,741	8,627,565	48%	8,245	12%
	2028	17,536,063	9,910,910	57%	8,051	14%
	2029	16,954,959	11,295,816	67%	7,848	15%
	2030	16,353,387	12,770,383	78%	7,634	17%
	2031	15,734,551	14,353,662	91%	7,410	18%
	2032	15,095,206	16,150,946	107%	7,174	20%
	2033	14,438,829	18,075,901	125%	6,928	22%
	2034	13,755,973	20,057,164	146%	6,673	24%
	2035	13,064,789	22,117,888	169%	6,408	26%
	2036	12,361,876	24,239,114	196%	6,136	28%
	2037	11,652,864	26,301,196	226%	5,858	31%
	2038	10,944,418	28,339,076	259%	5,578	33%
	2039	10,243,626	30,335,407	296%	5,295	36%
	2040	9,546,867	32,242,749	338%	5,012	38%
	2041	8,867,882	33,959,662	383%	4,728	41%
	2042	8,202,876	35,413,669	432%	4,447	43%
	2043	7,557,075	36,631,910	485%	4,168	46%
	2044	6,927,720	37,556,996	542%	3,894	48%
	2045	6,327,838	38,121,678	602%	3,624	51%
	2046	5,755,066	38,328,872	666%	3,362	53%
	2047	5,210,315	38,244,385	734%	3,107	56%
	2048	4,695,566	37,822,581	805%	2,861	58%
	2049	4,212,554	37,104,608	881%	2,626	60%
	2050	3,762,755	36,065,700	958%	2,401	62%
	2051	3,346,252	34,821,732	1041%	2,188	64%
	2052	2,963,054	33,405,238	1127%	1,987	65%
	2053	2,613,131	31,827,361	1218%	1,799	67%
	2054	2,295,177	30,126,692	1313%	1,623	68%
	2055	2,008,024	28,431,701	1416%	1,460	69%
	2056	1,750,214	26,688,391	1525%	1,310	71%
	2057	1,520,051	24,927,402	1640%	1,172	72%
	2058	1,315,663	23,176,965	1762%	1,045	72%
	2059	1,135,070	21,455,543	1890%	930	73%
	2060	976,248	19,792,874	2027%	826	74%
	2061	837,186	18,202,720	2174%	731	75%
	2062	715,923	16,680,756	2330%	646	75%
	2063	610,582	15,274,544	2502%	569	76%
	2064	519,390	13,893,793	2675%	500	76%
	2065	440,702	12,618,532	2863%	438	77%
	2066	373,009	11,424,683	3063%	383	77%
	2067	314,934	10,296,813	3270%	333	77%
	2068	265,239	9,260,847	3492%	289	78%
	2069	222,816	8,288,280	3720%	250	78%
	2070	186,685	7,388,285	3958%	215	78%
	2071	155,980	6,556,960	4204%	185	78%
	2072	129,941	5,772,509	4442%	158	78%
	2073	107,903	5,053,858	4684%	134	78%
	2074	89,291	4,395,593	4923%	113	78%
	2075	73,609	3,789,211	5148%	95	79%
	2076	60,426	3,250,739	5380%	79	79%
with no interest						
History		140,132,634	6,675,392	5%	66,758	
Future		518,257,145	1,112,375,847	215%	240,881	
Lifetime		658,389,779	1,119,051,239	170%	307,639	
with maximum valuation interest						
History		158,243,605	7,240,287	5%		
Future		331,794,398	377,994,225	114%		
Lifetime		490,038,003	385,234,512	79%		

Attachment 4-e
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After Full Requested Increase
All Simplicity ii Policy Forms
Policies without Inflation Protection
No Shock Lapses, Benefit Reductions, CBUL or Adverse Selection

		Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,918,725	2,536,675	26%	7,014	13%
	2016	9,001,836	1,294,768	14%	5,993	13%
Projected Future Experience (60 Years)	2017	8,931,748	1,355,264	15%	5,783	13%
	2018	9,006,905	1,553,044	17%	5,628	14%
	2019	8,924,892	1,752,311	20%	5,503	14%
	2020	8,593,562	1,952,912	23%	5,395	15%
	2021	8,194,548	2,152,088	26%	5,297	16%
	2022	7,806,524	2,373,544	30%	5,201	17%
	2023	7,375,724	2,598,761	35%	5,102	17%
	2024	6,905,353	2,845,539	41%	4,999	18%
	2025	6,669,486	3,114,807	47%	4,892	20%
	2026	6,437,333	3,410,066	53%	4,781	21%
	2027	6,185,627	3,746,731	61%	4,664	22%
	2028	5,934,026	4,085,799	69%	4,544	23%
	2029	5,684,328	4,422,716	78%	4,418	24%
	2030	5,428,129	4,751,338	88%	4,287	26%
	2031	5,159,988	5,063,415	98%	4,151	27%
	2032	4,889,601	5,415,292	111%	4,010	29%
	2033	4,618,818	5,737,694	124%	3,864	30%
	2034	4,342,882	6,043,274	139%	3,714	32%
	2035	4,068,052	6,320,702	155%	3,562	33%
	2036	3,796,690	6,554,766	173%	3,407	35%
	2037	3,529,785	6,758,081	191%	3,251	36%
	2038	3,269,329	6,921,917	212%	3,096	38%
	2039	3,017,485	7,040,812	233%	2,942	40%
	2040	2,775,857	7,131,615	257%	2,789	41%
	2041	2,544,478	7,160,010	281%	2,637	42%
	2042	2,324,356	7,149,466	308%	2,488	44%
	2043	2,116,268	7,084,951	335%	2,342	45%
	2044	1,919,944	6,980,763	364%	2,200	46%
	2045	1,735,217	6,833,610	394%	2,061	48%
	2046	1,562,468	6,639,724	425%	1,926	49%
	2047	1,402,365	6,425,649	458%	1,796	50%
	2048	1,254,809	6,170,158	492%	1,671	51%
	2049	1,119,093	5,895,776	527%	1,551	52%
	2050	994,936	5,602,691	563%	1,436	52%
	2051	881,866	5,298,473	601%	1,327	53%
	2052	779,446	4,987,794	640%	1,224	54%
	2053	687,303	4,675,852	680%	1,126	54%
	2054	604,614	4,363,944	722%	1,034	55%
	2055	530,726	4,069,278	767%	948	55%
	2056	464,964	3,775,968	812%	867	56%
	2057	406,646	3,497,141	860%	792	56%
	2058	355,100	3,235,381	911%	721	57%
	2059	309,671	2,982,516	963%	656	57%
	2060	269,734	2,748,755	1019%	595	57%
	2061	234,700	2,527,176	1077%	539	58%
	2062	204,016	2,318,330	1136%	488	58%
	2063	177,178	2,125,070	1199%	440	58%
	2064	153,724	1,941,451	1263%	396	58%
	2065	133,240	1,775,004	1332%	355	58%
	2066	115,354	1,616,495	1401%	318	58%
	2067	99,739	1,471,937	1476%	283	59%
	2068	86,104	1,335,640	1551%	252	59%
	2069	74,199	1,206,161	1626%	223	59%
	2070	63,803	1,089,334	1707%	197	59%
	2071	54,726	977,451	1786%	173	59%
	2072	46,803	871,526	1862%	151	59%
	2073	39,890	773,613	1939%	132	59%
	2074	33,864	681,878	2014%	114	59%
	2075	28,620	597,289	2087%	98	59%
	2076	24,065	519,641	2159%	84	59%
with no interest						
History		58,142,190	7,874,509	14%	49,272	
Future		165,380,702	230,508,383	139%	138,925	
Lifetime		223,522,892	238,382,893	107%	188,197	
with maximum valuation interest						
History		66,099,385	8,728,019	13%		
Future		107,971,733	94,103,601	87%		
Lifetime		174,071,118	102,831,621	59%		

Attachment 4-f
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Proposed Premiums From Inception
All Policies

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	270,713	-	0%	674	0%
	2008	5,247,641	-	0%	3,705	0%
	2009	10,735,243	47,881	0%	5,792	0%
	2010	15,133,856	798,227	5%	8,582	3%
	2011	20,733,121	819,175	4%	11,197	3%
	2012	26,872,486	753,522	3%	14,033	3%
	2013	36,640,101	2,628,590	7%	19,233	4%
	2014	44,674,013	2,119,373	5%	18,795	4%
	2015	43,425,390	3,982,240	9%	17,669	5%
	2016	41,041,163	3,400,893	8%	16,350	6%
Projected Future Experience (60 Years)	2017	39,614,788	3,111,736	8%	15,849	6%
	2018	37,921,506	3,693,863	10%	15,433	6%
	2019	36,401,912	4,315,813	12%	15,093	7%
	2020	35,100,773	4,981,212	14%	14,800	7%
	2021	33,514,295	5,693,626	17%	14,541	8%
	2022	31,897,379	6,509,735	20%	14,296	9%
	2023	29,416,731	7,423,921	25%	14,042	9%
	2024	26,990,591	8,431,638	31%	13,776	10%
	2025	26,165,118	9,574,240	37%	13,500	11%
	2026	25,383,924	10,878,537	43%	13,211	12%
	2027	24,546,839	12,374,296	50%	12,910	13%
	2028	23,698,051	13,996,709	59%	12,595	15%
	2029	22,859,278	15,718,532	69%	12,266	16%
	2030	21,993,791	17,521,721	80%	11,921	17%
	2031	21,099,075	19,417,077	92%	11,561	19%
	2032	20,181,437	21,566,238	107%	11,184	20%
	2033	19,245,825	23,813,596	124%	10,793	22%
	2034	18,278,254	26,100,439	143%	10,387	24%
	2035	17,303,406	28,438,589	164%	9,970	25%
	2036	16,320,053	30,793,881	189%	9,543	27%
	2037	15,334,870	33,059,277	216%	9,110	29%
	2038	14,356,720	35,260,993	246%	8,674	31%
	2039	13,395,009	37,376,219	279%	8,237	33%
	2040	12,447,608	39,374,364	316%	7,800	35%
	2041	11,528,321	41,119,673	357%	7,366	38%
	2042	10,634,443	42,563,135	400%	6,935	40%
	2043	9,772,059	43,716,861	447%	6,511	42%
	2044	8,938,149	44,537,759	498%	6,093	44%
	2045	8,145,614	44,955,288	552%	5,685	46%
	2046	7,392,510	44,968,596	608%	5,288	48%
	2047	6,680,449	44,670,034	669%	4,903	49%
	2048	6,011,341	43,992,739	732%	4,532	51%
	2049	5,386,238	43,000,384	798%	4,177	53%
	2050	4,806,350	41,668,391	867%	3,837	54%
	2051	4,271,283	40,120,205	939%	3,515	56%
	2052	3,780,620	38,393,032	1016%	3,211	57%
	2053	3,333,956	36,503,213	1095%	2,925	58%
	2054	2,929,141	34,490,636	1178%	2,657	59%
	2055	2,564,341	32,500,980	1267%	2,408	60%
	2056	2,237,404	30,464,359	1362%	2,177	61%
	2057	1,945,933	28,424,543	1461%	1,963	62%
	2058	1,687,360	26,412,346	1565%	1,767	63%
	2059	1,459,024	24,438,058	1675%	1,586	63%
	2060	1,258,250	22,541,629	1792%	1,421	64%
	2061	1,082,403	20,729,897	1915%	1,271	64%
	2062	928,944	18,999,086	2045%	1,133	65%
	2063	795,458	17,399,613	2187%	1,009	65%
	2064	679,686	15,835,244	2330%	896	65%
	2065	579,542	14,393,536	2484%	793	66%
	2066	493,124	13,041,178	2645%	700	66%
	2067	418,708	11,768,750	2811%	617	66%
	2068	354,749	10,596,487	2987%	541	66%
	2069	299,875	9,494,441	3166%	473	67%
	2070	252,875	8,477,619	3352%	412	67%
	2071	212,686	7,534,411	3543%	358	67%
	2072	178,374	6,644,036	3725%	309	67%
	2073	149,127	5,827,471	3908%	265	67%
	2074	124,240	5,077,471	4087%	227	67%
	2075	103,104	4,386,499	4254%	193	67%
	2076	85,193	3,770,380	4426%	163	67%
with no interest						
History		244,773,728	14,549,901	6%	116,030	
Future		694,968,104	1,342,884,230	193%	379,806	
Lifetime		939,741,832	1,357,434,131	144%	495,836	
with maximum valuation interest						
History		277,274,798	15,968,306	6%		
Future		448,545,538	472,097,826	105%		
Lifetime		725,820,336	488,066,132	67%		

Attachment 4-f
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Proposed Premiums From Inception
Policies with Inflation Protection

	Calendar Year	Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
		A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	183,132	-	0%	341	0%
	2008	3,697,123	-	0%	2,092	0%
	2009	7,561,099	-	0%	3,345	0%
	2010	10,586,034	3,162	0%	4,629	0%
	2011	14,278,882	452,692	3%	5,824	1%
	2012	18,229,822	489,961	3%	7,488	2%
	2013	25,669,957	1,016,157	4%	11,022	2%
	2014	31,972,362	1,161,729	4%	11,005	3%
	2015	31,295,198	1,445,566	5%	10,655	3%
	2016	30,634,756	2,106,125	7%	10,357	4%
Projected Future Experience (60 Years)	2017	29,915,221	1,756,471	6%	10,066	4%
	2018	28,562,604	2,140,819	7%	9,805	4%
	2019	27,345,938	2,563,503	9%	9,590	5%
	2020	26,380,858	3,028,299	11%	9,405	5%
	2021	25,203,657	3,541,538	14%	9,244	6%
	2022	23,982,098	4,136,191	17%	9,094	7%
	2023	21,942,602	4,825,160	22%	8,939	7%
	2024	19,993,765	5,586,099	28%	8,777	8%
	2025	19,406,256	6,459,433	33%	8,608	9%
	2026	18,859,404	7,468,471	40%	8,430	10%
	2027	18,276,697	8,627,565	47%	8,245	11%
	2028	17,682,733	9,910,910	56%	8,051	12%
	2029	17,096,251	11,295,816	66%	7,848	14%
	2030	16,489,940	12,770,383	77%	7,634	15%
	2031	15,866,626	14,353,662	90%	7,410	17%
	2032	15,222,314	16,150,946	106%	7,174	18%
	2033	14,560,552	18,075,901	124%	6,928	20%
	2034	13,872,078	20,057,164	145%	6,673	22%
	2035	13,175,294	22,117,888	168%	6,408	24%
	2036	12,466,619	24,239,114	194%	6,136	26%
	2037	11,751,718	26,301,196	224%	5,858	28%
	2038	11,037,399	28,339,076	257%	5,578	30%
	2039	10,330,814	30,335,407	294%	5,295	32%
	2040	9,628,263	32,242,749	335%	5,012	35%
	2041	8,943,522	33,959,662	380%	4,728	37%
	2042	8,272,828	35,413,669	428%	4,447	39%
	2043	7,621,476	36,631,910	481%	4,168	42%
	2044	6,986,713	37,556,996	538%	3,894	44%
	2045	6,381,595	38,121,678	597%	3,624	46%
	2046	5,803,790	38,328,872	660%	3,362	49%
	2047	5,254,237	38,244,385	728%	3,107	51%
	2048	4,734,942	37,822,581	799%	2,861	53%
	2049	4,247,662	37,104,608	874%	2,626	55%
	2050	3,793,888	36,065,700	951%	2,401	56%
	2051	3,373,710	34,821,732	1032%	2,188	58%
	2052	2,987,141	33,405,238	1118%	1,987	60%
	2053	2,634,148	31,827,361	1208%	1,799	61%
	2054	2,313,417	30,126,692	1302%	1,623	62%
	2055	2,023,775	28,431,701	1405%	1,460	64%
	2056	1,763,752	26,688,391	1513%	1,310	65%
	2057	1,531,639	24,927,402	1627%	1,172	66%
	2058	1,325,548	23,176,965	1748%	1,045	66%
	2059	1,143,481	21,455,543	1876%	930	67%
	2060	983,393	19,792,874	2013%	826	68%
	2061	843,247	18,202,720	2159%	731	68%
	2062	721,063	16,680,756	2313%	646	69%
	2063	614,936	15,274,544	2484%	569	69%
	2064	523,077	13,893,793	2656%	500	70%
	2065	443,820	12,618,532	2843%	438	70%
	2066	375,640	11,424,683	3041%	383	71%
	2067	317,146	10,296,813	3247%	333	71%
	2068	267,089	9,260,847	3467%	289	71%
	2069	224,352	8,288,280	3694%	250	71%
	2070	187,950	7,388,285	3931%	215	71%
	2071	157,013	6,556,960	4176%	185	72%
	2072	130,776	5,772,509	4414%	158	72%
	2073	108,572	5,053,858	4655%	134	72%
	2074	89,823	4,395,593	4894%	113	72%
	2075	74,027	3,789,211	5119%	95	72%
	2076	60,753	3,250,739	5351%	79	72%
with no interest						
History		174,108,364	6,675,392	4%	66,758	
Future		526,309,646	1,112,375,847	211%	240,881	
Lifetime		700,418,010	1,119,051,239	160%	307,639	
with maximum valuation interest						
History		196,866,293	7,240,287	4%		
Future		338,188,032	377,994,225	112%		
Lifetime		535,054,324	385,234,512	72%		

Attachment 4-f
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Proposed Premiums From Inception
Policies without Inflation Protection

		Actual or Projected Experience using Current Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Loss Ratio	End of Year Lives	
Historical Experience	2007	87,581	-	0%	333	0%
	2008	1,550,519	-	0%	1,613	0%
	2009	3,174,145	47,881	2%	2,447	1%
	2010	4,547,821	795,064	17%	3,953	9%
	2011	6,454,239	366,483	6%	5,373	8%
	2012	8,642,665	263,560	3%	6,545	6%
	2013	10,970,144	1,612,433	15%	8,211	9%
	2014	12,701,651	957,644	8%	7,790	8%
	2015	12,130,192	2,536,675	21%	7,014	11%
	2016	10,406,407	1,294,768	12%	5,993	11%
Projected Future Experience (60 Years)	2017	9,699,567	1,355,264	14%	5,783	11%
	2018	9,358,901	1,553,044	17%	5,628	12%
	2019	9,055,974	1,752,311	19%	5,503	12%
	2020	8,719,915	1,952,912	22%	5,395	13%
	2021	8,310,638	2,152,088	26%	5,297	14%
	2022	7,915,282	2,373,544	30%	5,201	14%
	2023	7,474,130	2,598,761	35%	5,102	15%
	2024	6,996,826	2,845,539	41%	4,999	16%
	2025	6,758,862	3,114,807	46%	4,892	17%
	2026	6,524,520	3,410,066	52%	4,781	18%
	2027	6,270,142	3,746,731	60%	4,664	20%
	2028	6,015,318	4,085,799	68%	4,544	21%
	2029	5,763,027	4,422,716	77%	4,418	22%
	2030	5,503,851	4,751,338	86%	4,287	23%
	2031	5,232,448	5,063,415	97%	4,151	25%
	2032	4,959,123	5,415,292	109%	4,010	26%
	2033	4,685,272	5,737,694	122%	3,864	27%
	2034	4,406,176	6,043,274	137%	3,714	29%
	2035	4,128,112	6,320,702	153%	3,562	30%
	2036	3,853,434	6,554,766	170%	3,407	32%
	2037	3,583,152	6,758,081	189%	3,251	33%
	2038	3,319,321	6,921,917	209%	3,096	35%
	2039	3,064,194	7,040,812	230%	2,942	36%
	2040	2,819,344	7,131,615	253%	2,789	37%
	2041	2,584,799	7,160,010	277%	2,637	39%
	2042	2,361,615	7,149,466	303%	2,488	40%
	2043	2,150,583	7,084,951	329%	2,342	41%
	2044	1,951,436	6,980,763	358%	2,200	42%
	2045	1,764,019	6,833,610	387%	2,061	43%
	2046	1,588,720	6,639,724	418%	1,926	44%
	2047	1,426,212	6,425,649	451%	1,796	45%
	2048	1,276,399	6,170,158	483%	1,671	46%
	2049	1,138,576	5,895,776	518%	1,551	47%
	2050	1,012,462	5,602,691	553%	1,436	48%
	2051	897,573	5,298,473	590%	1,327	48%
	2052	793,478	4,987,794	629%	1,224	49%
	2053	699,808	4,675,852	668%	1,126	50%
	2054	615,723	4,363,944	709%	1,034	50%
	2055	540,565	4,069,278	753%	948	51%
	2056	473,652	3,775,968	797%	867	51%
	2057	414,294	3,497,141	844%	792	51%
	2058	361,811	3,235,381	894%	721	52%
	2059	315,543	2,982,516	945%	656	52%
	2060	274,857	2,748,755	1000%	595	52%
	2061	239,156	2,527,176	1057%	539	52%
	2062	207,882	2,318,330	1115%	488	53%
	2063	180,521	2,125,070	1177%	440	53%
	2064	156,608	1,941,451	1240%	396	53%
	2065	135,721	1,775,004	1308%	355	53%
	2066	117,484	1,616,495	1376%	318	53%
	2067	101,561	1,471,937	1449%	283	53%
	2068	87,660	1,335,640	1524%	252	53%
	2069	75,522	1,206,161	1597%	223	54%
	2070	64,925	1,089,334	1678%	197	54%
	2071	55,673	977,451	1756%	173	54%
	2072	47,598	871,526	1831%	151	54%
	2073	40,555	773,613	1908%	132	54%
	2074	34,418	681,878	1981%	114	54%
	2075	29,077	597,289	2054%	98	54%
	2076	24,441	519,641	2126%	84	54%
with no interest						
History		70,665,364	7,874,509	11%	49,272	
Future		168,658,459	230,508,383	137%	138,925	
Lifetime		239,323,823	238,382,893	100%	188,197	
with maximum valuation interest						
History		80,408,506	8,728,019	11%		
Future		110,357,506	94,103,601	85%		
Lifetime		190,766,012	102,831,621	54%		

Attachment 4-g
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Assumptions and Original Premiums From Inception
All Policies

	Calendar Year	Expected Experience using Pricing Assumptions				E Expected (Column C) with max valuation Interest
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	
Historical Experience	2007	257,797	3,391	1%	675	1%
	2008	4,400,219	57,839	1%	3,702	1%
	2009	8,750,694	148,189	2%	5,968	2%
	2010	12,163,212	267,134	2%	8,834	2%
	2011	16,461,649	441,594	3%	11,624	2%
	2012	21,183,723	692,914	3%	14,390	3%
	2013	28,858,962	1,056,203	4%	19,519	3%
	2014	34,336,407	1,485,043	4%	19,114	3%
	2015	32,503,352	1,926,312	6%	18,363	4%
	2016	31,167,989	2,417,360	8%	17,792	4%
Projected Future Experience (60 Years)	2017	30,107,752	2,968,802	10%	17,312	5%
	2018	28,739,683	3,613,305	13%	16,862	6%
	2019	27,458,189	4,277,817	16%	16,415	7%
	2020	26,267,730	4,944,236	19%	15,968	7%
	2021	24,831,867	5,667,704	23%	15,521	8%
	2022	23,330,285	6,460,729	28%	15,073	9%
	2023	21,167,429	7,300,183	34%	14,624	10%
	2024	19,081,789	8,163,912	43%	14,175	12%
	2025	18,203,330	9,037,409	50%	13,725	13%
	2026	17,362,505	9,979,246	57%	13,273	14%
	2027	16,525,449	10,991,406	67%	12,821	16%
	2028	15,689,417	12,063,237	77%	11,913	17%
	2029	14,882,946	13,211,755	89%	12,367	18%
	2030	14,096,311	14,476,722	103%	11,458	20%
	2031	13,320,158	15,811,072	119%	11,003	22%
	2032	12,558,357	17,203,889	137%	10,548	23%
	2033	11,806,589	18,638,485	158%	10,094	25%
	2034	11,071,814	20,106,350	182%	9,641	27%
	2035	10,348,057	21,584,339	209%	9,190	29%
	2036	9,646,707	23,035,044	239%	8,742	31%
	2037	8,968,195	24,442,013	273%	8,298	33%
	2038	8,307,177	25,796,424	311%	7,859	35%
	2039	7,669,270	27,067,620	353%	7,426	37%
	2040	7,053,013	28,223,243	400%	7,000	39%
	2041	6,464,665	29,235,030	452%	6,582	41%
	2042	5,901,169	30,084,770	510%	6,174	43%
	2043	5,366,812	30,750,636	573%	5,777	45%
	2044	4,861,733	31,214,586	642%	5,392	47%
	2045	4,388,718	31,474,422	717%	5,020	49%
	2046	3,947,267	31,523,281	799%	4,661	51%
	2047	3,536,462	31,351,245	887%	4,317	53%
	2048	3,157,458	30,953,183	980%	3,988	54%
	2049	2,808,549	30,358,930	1081%	3,675	56%
	2050	2,490,118	29,589,379	1188%	3,379	57%
	2051	2,198,982	28,655,021	1303%	3,099	59%
	2052	1,936,161	27,583,323	1425%	2,835	60%
	2053	1,700,558	26,398,246	1552%	2,588	61%
	2054	1,489,471	25,141,505	1688%	2,358	62%
	2055	1,300,918	23,841,834	1833%	2,143	63%
	2056	1,133,699	22,502,515	1985%	1,943	64%
	2057	985,849	21,151,920	2146%	1,758	65%
	2058	855,528	19,812,233	2316%	1,588	66%
	2059	741,008	18,493,139	2496%	1,430	67%
	2060	640,639	17,219,916	2688%	1,285	67%
	2061	552,874	15,995,926	2893%	1,151	68%
	2062	476,282	14,824,599	3113%	1,029	68%
	2063	409,557	13,711,282	3348%	917	69%
	2064	351,514	12,647,273	3598%	814	69%
	2065	301,090	11,645,449	3868%	721	69%
	2066	257,338	10,703,222	4159%	635	70%
	2067	219,417	9,809,992	4471%	558	70%
	2068	186,589	8,968,600	4807%	488	70%
	2069	158,205	8,169,392	5164%	424	70%
	2070	133,697	7,410,533	5543%	367	71%
	2071	112,571	6,693,180	5946%	316	71%
	2072	94,393	6,004,141	6361%	270	71%
	2073	78,786	5,351,119	6792%	229	71%
	2074	65,421	4,731,116	7232%	193	71%
	2075	54,013	4,145,445	7675%	161	71%
	2076	44,314	3,604,209	8133%	134	71%
with no interest						
History		190,084,004	8,495,980	4%	119,980	
Future		457,895,837	1,016,815,534	222%	369,705	
Lifetime		647,979,841	1,025,311,515	158%	489,684	
with maximum valuation interest						
History		215,816,345	9,317,695	4%		
Future		307,633,576	363,863,504	118%		
Lifetime		523,449,922	373,181,199	71%		

Attachment 4-g
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Assumptions and Original Premiums From Inception
Policies with Inflation Protection

	Calendar Year	Expected Experience using Pricing Assumptions				E Expected (Column C) with max valuation Interest
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	
Historical Experience	2007	178,923	1,556	1%	342	1%
	2008	3,121,437	29,244	1%	2,069	1%
	2009	6,195,006	75,009	1%	3,333	1%
	2010	8,548,753	139,743	2%	4,596	1%
	2011	11,373,259	234,395	2%	5,821	2%
	2012	14,457,858	372,661	3%	7,464	2%
	2013	20,555,531	587,295	3%	11,005	2%
	2014	25,084,231	852,299	3%	10,842	3%
	2015	23,751,801	1,132,560	5%	10,395	3%
	2016	22,787,362	1,450,777	6%	10,063	3%
Projected Future Experience (60 Years)	2017	22,032,926	1,821,205	8%	9,792	4%
	2018	20,997,622	2,259,902	11%	9,541	5%
	2019	20,038,444	2,721,975	14%	9,292	5%
	2020	19,197,031	3,200,151	17%	9,043	6%
	2021	18,188,484	3,724,787	20%	8,793	7%
	2022	17,082,760	4,307,399	25%	8,542	8%
	2023	15,377,911	4,922,254	32%	8,289	9%
	2024	13,743,174	5,566,751	41%	8,036	10%
	2025	13,121,993	6,232,843	47%	7,782	12%
	2026	12,538,699	6,961,278	56%	7,526	13%
	2027	11,964,600	7,754,612	65%	7,269	14%
	2028	11,377,650	8,604,196	76%	6,750	16%
	2029	10,813,425	9,523,382	88%	7,010	17%
	2030	10,263,570	10,554,560	103%	6,489	19%
	2031	9,719,138	11,658,177	120%	6,227	20%
	2032	9,182,310	12,825,028	140%	5,964	22%
	2033	8,648,623	14,042,208	162%	5,700	24%
	2034	8,125,503	15,297,310	188%	5,436	26%
	2035	7,607,259	16,577,111	218%	5,173	28%
	2036	7,103,838	17,853,866	251%	4,911	30%
	2037	6,614,286	19,109,159	289%	4,650	32%
	2038	6,136,356	20,334,973	331%	4,391	35%
	2039	5,673,292	21,499,673	379%	4,136	37%
	2040	5,222,062	22,579,566	432%	3,884	39%
	2041	4,790,799	23,550,676	492%	3,637	41%
	2042	4,374,921	24,388,886	557%	3,396	44%
	2043	3,978,771	25,073,824	630%	3,161	46%
	2044	3,602,851	25,583,341	710%	2,933	48%
	2045	3,250,255	25,917,851	797%	2,712	51%
	2046	2,920,806	26,069,464	893%	2,501	53%
	2047	2,612,844	26,021,338	996%	2,298	55%
	2048	2,328,130	25,767,515	1107%	2,105	57%
	2049	2,065,464	25,333,342	1227%	1,923	59%
	2050	1,825,562	24,740,399	1355%	1,751	60%
	2051	1,605,833	23,995,849	1494%	1,589	62%
	2052	1,407,652	23,119,709	1642%	1,439	63%
	2053	1,230,203	22,135,649	1799%	1,299	65%
	2054	1,071,436	21,082,784	1968%	1,169	66%
	2055	929,837	19,986,140	2149%	1,050	67%
	2056	804,671	18,848,061	2342%	940	68%
	2057	694,419	17,691,885	2548%	840	69%
	2058	597,672	16,542,476	2768%	749	70%
	2059	513,106	15,407,107	3003%	665	71%
	2060	439,445	14,310,827	3257%	590	72%
	2061	375,486	13,255,971	3530%	522	72%
	2062	320,113	12,247,200	3826%	460	73%
	2063	272,297	11,291,670	4147%	404	73%
	2064	231,106	10,380,897	4492%	354	74%
	2065	195,698	9,526,884	4868%	309	74%
	2066	165,322	8,727,635	5279%	269	75%
	2067	139,310	7,972,455	5723%	233	75%
	2068	117,076	7,265,519	6206%	201	75%
	2069	98,105	6,597,498	6725%	173	75%
	2070	81,948	5,966,701	7281%	147	76%
	2071	68,216	5,374,213	7878%	125	76%
	2072	56,567	4,805,848	8496%	105	76%
	2073	46,710	4,271,113	9144%	88	76%
	2074	38,389	3,766,084	9810%	73	76%
	2075	31,386	3,291,215	10486%	60	76%
	2076	25,513	2,855,508	11192%	49	76%
with no interest						
History		136,054,160	4,875,539	4%	65,929	
Future		334,078,877	813,095,900	243%	204,945	
Lifetime		470,133,037	817,971,440	174%	270,873	
with maximum valuation interest						
History		154,225,865	5,329,015	3%		
Future		224,460,549	283,402,639	126%		
Lifetime		378,686,415	288,731,654	76%		

Attachment 4-g
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience
All Simplicity ii Policy Forms
Original Assumptions and Original Premiums From Inception
Policies without Inflation Protection

	Calendar Year	Expected Experience using Pricing Assumptions				E Expected (Column C) with max valuation Interest
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Lives	
Historical Experience	2007	78,875	1,835	2%	334	2%
	2008	1,278,782	28,595	2%	1,633	2%
	2009	2,555,688	73,180	3%	2,635	3%
	2010	3,614,459	127,391	4%	4,239	3%
	2011	5,088,390	207,199	4%	5,803	3%
	2012	6,725,866	320,253	5%	6,926	4%
	2013	8,303,432	468,908	6%	8,514	4%
	2014	9,252,176	632,744	7%	8,272	5%
	2015	8,751,550	793,752	9%	7,967	6%
	2016	8,380,627	966,583	12%	7,729	6%
Projected Future Experience (60 Years)	2017	8,074,826	1,147,598	14%	7,520	7%
	2018	7,742,060	1,353,403	17%	7,321	8%
	2019	7,419,744	1,555,842	21%	7,123	9%
	2020	7,070,699	1,744,085	25%	6,925	10%
	2021	6,643,383	1,942,917	29%	6,728	12%
	2022	6,247,524	2,153,330	34%	6,531	13%
	2023	5,789,518	2,377,929	41%	6,335	14%
	2024	5,338,615	2,597,160	49%	6,139	15%
	2025	5,081,337	2,804,566	55%	5,943	16%
	2026	4,823,806	3,017,968	63%	5,747	18%
	2027	4,560,849	3,236,794	71%	5,552	19%
	2028	4,311,767	3,459,041	80%	5,163	21%
	2029	4,069,521	3,688,373	91%	5,357	22%
	2030	3,832,742	3,922,161	102%	4,969	23%
	2031	3,601,020	4,152,896	115%	4,776	25%
	2032	3,376,046	4,378,862	130%	4,584	26%
	2033	3,157,966	4,596,277	146%	4,394	28%
	2034	2,946,311	4,809,040	163%	4,204	29%
	2035	2,740,798	5,007,227	183%	4,017	31%
	2036	2,542,870	5,181,178	204%	3,831	33%
	2037	2,353,908	5,332,854	227%	3,648	34%
	2038	2,170,821	5,461,450	252%	3,467	36%
	2039	1,995,978	5,567,946	279%	3,290	37%
	2040	1,830,950	5,643,677	308%	3,115	38%
	2041	1,673,866	5,684,353	340%	2,945	40%
	2042	1,526,248	5,695,884	373%	2,779	41%
	2043	1,388,041	5,676,812	409%	2,617	43%
	2044	1,258,881	5,631,246	447%	2,459	44%
	2045	1,138,463	5,556,571	488%	2,307	45%
	2046	1,026,461	5,453,818	531%	2,160	46%
	2047	923,618	5,329,907	577%	2,019	47%
	2048	829,328	5,185,668	625%	1,883	48%
	2049	743,085	5,025,588	676%	1,753	49%
	2050	664,556	4,848,980	730%	1,628	50%
	2051	593,148	4,659,173	785%	1,510	51%
	2052	528,509	4,463,614	845%	1,397	52%
	2053	470,355	4,262,597	906%	1,290	52%
	2054	418,035	4,058,721	971%	1,189	53%
	2055	371,080	3,855,694	1039%	1,093	53%
	2056	329,028	3,654,455	1111%	1,003	54%
	2057	291,430	3,460,035	1187%	918	54%
	2058	257,856	3,269,757	1268%	839	55%
	2059	227,902	3,086,032	1354%	765	55%
	2060	201,195	2,909,089	1446%	695	56%
	2061	177,388	2,739,956	1545%	630	56%
	2062	156,169	2,577,399	1650%	569	56%
	2063	137,259	2,419,612	1763%	512	57%
	2064	120,408	2,266,376	1882%	460	57%
	2065	105,392	2,118,565	2010%	411	57%
	2066	92,016	1,975,588	2147%	366	57%
	2067	80,107	1,837,537	2294%	325	57%
	2068	69,513	1,703,080	2450%	287	58%
	2069	60,100	1,571,894	2615%	252	58%
	2070	51,749	1,443,832	2790%	220	58%
	2071	44,356	1,318,966	2974%	191	58%
	2072	37,826	1,198,292	3168%	164	58%
	2073	32,076	1,080,006	3367%	141	58%
	2074	27,032	965,032	3570%	120	58%
	2075	22,627	854,230	3775%	101	58%
	2076	18,800	748,702	3982%	84	58%
with no interest						
History		54,029,844	3,620,441	7%	54,051	
Future		123,816,960	203,719,634	165%	164,760	
Lifetime		177,846,804	207,340,075	117%	218,811	
with maximum valuation interest						
History		61,590,480	3,988,680	6%		
Future		83,173,027	80,460,865	97%		
Lifetime		144,763,507	84,449,545	58%		

Attachment 4-h
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Original Pricing Assumptions for Projected Experience
All Simplicity ii Policy Forms
Original Premiums From Inception
All Policies

	Calendar Year	Actual or Projected Experience using Original Pricing Assumptions				Cumulative Loss Ratios E Actual (Column C) with max valuation Interest
		A	B	C = B / A	D	
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	
Historical Experience	2007	218,104	-	0%	674	0%
	2008	4,204,391	-	0%	3,705	0%
	2009	8,595,312	47,881	1%	5,792	0%
	2010	12,096,772	798,227	7%	8,582	3%
	2011	16,585,008	819,175	5%	11,197	4%
	2012	21,518,470	753,522	4%	14,033	4%
	2013	29,365,628	2,628,590	9%	19,233	5%
	2014	35,764,549	2,119,373	6%	18,795	5%
	2015	34,765,073	3,982,240	11%	17,669	7%
	2016	32,865,209	3,400,893	10%	16,350	7%
Projected Future Experience (60 Years)	2017	31,289,897	3,285,675	11%	15,872	8%
	2018	29,400,768	3,983,301	14%	15,441	8%
	2019	28,023,016	4,690,315	17%	15,017	9%
	2020	26,724,214	5,410,660	20%	14,592	10%
	2021	25,153,896	6,187,225	25%	14,166	11%
	2022	23,526,162	7,036,451	30%	13,738	12%
	2023	21,235,707	7,929,380	37%	13,310	13%
	2024	19,021,643	8,836,048	46%	12,881	14%
	2025	18,066,185	9,756,323	54%	12,450	15%
	2026	17,170,544	10,742,756	63%	12,018	17%
	2027	16,255,686	11,795,559	73%	11,584	18%
	2028	15,364,191	12,899,584	84%	11,150	19%
	2029	14,511,958	14,084,517	97%	10,714	21%
	2030	13,671,546	15,375,313	112%	10,278	23%
	2031	12,843,949	16,723,085	130%	9,842	24%
	2032	12,035,191	18,112,982	151%	9,406	26%
	2033	11,249,543	19,532,480	174%	8,971	28%
	2034	10,472,656	20,962,061	200%	8,537	30%
	2035	9,723,033	22,381,194	230%	8,106	32%
	2036	8,996,727	23,757,298	264%	7,679	34%
	2037	8,294,437	25,063,369	302%	7,256	36%
	2038	7,617,748	26,289,990	345%	6,838	38%
	2039	6,970,206	27,406,764	393%	6,428	40%
	2040	6,348,431	28,388,453	447%	6,025	42%
	2041	5,762,855	29,201,959	507%	5,631	44%
	2042	5,208,998	29,833,697	573%	5,248	46%
	2043	4,689,875	30,262,971	645%	4,876	48%
	2044	4,200,912	30,479,089	726%	4,517	50%
	2045	3,750,078	30,485,665	813%	4,172	52%
	2046	3,333,823	30,276,894	908%	3,841	53%
	2047	2,951,304	29,839,528	1011%	3,526	55%
	2048	2,601,864	29,187,104	1122%	3,227	57%
	2049	2,284,388	28,353,777	1241%	2,944	58%
	2050	1,997,965	27,357,651	1369%	2,678	60%
	2051	1,740,809	26,216,912	1506%	2,429	61%
	2052	1,511,287	24,957,194	1651%	2,197	62%
	2053	1,308,079	23,613,972	1805%	1,982	63%
	2054	1,128,617	22,228,999	1970%	1,784	64%
	2055	970,904	20,824,254	2145%	1,601	65%
	2056	832,941	19,410,347	2330%	1,434	66%
	2057	712,759	18,018,255	2528%	1,281	66%
	2058	608,463	16,661,518	2738%	1,142	67%
	2059	518,261	15,356,285	2963%	1,015	68%
	2060	440,488	14,120,710	3206%	901	68%
	2061	373,613	12,953,458	3467%	798	69%
	2062	316,247	11,856,547	3749%	705	69%
	2063	267,144	10,831,722	4055%	621	69%
	2064	225,196	9,869,299	4383%	545	70%
	2065	189,424	8,976,722	4739%	478	70%
	2066	158,971	8,150,172	5127%	417	70%
	2067	133,086	7,378,052	5544%	363	70%
	2068	111,121	6,659,145	5993%	315	71%
	2069	92,512	5,990,619	6476%	271	71%
	2070	76,773	5,365,940	6989%	233	71%
	2071	63,487	4,787,116	7540%	199	71%
	2072	52,294	4,240,503	8109%	170	71%
	2073	42,885	3,730,653	8699%	143	71%
	2074	34,996	3,258,609	9311%	120	71%
	2075	28,403	2,824,100	9943%	100	71%
	2076	22,913	2,428,582	10599%	83	71%
with no interest						
History		195,978,516	14,549,901	7%	116,030	
Future		442,711,068	956,618,801	216%	324,284	
Lifetime		638,689,584	971,168,702	152%	440,314	
with maximum valuation interest						
History		221,996,797	15,968,306	7%		
Future		303,678,643	358,620,638	118%		
Lifetime		525,675,440	374,588,945	71%		

Attachment 4-h
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Original Pricing Assumptions for Projected Experience

All Simplicity ii Policy Forms
Original Premiums From Inception
Policies with Inflation Protection

		Actual or Projected Experience using Original Pricing Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E Actual (Column C) with max valuation Interest
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	
Historical Experience	2007	145,632	-	0%	341	0%
	2008	2,931,222	-	0%	2,092	0%
	2009	5,990,626	-	0%	3,345	0%
	2010	8,391,836	3,162	0%	4,629	0%
	2011	11,333,560	452,692	4%	5,824	2%
	2012	14,487,430	489,961	3%	7,488	2%
	2013	20,424,512	1,016,157	5%	11,022	3%
	2014	25,421,788	1,161,729	5%	11,005	3%
	2015	24,885,183	1,445,566	6%	10,655	4%
	2016	24,364,083	2,106,125	9%	10,357	5%
Projected Future Experience (60 Years)	2017	23,453,472	2,056,024	9%	10,059	5%
	2018	22,036,435	2,542,477	12%	9,795	6%
	2019	20,986,254	3,048,630	15%	9,535	7%
	2020	20,056,864	3,576,302	18%	9,274	7%
	2021	18,919,150	4,152,510	22%	9,013	8%
	2022	17,714,814	4,790,400	27%	8,751	9%
	2023	15,875,872	5,461,314	34%	8,487	10%
	2024	14,130,690	6,155,872	44%	8,222	12%
	2025	13,449,448	6,879,823	51%	7,956	13%
	2026	12,815,175	7,665,248	60%	7,688	14%
	2027	12,168,658	8,515,328	70%	7,418	16%
	2028	11,533,201	9,416,124	82%	7,147	17%
	2029	10,923,807	10,395,941	95%	6,875	19%
	2030	10,320,510	11,481,727	111%	6,601	21%
	2031	9,728,288	12,630,514	130%	6,326	22%
	2032	9,144,849	13,832,468	151%	6,051	24%
	2033	8,573,783	15,074,721	176%	5,775	26%
	2034	8,006,264	16,339,346	204%	5,499	28%
	2035	7,456,247	17,614,236	236%	5,223	30%
	2036	6,919,739	18,871,173	273%	4,949	32%
	2037	6,398,296	20,085,355	314%	4,676	35%
	2038	5,893,416	21,248,333	361%	4,406	37%
	2039	5,407,914	22,326,271	413%	4,140	39%
	2040	4,937,730	23,303,606	472%	3,878	42%
	2041	4,493,793	24,144,361	537%	3,621	44%
	2042	4,071,250	24,829,885	610%	3,370	46%
	2043	3,672,981	25,342,439	690%	3,126	49%
	2044	3,295,190	25,666,204	779%	2,890	51%
	2045	2,946,533	25,804,965	876%	2,662	53%
	2046	2,623,550	25,749,550	981%	2,444	55%
	2047	2,325,217	25,484,846	1096%	2,236	57%
	2048	2,051,388	25,021,955	1220%	2,038	59%
	2049	1,801,816	24,388,027	1354%	1,852	61%
	2050	1,576,067	23,602,812	1498%	1,677	62%
	2051	1,372,963	22,679,776	1652%	1,513	64%
	2052	1,191,318	21,639,907	1816%	1,361	65%
	2053	1,030,153	20,515,989	1992%	1,220	66%
	2054	887,631	19,346,926	2180%	1,091	68%
	2055	762,268	18,153,736	2382%	973	69%
	2056	652,552	16,943,814	2597%	865	70%
	2057	556,973	15,744,602	2827%	767	70%
	2058	474,063	14,570,722	3074%	678	71%
	2059	402,420	13,436,513	3339%	598	72%
	2060	340,733	12,360,671	3628%	526	72%
	2061	287,789	11,341,261	3941%	462	73%
	2062	242,484	10,380,776	4281%	404	73%
	2063	203,820	9,482,715	4652%	353	74%
	2064	170,907	8,637,900	5054%	307	74%
	2065	142,955	7,853,888	5494%	267	75%
	2066	119,271	7,127,843	5976%	231	75%
	2067	99,244	6,447,789	6497%	199	75%
	2068	82,347	5,815,615	7062%	170	75%
	2069	68,122	5,227,142	7673%	146	75%
	2070	56,170	4,677,673	8328%	124	76%
	2071	46,153	4,168,620	9032%	104	76%
	2072	37,775	3,686,299	9759%	88	76%
	2073	30,786	3,237,748	10517%	73	76%
	2074	24,972	2,823,040	11305%	61	76%
	2075	20,151	2,441,783	12118%	50	76%
	2076	16,167	2,095,654	12963%	41	76%

History		138,375,871	6,675,392	5%	66,758
Future		335,028,849	788,337,187	235%	206,330
Lifetime		473,404,720	795,012,579	168%	273,088
with maximum valuation interest					
History		156,448,920	7,240,287	5%	
Future		228,873,764	286,133,271	125%	
Lifetime		385,322,684	293,373,558	76%	

Attachment 4-h
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience Using Original Pricing Assumptions for Projected Experience

All Simplicity ii Policy Forms
Original Premiums From Inception
Policies without Inflation Protection

		Actual or Projected Experience using Original Pricing Assumptions				Cumulative Loss Ratios
	Calendar Year	A	B	C = B / A	D	E
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with max valuation Interest
Historical Experience	2007	72,473	-	0%	333	0%
	2008	1,273,169	-	0%	1,613	0%
	2009	2,604,686	47,881	2%	2,447	1%
	2010	3,704,936	795,064	21%	3,953	11%
	2011	5,251,448	366,483	7%	5,373	9%
	2012	7,031,040	263,560	4%	6,545	7%
	2013	8,941,116	1,612,433	18%	8,211	10%
	2014	10,342,761	957,644	9%	7,790	10%
	2015	9,879,891	2,536,675	26%	7,014	13%
	2016	8,501,126	1,294,768	15%	5,993	13%
Projected Future Experience (60 Years)	2017	7,836,425	1,229,651	16%	5,813	14%
	2018	7,364,332	1,440,824	20%	5,647	14%
	2019	7,036,762	1,641,685	23%	5,482	15%
	2020	6,667,350	1,834,358	28%	5,317	16%
	2021	6,234,746	2,034,715	33%	5,152	16%
	2022	5,811,348	2,246,051	39%	4,988	18%
	2023	5,359,835	2,468,067	46%	4,823	19%
	2024	4,890,952	2,680,175	55%	4,659	20%
	2025	4,616,737	2,876,500	62%	4,494	21%
	2026	4,355,369	3,077,509	71%	4,330	22%
	2027	4,087,028	3,280,231	80%	4,166	24%
	2028	3,830,990	3,483,460	91%	4,002	25%
	2029	3,588,150	3,688,576	103%	3,839	26%
	2030	3,351,036	3,893,586	116%	3,677	28%
	2031	3,115,661	4,092,570	131%	3,515	29%
	2032	2,890,342	4,280,514	148%	3,355	31%
	2033	2,675,761	4,457,759	167%	3,196	32%
	2034	2,466,392	4,622,715	187%	3,039	34%
	2035	2,266,786	4,766,958	210%	2,883	35%
	2036	2,076,987	4,886,125	235%	2,730	37%
	2037	1,896,141	4,978,014	263%	2,579	38%
	2038	1,724,332	5,041,657	292%	2,432	40%
	2039	1,562,292	5,080,493	325%	2,288	41%
	2040	1,410,701	5,084,847	360%	2,147	42%
	2041	1,269,061	5,057,598	399%	2,010	44%
	2042	1,137,747	5,003,812	440%	1,878	45%
	2043	1,016,894	4,920,532	484%	1,750	46%
	2044	905,722	4,812,885	531%	1,627	47%
	2045	803,545	4,680,699	583%	1,510	48%
	2046	710,273	4,527,344	637%	1,397	49%
	2047	626,087	4,354,682	696%	1,290	50%
	2048	550,476	4,165,150	757%	1,188	51%
	2049	482,572	3,965,750	822%	1,092	52%
	2050	421,899	3,754,839	890%	1,001	52%
	2051	367,846	3,537,136	962%	916	53%
	2052	319,969	3,317,287	1037%	836	54%
	2053	277,926	3,097,983	1115%	762	54%
	2054	240,986	2,882,073	1196%	693	55%
	2055	208,636	2,670,518	1280%	629	55%
	2056	180,389	2,466,534	1367%	569	55%
	2057	155,786	2,273,653	1459%	514	56%
	2058	134,400	2,090,795	1556%	464	56%
	2059	115,842	1,919,772	1657%	417	56%
	2060	99,756	1,760,039	1764%	375	56%
	2061	85,824	1,612,197	1878%	336	57%
	2062	73,763	1,475,772	2001%	300	57%
	2063	63,324	1,349,008	2130%	268	57%
	2064	54,289	1,231,399	2268%	238	57%
	2065	46,469	1,122,834	2416%	211	57%
	2066	39,700	1,022,328	2575%	187	57%
	2067	33,842	930,263	2749%	164	57%
	2068	28,773	843,529	2932%	144	58%
	2069	24,390	763,477	3130%	126	58%
	2070	20,603	688,267	3341%	110	58%
	2071	17,335	618,495	3568%	95	58%
	2072	14,519	554,204	3817%	82	58%
	2073	12,098	492,905	4074%	70	58%
	2074	10,024	435,569	4345%	60	58%
	2075	8,252	382,317	4633%	50	58%
	2076	6,746	332,929	4935%	42	58%
		with no interest				
History		57,602,646	7,874,509	14%	49,272	
Future		107,682,219	168,281,614	156%	117,954	
Lifetime		165,284,864	176,156,123	107%	167,226	
		with maximum valuation interest				
History		65,547,877	8,728,019	13%		
Future		74,804,879	72,487,368	97%		
Lifetime		140,352,756	81,215,387	58%		

Virginia Certificate of Compliance
MedAmerica Insurance Company
Long-Term Care Insurance Policy (Tax-Qualified)

Form Name and Description	Form Number	New, Replace or Other
Notice of Premium Increase	RIL-VA-0918	New
Notification letter that we have filed a premium increase with the Virginia Bureau of Insurance with options to mitigate the increase outlined in the letter.		
Contingent Non-Forfeiture Benefit Election Form	CNF-VA-0918	New
Form for the insured to notify us that they have decided to stop future premium payments and accept the Contingent Non-Forfeiture Benefit.		

The Long Term Care Policy is intended to be a Qualified Long Term Care Contract under the Federal Internal Revenue Code. The policies were sold to individuals between the ages of 18-85.

The company has reviewed the enclosed policy forms and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Certification by:



William L. Naylor

President _____
Title

Statement of Variability – Simplicityii Product Line

RIL-VA-0918 and CNF-VA-0918 –Rate Increase Letter and Contingent Non-Forfeiture Election Form for Simplicityii Insureds

<<LOGO>>

Populates with the MedAmerica Insurance Company logo

<<DATE>>

Populates with the date the documents were sent, in Month, Day (XX), Year (2019/2020/2021) format

<<FIRST_NAME>> <<LAST_NAME>>

<<STREET_ADDRESS1>>

<<STREET_ADDRESS2>>

<<CITY>> <<STATE>> <<ZIP>>

<<POLICY_NUMBER>>

<<SALUTATION LAST_NAME>>

Populates with demographic information of the insured receiving the rate increase notice.

<<PHASE_IN>>

If the insured has a one year phase in, this field populates with: we have filed a premium increase of

<<INC_AMT>>

If the insured has a multiple year phase in, this field populates with: <<PHASE_NUMBER>> consecutive annual premium increases have been filed

<<INC_AMT>>

The rate increase percentage amount, 63% - 264%, or other amount approved by the Virginia Bureau of Insurance

<<PHASE_NUMBER>>

The number of years that the insured's rate increase is phased over

<<REASON_FOR_RATE_INCREASE>>

Populates with: Rates are increasing based on the fact that people are living longer and keeping their policies for a longer period of time than expected. This means we, as the company, expect to pay more claims in the future. New data on the company and industry-wide claim costs show that those costs are higher than originally expected when the product was priced.

<<CHANGE>>

If the insured has a one year phase in, this field populates with the word: change

If the insured has a multiple year phase in, this field populates with the word: changes

<<NEXT_BILL_DATE>>

Next bill date of policy in Month, Day (XX), Year (2019/2020/2021) format

<<MODAL>>

Monthly, Quarterly, Semi-Annual, Annual

<<CURRENT_RATE>>

Populates with dollar amount for current premium in \$999,999.99 format

<<FUTURE_RATE>>

Populates with dollar amount for future rate increased premium in \$9,999.99 format

<<INC_AMT_2>>

If the insured has a phased in rate increase, this field will populate with the second year rate increase percentage amount approved by the Virginia Bureau of Insurance

<<YEAR_2>>

If the insured has a phased in rate increase, this field will populate with the year that the second rate increase will be effective

<<INC_AMT_3>>

If the insured has a phased in rate increase, this field will populate with the third year rate increase percentage amount approved by the Virginia Bureau of Insurance

<<YEAR_3>>

If the insured has a phased in rate increase, this field will populate with the year that the third rate increase will be effective

<<CS_PHONE>>

Populates with the Company's Customer Service phone number, 1-800-240-1675

<<RESULT_OF_CNF_FORMULA>>

Populates with Contingent Non-Forfeiture Benefit amount \$9,999.99 format

<<INPUT_1>>

Populates with: Monthly Cash Benefit

<<INPUT_2>>

Populates with: Cash Benefit Account

<<RIDERS_STATEMENT>>

Populates with: All riders, with the exception of Community Only and Facility Only riders, will be terminated.

<<IMPORTANT_NOTE>>

*Populates with: **IMPORTANT NOTE:** If your policy includes a Shared Care Rider, both you and your spouse/domestic partner must continue to maintain identical coverage. You must both select the same option regarding this rate increase.*

<<OFFICE_ADDRESS>>

Populates with 165 Court St. Rochester, NY 14647

<<OFFICER_SIGNATURE>>

Populates with Cheryl Bush's signature

<<OFFICER_NAME>>

Populates with Cheryl Bush, RN

<<OFFICER_TITLE>>

Populates with Senior Vice President, Operations

<<Enclosure>>

*Populates with Enclosure. Options that may be included as an enclosure: Business Reply Envelope,
Contingent Non-Forfeiture Benefit Election Form*

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Name and Address of Insurer: **MedAmerica Insurance Company**
165 Court Street
Rochester, NY 14647

Title of Form: **Notice of Premium Increase**

Form Number: RIL-VA-0918

I hereby certify that the Flesch reading ease score of the above form is 40.1.
It contains 51 sentences, 1137 words. The type size of the text of the form is 11 point type, 1 point
leaded.

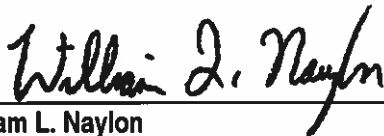
Title of Form: **Contingent Non-Forfeiture Benefit Election Form**

Policy Form Number: CNF-VA-0918

I hereby certify that the Flesch reading ease score of the above form is 57.9.
It contains 6 sentences, 214 words. The type size of the text of the policy form is 11 point type, 1 point
leaded.

**I also certify to the best of my knowledge and belief that the policy forms are in
compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and
Regulations for Simplified and Readable Accident and Sickness Insurance Policies
adopted pursuant thereto.**

Certification by:



William L. Naylon

President

Title



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

April 12, 2019

Mr. Bill Dismore

Virginia Bureau of Insurance (Bureau)

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)

Company NAIC #69515

SERFF Tracking # TRIP-131197689

Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA

Dear Mr. Dismore:

Thank you for reviewing this filing. This letter is in response to your letter dated March 13, 2019 regarding the above-referenced filing. The Bureau's requests are restated in italics below, followed by my responses.

Objection 1

- *S2RIL-VA-1117, Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider, S2RIL-VA-1117 (Form)*

Pursuant to 14VAC5-200-75 D. 2. c. disclose in the case of a partnership policy that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections.

The Notice of Premium Increase has been revised to include the requested disclosure, as well as other changes you had suggested. We have replaced form S2RIL-VA-1117 with our template policyholder notification letter, RIL-VA-0918, together with a Statement of Variability suitable for the above policy form.

Objection 2

1. *Pursuant to 14VAC5-200-75 A. 5. a., provide information regarding each premium rate increase on this policy form or similar policy forms over the past 10 years for this Commonwealth or any other state .."*

A Rate Increase History is included in our template policyholder notification letter, to comply with Subsection A 5 requiring information about past nationwide rate increases on this and similar policy forms in Virginia.

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2. Pursuant to 14VAC5-200-75 D., provide at least 75 days notice prior to the implementation of the premium rate schedule increase by the insurer.

MedAmerica will assure that notices are provided to policyholders at least 75 days prior to implementation of any premium rate schedule increase.

Objection 3

Consider making the second paragraph on page one of the policyholder notification letter variable to allow for a series of rate increases. It is suggested that this be displayed as a table in which the column headers would be, "Date", "Current Rate", "Modal", "Next Bill Date", "% Rate Increase", "New Rate with Increase"

Thank you for suggesting the use of variable language to accommodate a series of rate increases. We have included a table as you suggest, with a slight modification. The increases for years after the first increase are only shown as percentages rather than dollar amounts. This is because the insured may choose to modify their coverage in response to a rate increase, which would reduce their future premium rate increases in dollar terms. The percentage increase is known, but the company cannot predict the actual dollar amount, so would prefer not to include potentially incorrect information in the notification letter.

Objection 4

Please provide a "John Doe" policyholder notification letter which includes a "John Doe" version of the Contingent Non-Forfeiture Benefit Election Form.

Samples of the completed letter and election form have been placed under the Supporting Documentation tab for this filing.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,



J. Patrick Kinney III, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company
165 Court Street, Rochester NY 14647
(585) 238-4379

Enclosures (via SERFF):

Revised Notice of Premium Increase Form
Statement of Variability

“John Doe” examples of Notice of Premium Increase and CNF form

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An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

April 16, 2019

Mr. Bill Dismore

Virginia Bureau of Insurance (Bureau)

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)

Company NAIC #69515

SERFF Tracking # TRIP-131197689

Tax-Qualified Long-Term Care Policy Form

SPL2-336-VA

Dear Mr. Dismore:

Thank you for reviewing this filing. This letter is in response to your letter dated April 15, 2019 regarding the above-referenced filing. The Bureau's requests are restated in italics below, followed by my responses.

Objection 1

- *RIL-VA-0918, Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider, RIL-VA-0918 (Form)*

Please provide a "John Doe" policyholder notification letter which includes a "John Doe" version of the Contingent Non-Forfeiture Benefit Election Form.

Samples of the completed letter and election form have been placed under the Supporting Documentation tab for this filing.

In addition, a revised Notice of Premium Increase RIL-VA-0918 4.15.19 has been attached under the Form tab.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, reading "J. Patrick Kinney III". The signature is fluid and cursive, with the "J" and "K" being particularly prominent.

J. Patrick Kinney III, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company
165 Court Street, Rochester NY 14647
(585) 238-4379

Enclosures (via SERFF):

“John Doe” examples of Notice of Premium Increase and CNF form
Revised Notice of Premium Increase Form

Time-Sensitive! Review Options and Make Your Decision

RE: Your Long Term Care Insurance

Notice of Premium Increase — Please Read & Retain for Your Records

John Doe
123 Main St.
Anytown, VA 12345

April 1, 2019
Billing Account ID: 1234-5678

Dear Mr. Doe:

We are writing to notify you that we have filed a premium increase of 17% with the Virginia Bureau of Insurance. Rates are increasing based on the fact that people are living longer and keeping their policies for a longer period of time than expected. This means we, as the company, expect to pay more claims in the future. New data on the company and industry-wide claim costs show that those costs are higher than originally expected when the product was priced. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds who have the same policy form as you, regardless of the effective date of coverage.

The following chart represents the upcoming change to your premium.

Your Current Premium	New Premium	Percentage of Increase	Increase Effective Date
As of April 1, 2019, \$635.31 quarterly	\$743.31 quarterly	17%	August 9, 2019

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below, and make the decision that best meets your needs. All options may not be of equal value.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on August 9, 2019. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll-free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be \$26,047.71.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium **within 120 days of the due date**, which is August 9, 2019, you will be entitled to the Contingent Non-Forfeiture Benefit. We

will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from August 9, 2019, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The **Contingent Non-Forfeiture Benefit Option** allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Monthly Cash Benefit** amounts in effect at the time of lapse will be payable, but the **Cash Benefit Account** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Your **Monthly Cash Benefit**

The total of all benefits paid under your policy will not exceed the **Cash Benefit Account** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The Cash Benefit Account is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders, with the exception of Community Only and Facility Only riders, will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

IMPORTANT NOTE: If your policy includes a Shared Care Rider, both you and your spouse/domestic partner must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you choose to reduce your benefits, please be aware that some reduction options may result in a loss in Partnership status that may reduce your protections.

The rate increase request was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

Please be advised that premiums are subject to future rate increases. If future rate increases are requested and approved, we will offer you options similar to those in this letter.

If you have questions on the above options please call Customer Service toll free at **1-800-240-1675**.

At any time, you may request a Summary of Benefits, with your new premium rate, by contacting Customer Service.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Enclosure

Long Term Care Insurance Rate Increase History

Rate Increase History

We sold long term care insurance in the general marketplace from 1987 through Feb. 15, 2016. After that date, only select groups continued enrollment in order to fulfill contractual obligations, which expired Dec. 31, 2017. In the past ten years, we have raised rates on the following Policy series that are no longer available for sale, as summarized below.

Policy Series	Years Available for Sale	Year of Increase/Percentage of Increase (actual may vary by state)
LBP; CD5; CD7; LBP7; CD8; LBP8; CD9; LBP9; LTQ11-998; NTQ11-998; HTQ11-998; FLQ11-998; PRT11-998; PNQ11-998; GRP11-200; LTQ11-1100; NTQ11-1100; HTQ11-1100; GRP11-1100; GRP11-101; LTQ11-401; NTQ11-401; HTQ11-401; GRP11-401; GRP11-501; LTQ11-601; NTQ11-601; HTQ11-601; FLQ11-601; GRP11-601; PRT11-601; PNQ11-601; PGR11-601; TGR11-601; TLQ11-701; TNQ11-701; THQ11-701; TGR11-701; GRP11-998; HTQ11-998; LTQ11-998; NTQ11-998; LTC-177-NAR	1995-2008	2010: 39% nationwide average 2017: 166% average cumulative increase (varies by benefit period from a cumulative 135% to 299%)
14515	1997-2002	2014: 38% nationwide average 2018: 130% cumulative increase for policies with inflation protection
FR 142, FR 601	1989-2007	2010: 40% 2016: 102% average cumulative increase (varies by benefit period from a cumulative 73% to 125%)
FR 406, FR1240	1990-1996	2010: 40% 2016: 101% average cumulative increase (varies by benefit period from a cumulative 86% to 130%)
SPL-336	2004-2007	2013: 34% nationwide average 2016: 72% average cumulative increase (varies by issue age and inflation protection from a cumulative 47% to 264%)
SPL2-336	2007-2014	2015: 25% nationwide average (varies by issue age from 0% to 33%)

Contingent Non-Forfeiture Benefit Election Form

John Doe
123 Main St.
Anytown, VA 12345

April 1, 2019
Billing Account ID: 1234-5678

I have decided to stop future premium payments and accept the Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced Cash Benefit Account equal to the total amount of premiums paid and applied to my policy **OR** the Monthly Cash Benefit in effect at the time my policy lapses, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my current Monthly Cash Benefit amount in effect on the date of this change; and
- All riders, with the exception of Community Only and Facility Only riders, will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

May 20, 2019

Elsie Andy

Virginia Bureau of Insurance (Bureau)

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica, or the Company)
Company NAIC #69515
SERFF Tracking # TRIP-131197689
Tax-Qualified Long-Term Care Policy Form SPL2-336-VA

Dear Ms. Andy:

Thank you for reviewing this filing. This letter is in response to your letter dated May 17, 2019 regarding the above-referenced filing. The Bureau's requests are restated in *italics* below, followed by my responses.

Objection 1

- *RIL-VA-0918, Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider, RIL-VA-0918 (Form)*
- *CNF-VA-0918, Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider, CNF-VA-0918 (Form)*

Form numbers RIL-VA-0918 and CNF-VA-0918 duplicate forms submitted under SERFF Tracking Number MILL-131285847. 14 VAC 5-100-40 1 provides that each form submitted must contain unique form numbers that distinguish the form from all other forms used by the insurer. Please advise the action you wish to take with these forms.

Form number RIL-VA-0918 is the Company's Policyholder Notification Letter for use with approved rate increases. Form Number CNF-VA-0918 is the Company's form for election of the Contingent Non-Forfeiture (CNF) benefit, also known as contingent benefit upon lapse, which we are offering to all policyholders affected by a rate increase.

MedAmerica intends to use these template forms RIL-VA-0918 and CNF-VA-0918 for all products which may receive a rate increase in Virginia. In fact, we are relying on the advice of Mr. Bill Dismore of the Virginia Bureau (see attached Note from October 3, 2018, submitted under SERFF Tracking Number MILL-131285847.) He indicated that use of a common template for policyholder notification and CNF election forms, supplemented by a Statement of Variability for each product, would be the Bureau's preferred approach. This would allow for a coordinated review of the Company's notification letter rather than a separate review of the same language across multiple

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filings. The company redesigned its RIL and CNF forms accordingly and has submitted them under a number of pending filings in Virginia.

MedAmerica has already submitted in SERFF a Statement of Variability applicable to the SPL2-336-VA product, and “John Doe” examples showing how the notification letter and CNF election form will appear to a policyholder of the SPL2-336-VA product. We have submitted corresponding documents in the MILL-131285847 filing with respect to our earlier SPL-336 product. We are in the process of responding to a May 17, 2019 objection from Mr. Dismore on the latter filing that will require slight modifications to the RIL and CNF forms. When the Bureau is satisfied that the RIL and CNF forms contain all required elements, we plan to submit the revised forms under this TRIP-131197689 filing as well.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, reading "J. Patrick Kinney III". The signature is fluid and cursive, with the last name "Kinney" being the most prominent part.

J. Patrick Kinney III, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company
165 Court Street, Rochester NY 14647
(585) 238-4379

Attachment



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

October 3, 2018

Mr. Bill Dismore

Virginia Bureau of Insurance (Bureau)

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)

Company NAIC #69515

SERFF Tracking #MILL-131285847

Tax-Qualified Long-Term Care Policy Form SPL-336

Dear Mr. Dismore:

Thank you for reviewing this filing. This letter is a follow-up to our telephone conversation on September 24, 2018 regarding the above-referenced filing. Thank you for providing guidance on the policyholder notification letter requirements. As you suggested, we are submitting revised templated forms RIL-VA-0918 and CNF-VA-0918, which we propose to use for rate increase notifications in Virginia. The variable items in the template will be replaced by appropriate language reflecting actual terms used in each policy form. A Statement of Variability for the Simplicity policy form is included.

Once the Bureau has approved these rate increase notification forms, we will submit them, with an appropriate Statement of Variability, with each of our pending filings in Virginia. Note that the corporate logo is a variable in these forms, which will allow us to accommodate the filings on our acquired blocks of business as well.

We have included simple explanatory language regarding the reason for the rate increase. This language is similar to approved forms of other Long Term Care issuers in Virginia, and applies to MedAmerica as well.

Pursuant to 14VAC5-200-75 A 4 b, we have included a statement in the form regarding the policyholder's right to a revised Summary of Benefits showing the new premium rate.

Regulation 14VAC5-200-75 D 1 states that all information from subsection A should be included in the rate increase notice. We have added a Rate Increase History attachment to the policyholder notification letter, to comply with Subsection A 5 requiring information about past nationwide rate increases on this and similar policy forms in Virginia.

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A Certificate of Compliance, signed by the Company President, is included under the Forms Schedule.

MedAmerica will assure that notices are provided to policyholders at least 75 days prior to implementation of any premium rate schedule increase.

Because this form filing affects all of our pending rate increase requests, I would appreciate a prompt review and approval. If there is anything else you need in order to approve the notification forms, please let me know as soon as possible, while the rate reviews are ongoing.

Bill, thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, reading "J. Patrick Kinney III". The signature is fluid and cursive, with the last name "Kinney" being the most prominent part.

J. Patrick Kinney III, FSA, MAAA
Managing Actuary, LTC Pricing
MedAmerica Insurance Company
165 Court Street, Rochester NY 14647
(585) 238-4379



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

September 4, 2020

Mr. Bill Dismore
Virginia Bureau of Insurance (Bureau)

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking # TRIP-131197689
Tax-Qualified Long-Term Care Policy Form SPL2-336-VA

Dear Mr. Dismore:

Thank you for reviewing this filing. This letter is in response to your letter dated July 23, 2020 regarding the above-referenced filing. The Bureau's requests are restated in *italics* below, followed by my responses.

- 1. This filing is pending until the policyholder notification forms filed under SERFF # MILL-131285847 are ready for approval. Once the BOI notifies the company the policyholder notification forms are ready for approval, please response to this objection.*

The BOI has notified the company that the policyholder notification forms filed under SERFF # MILL-131285847 have been approved.

Thank you for working with us to complete this filing in Virginia. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at:

patrick.kinney@medamericaltc.com.

Respectfully,

J. Patrick Kinney III, FSA, MAAA

Managing Actuary, LTC Pricing
MedAmerica Insurance Company
165 Court Street, Rochester NY 14647
(585) 238-4379

www.MedAmericaLTC.com

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